



Your Choice Bank

**PRODUCT DISCLOSURE SHEET**

<p>Please read this Product Disclosure Sheet before you decide to take the Bank Rakyat Debit Card-i. Please ensure that you also read the general Terms and Conditions.</p>	<p><b>BANK RAKYAT</b> <b>Bank Rakyat Debit Card-i</b></p> <p>Date :</p>
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<b>1</b>	<b>What is Bank Rakyat Debit Card-i?</b>
	<p>a) Bank Rakyat Debit Card-i is a Shariah based product, offered by Bank Rakyat to customers who have individual Savings-i Accounts with Bank Rakyat. It combines two payment platforms under the MasterCard network (accepted inside and outside of the country) and MyDebit (accepted only in Malaysia).</p> <p>b) Bank Rakyat Debit Card-i is a payment instrument which allows the purchase of Shariah compliant goods and/or services in all participating merchants that accept MasterCard and MyDebit that allows you to perform cash withdrawal through Automatic Teller Machine (ATM) and at the bank's counter which participate in MasterCard and MEPS (Malaysia Electronic Payment System).</p> <p>c) Bank Rakyat Debit Card-i equipped with Contactless payment facility whereby you only have to touch your card on the Contactless terminal wherever the MasterCard PayPass or MyDebit logo is displayed nationwide/worldwide.</p> <p>d) Bank Rakyat Debit Card-i can be applied directly from your nearest branches of Bank Rakyat nationwide.</p> <p>e) If you close your Bank Rakyat Individual Savings-i Account, your Bank Rakyat Debit Card-i shall automatically become void.</p>

<b>2</b>	<b>What is the Shariah concept applied?</b>
	<p>a) The Shariah concept applied is Ijarah Khadamat.</p> <p>b) Bank Rakyat will receive Ujrah/wages in the form of providing payment and cash withdrawal facilities through ATM machine at participating merchant premises.</p>

<b>3</b>	<b>What are the fees and charges I have to pay?</b>	
	<b>No</b>	<b>Service Type</b>
	1	Account balance during issuance of card
		Based on minimum amount for opening of an account.
	2	Application Fee
		RM8.00
	3	Annual Fee
		<p>a) WAIVED on first year</p> <p>b) RM8.00 for second and consecutive years, within the validity period of the card (a fee will be charged on every anniversary date of the card).</p>
	4	Membership Fee
		RM0.00
	5	Cash Withdrawal at :
		- Bank Rakyat ATMs (On-us ATM)
		RM0.00
		- Other Banks ATMs (Not-on-us: Domestic) - via MEPS
		RM1.00
		- LIFB (Local Incorporated Foreign Bank)
		RM4.00
		- MEPS Regional
		RM12.00
		- ATMs and Other Banks Counter - (Not-on-us: International)
		RM12.00
	6	Card Replacement
		a) Lost/Stolen - RM12
		b) Faulty card condition/chip - Free

7	Copy of sales draft (MasterCard purchases)	a) RM5.00 for each copy of the sales draft requested
		b) RM15.00 for each original copy of the sales draft requested
8	Account statement request via ATM	RM0.00
9	Balance enquiry at other bank's: - via MEPs	RM0.00
	- via MasterCard network	RM1.00
10	IBG transfer	RM0.10
11	IBFT transfer	RM0.50
12	Bill Payments	Based on the billers
13	MyDebit Purchase	RM0.00
14	Tabung Haji: Cash deposit (CDM)/transfer	RM1.00
	Cash withdrawal	RM1.00
	Balance Inquiry	RM0.00
	Haji Registration	RM0.00
15	<i>Skim Simpanan Pendidikan Nasional (SSPN-i)</i> Cash Deposit	RM0.50 + GST
	Cash Withdrawal	RM0.50 + GST
	Balance Inquiry	RM0.00
	Fund Transfer	RM0.50 + GST
16	Mobile prepaid reload	RM0.00

Note: The Bank reserves the right to amend the fees and charges imposed on Bank Rakyat Debit Card-i at any time after notifying the cardholder by using the channels which deemed appropriate.

\* Subject to 6% Goods and Services tax (GST), where applicable.

**4 How much is the minimum rate for foreign transactions?**

Foreign exchange transactions (% of total utilization)	Earmark of 1.25% from the transaction amount (for both retail purchase and cash withdrawal transactions) is permitted in debit card operation.  Note : i) The Bank is considering the rate of earmark only to balance the current currency rate fluctuations and to avoid any shortage in the amount of foreign currency exchange on the billing day.  ii) During the settlement process on overseas transactions, the earmark amount will be returned and only the actual transaction amount based on exact foreign exchange rate will be debited from the customer's Savings-i Account.
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5	<p><b>What are the key Terms and Conditions?</b></p> <p>Pre-authorisation charges when using Bank Rakyat Debit Card-i</p> <p>a) The pre-authorisation amount is the transaction amount or an amount that proposed by the merchant. The Pre-authorisation amount will be returned upon the acceptance of settlement process by the merchant and only actual transaction amount will be debited from your Savings-i Account.</p> <p>b) For petrol transaction, the pre-authorisation amount of RM200 will be charged to your Bank Rakyat Debit Card-i account. This amount will be returned and only the actual amount of petrol will be charged within 3 working days, after the transaction day. To avoid from pre-authorisation amount, you can make payment using the Bank Rakyat Debit Card-i at the respective petrol station's cashier.</p> <p>c) For transactions in hotel and hospital, pre-authorisation amount will be charged during check-in (depending on the duration of living) and the actual amount will be revised after the settlement made by the merchant.</p> <p>d) Contactless Transaction</p> <p>Contactless transaction limit which does not require a PIN is NOT EXCEED RM250. For transactions exceeding RM250, PIN number should be entered. You can activate, deactivate and set daily transaction cumulative limits for your contactless payment transaction, subject to terms and conditions by visiting any Bank Rakyat ATM machine.</p>
6	<p><b>What if I fail to fulfill my obligations?</b></p> <p>a) You will be liable for PIN-based unauthorized transactions if you have:</p> <ul style="list-style-type: none"> <li>• acted fraudulently;</li> <li>• delayed in notifying us as soon as reasonably practicable after having discovered the loss/stolen or unauthorised use of your Debit Card-i;</li> <li>• voluntarily disclosed your PIN to another person; or</li> <li>• recorded your PIN on the Debit Card-i, or on anything kept in close proximity with your Debit Card-i.</li> </ul> <p>b) You will be liable for unauthorized transactions which require signature verification or with contactless card, if you have:</p> <ul style="list-style-type: none"> <li>• acted fraudulently;</li> <li>• delayed in notifying us as soon as reasonably practicable after having discovered the loss/stolen or unauthorised use of your Debit Card-i;</li> <li>• left your Debit Card-i or an item containing your Debit Card-i unattended in places visible and accessible to others; or</li> <li>• voluntarily allowed another person to use your Debit Card-i.</li> </ul> <p>c) Failure to meet the obligations and reasonable precautions to keep the Bank Rakyat Debit Card-i would render expose the card to be stolen and/or used without permission.</p> <p>d) Kindly refer to the Terms &amp; Conditions of Bank Rakyat Debit Card-i under clause 10.0 relating to the liability of the cardholder.</p>

<b>7</b>	<p><b>What are the major risks?</b></p> <p>a) As a cardholder, you are responsible to ensure that your Bank Rakyat Savings-i Account has sufficient amount of money before performing any transaction by using Bank Rakyat Debit Card-i.</p> <p>b) Always take precautions to avoid lost/stolen of Bank Rakyat Debit Card-i or disclosure of the Personal Identification Number (PIN) to anyone.</p> <p>c) If your Bank Rakyat Debit Card-i is found to be lost/stolen, inform the Bank immediately at 1-300-80-5454 once you aware that your Bank Rakyat Debit Card-i had lost/stolen and followed by written confirmation, together with a police report to facilitate the Bank in investigation process.</p> <p>Note: IMMEDIATE means the loss or stolen or disclosure of the PIN without permission were notified to the Bank within two (2) hours from the incident.</p> <p>d) You shall notify the Bank immediately upon receiving short message service (SMS) transaction alert if the transaction was unauthorized.</p> <p>e) To ensure your transaction security while overseas, you should inform the Bank in advance before your travel date.</p> <p>f) Bank Rakyat reserves the right to cancel your card if you fail to comply with the Terms and Conditions of Bank Rakyat Debit Card-i.</p>
<b>8</b>	<p><b>What should I do if there are changes to my information?</b></p> <p>a) Kindly contact Bank Rakyat at 1-300-80-5454 immediately if there be any changes of address and phone numbers or other information in order to ensure:</p> <p>i) Correspondences can be delivered according to estimated time.</p> <p>ii) The Short Messaging System (SMS) can be sent for verification on internet transaction.</p> <p>iii) The SMS will be sent to you for online or internet transactions which requires the use of One Time Password (OTP).</p> <p>Note : One Time Password (OTP) is an extra safety feature that offers more comfortable and safety to Bank Rakyat Debit Card-i holder when performing online or the internet transaction from merchant's web that equipped with 3D Secure security features.</p>
<b>9</b>	<p><b>Where can I get further information about this Debit Card-i product?</b></p> <p>a) For more information about Bank Rakyat Debit Card-i, please refer to the product brochure or log on to our website at <a href="http://www.bankrakyat.com.my">www.bankrakyat.com.my</a> or you may visit any branches of Bank Rakyat nationwide.</p> <p>b) Any suggestions and enquiries can be channeled to:</p> <p>Bank Rakyat Call Centre : 1-300-80-5454 / International Line : +603-5526 9000</p> <p>c) Any complaints can be reported to:</p> <p>Bank Rakyat Call Centre : 1-300-80-5454 / International Line : +603-5526 9000</p> <p>or,</p> <p>send any complaints to : Unit Biro AduanAwam, Perkhidmatan Pelanggan, Menara 1, Menara Kembar Bank Rakyat, No. 33, Jalan Rakyat, KL Sentral 50470 Kuala Lumpur or email to <a href="http://www.bankrakyat.com.my/enquiries-feedback">www.bankrakyat.com.my/enquiries-feedback</a></p> <p>or,</p> <p>contact Bank Negara Malaysia LINK orTELELINK at : Blok D, Bank Negara Malaysia, Jalan Dato' Onn, 50480 Kuala Lumpur Tel : 1-300-80-5465 No. Faks : 03-2174 1515 or email to: <a href="mailto:bnmtelelink@bnm.gov.my">bnmtelelink@bnm.gov.my</a></p> <p>d) While abroad, please report to any issuer bank of MasterCard or MasterCard Travel International Service Centre for assistance.</p>



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10	<b>Other Bank Rakyat Debit Card-i:</b> <ul style="list-style-type: none"><li>• Bank Rakyat-KOPENAS Co-Brand Debit Card-i</li><li>• Kad Siswa 1 Malaysia (KadS1M)</li></ul>
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<b>IMPORTANT REMINDER!</b> <ul style="list-style-type: none"><li>• THIS PRODUCT HAS BEEN APPROVED BY MEMBERS OF SHARIAH COMMITTEE ON 16/12/2013.</li><li>• THIS PRODUCT DISCLOSURE SHEET HAS BEEN READ, UNDERSTOOD AND AGREED BY THE CUSTOMER AND SHALL BE SIGNED BY THE CUSTOMER</li></ul>
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