

**PRODUCT DISCLOSURE SHEET
(English Version)**

**Product: Bank Rakyat Credit Card-i
Date: 1 June 2026**

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Bank Rakyat Credit Card-i. Other customers have read this PDS and found it helpful, **you should read it too.**

1. What is Bank Rakyat Credit Card-i

- a. Bank Rakyat Credit Card-i is a MasterCard Credit Card-i, with a financing limit granted by us to you where if the financing limit which has been utilized but has not been fully settled before the due date will be subject to profit charges.
- b. The financing facilities are under the Shariah principles of Murabahah (by adopting Tawarruq practice) where based on Wa'd from customers, the Bank will purchase commodities from commodity suppliers and subsequently sell commodities to customers based on Murabahah contract at selling price (commodity cost with profit) by deferred and then, as a customer agent, the Bank sells it to third party buyers in cash. Cash proceeds from these third party buyers will be deposited in the dedicated account to enable customers to make transactions for the purchase of goods or other services.

c. **Card Types available:**

Bank Rakyat World Credit Card-i	Bank Rakyat Jit Sin Alumni Credit Card-i
Bank Rakyat Xclusive Explorer Credit Card-i	Bank Rakyat PAUTM Credit Card-i
Bank Rakyat Explorer Credit Card-i	Bank Rakyat Perodua Credit Card-i
Bank Rakyat Platinum Credit Card-i	Bank Rakyat Gold Credit Card-i
Bank Rakyat Muslimah Credit Card-i	Bank Rakyat Gold PDRM Credit Card-i
Bank Rakyat Cikgu Sejati Credit Card-i	Bank Rakyat MyF1RST Credit Card-i
Bank Rakyat PDRM Platinum Credit Card-i	

Note: You may visit Bank Rakyat official website for credit card features.

2. Know Your Obligations

For this Credit Card-i, as an illustration:

Your credit limit: RM5,000
Your statement balance: RM400
Your minimum payment due date: RM50
Payment Due Date: 26th May 2026

1. If you choose to pay the full statement balance of RM400 before the 26th May 2026, you pay RM0 in profit.
2. If you choose to pay only the minimum RM50 by the 26th May 2026, you will be charged profit at 13.5%/17%/18% p.a. (based on payment history) on your outstanding balance.
3. This adds approx. RM6 in finance charges to your next bill and you immediately lose the profit-free period on all new spending.

It is your responsibility to:

- Read and understand the key terms in the contract before you accept it.
- Pay your outstanding balance timely.
- Contact us immediately if you are unable to pay your monthly installment.

Profit Charges (retail)

	Annual Profit Rate	Criteria	Tier
Retail	13.5%	Non-Bank Rakyat Member	Tier 1: Minimum payment received before or on the Payment Due Date for 9 consecutive months.
	13.0%	Bank Rakyat Member	
	17.0%	Non-Bank Rakyat Member	Tier 2: Minimum payment received before or on the Payment Due Date for 6 months or more within 9 months period.
	15.5%	Bank Rakyat Member	
	18.0%	Non-Bank Rakyat Member	Tier 3: Does not meet the above conditions for Tier 1 and Tier 2.
	17.0%	Bank Rakyat Member	

Cash Withdrawal

18% is calculated daily from the date of the transaction until the date of full payment.

Balance Transfer

Annual Profit Rate	
0.25% per month or 3% per annum	First three (3) months
1.125% per month or 13.5% per annum	Fourth (4th) month until the total amount transfer is fully settled.

Minimum Monthly Payment = (A) + (B) + (C) + (D) + (E)
OR RM50, whichever is higher

The monthly minimum payment composition is comprising of:

- A) 5% from outstanding balance (comprising of retail transactions, balance transfer (without instalment), cash withdrawal, profit charges, Card Service Tax, annual fee (if any), additional taxes imposed (if any) and other fees (if any) **AND**
- B) Monthly instalments plans (contracted FLEXI, EPP, balance transfer and any other instalment from time to time) subscribed after **31st MAY 2020 AND**
- C) The contracted monthly term financing instalment for Automatic Balance Conversion (ABC) if any **AND**
- D) Unpaid monthly minimum payment **AND**
- E) Utilization amount in excess of the financing limit **OR**

A minimum payment of RM50 from the outstanding balance, whichever is higher.

- As a principal cardholder, you are liable to all transactions incurred by the supplementary cardholders.

Fees and charges include:

Fees and Charges	Description	Fees and Charges	Description																																																										
1. Annual Fee	<table border="1"> <thead> <tr> <th>Card Type</th> <th>Primary (RM)</th> <th>Supplementary (RM)</th> </tr> </thead> <tbody> <tr> <td>Platinum</td> <td>388</td> <td>150</td> </tr> <tr> <td>Jit Sin Alumni</td> <td>388</td> <td>150</td> </tr> </tbody> </table> <p>Note: a) The annual fee is WAIVED for the first year. Annual fees are also waived for the second year and onwards, provided that at least one (1) usage in a year. b) Subject to 8% Service Tax, where applicable</p> <table border="1"> <thead> <tr> <th>Card Type</th> <th>Primary (RM)</th> <th>Supplementary (RM)</th> </tr> </thead> <tbody> <tr> <td>World</td> <td>500</td> <td>-</td> </tr> <tr> <td>Platinum Xclusive Explorer</td> <td>388</td> <td>150</td> </tr> <tr> <td>Platinum Explorer</td> <td>388</td> <td>150</td> </tr> <tr> <td>Muslimah</td> <td>388</td> <td>150</td> </tr> <tr> <td>Cikgu Sejati</td> <td>388</td> <td>150</td> </tr> <tr> <td>Platinum PDRM</td> <td>388</td> <td>150</td> </tr> <tr> <td>PAUTM</td> <td>388</td> <td>150</td> </tr> <tr> <td>Perodua</td> <td>388</td> <td>150</td> </tr> <tr> <td>Gold</td> <td>150</td> <td>80</td> </tr> <tr> <td>Gold PDRM</td> <td>150</td> <td>80</td> </tr> <tr> <td>MyF1RST</td> <td>150</td> <td>80</td> </tr> </tbody> </table> <p>Note: a) WAIVED annual fee without condition b) The annual fee for WORLD Credit Card-i is WAIVED with RM40,000 spend a year c) Subject to 8% Service Tax, where applicable</p>	Card Type	Primary (RM)	Supplementary (RM)	Platinum	388	150	Jit Sin Alumni	388	150	Card Type	Primary (RM)	Supplementary (RM)	World	500	-	Platinum Xclusive Explorer	388	150	Platinum Explorer	388	150	Muslimah	388	150	Cikgu Sejati	388	150	Platinum PDRM	388	150	PAUTM	388	150	Perodua	388	150	Gold	150	80	Gold PDRM	150	80	MyF1RST	150	80	2. Cash Withdrawal Fee	<p>a. Cash withdrawal via Bank Rakyat ATM or counter, will be charged a fee of 3% on the total cash withdrawal amount or RM20 whichever is higher.</p> <p>b. Cash withdrawal via other bank ATM or counters, a 5% fee will be charged on the total cash withdrawal amount, or RM 20 whichever is higher.</p> <p>The cash withdrawal service fee schedule is as below:</p> <table border="1"> <thead> <tr> <th>Channels</th> <th>Cash Withdrawal amount</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Bank Rakyat's ATM / counter</td> <td>Up to RM666</td> <td>RM20</td> </tr> <tr> <td>Exceeding RM666</td> <td>3% of cash withdrawal amount</td> </tr> <tr> <td rowspan="2">Others Bank's ATM / counter</td> <td>Up to RM400</td> <td>RM20</td> </tr> <tr> <td>Exceeding RM400</td> <td>5% of cash withdrawal amount</td> </tr> </tbody> </table> <p>Note: Subject to 8% Service Tax, where applicable</p>	Channels	Cash Withdrawal amount	Fee	Bank Rakyat's ATM / counter	Up to RM666	RM20	Exceeding RM666	3% of cash withdrawal amount	Others Bank's ATM / counter	Up to RM400	RM20	Exceeding RM400	5% of cash withdrawal amount
Card Type	Primary (RM)	Supplementary (RM)																																																											
Platinum	388	150																																																											
Jit Sin Alumni	388	150																																																											
Card Type	Primary (RM)	Supplementary (RM)																																																											
World	500	-																																																											
Platinum Xclusive Explorer	388	150																																																											
Platinum Explorer	388	150																																																											
Muslimah	388	150																																																											
Cikgu Sejati	388	150																																																											
Platinum PDRM	388	150																																																											
PAUTM	388	150																																																											
Perodua	388	150																																																											
Gold	150	80																																																											
Gold PDRM	150	80																																																											
MyF1RST	150	80																																																											
Channels	Cash Withdrawal amount	Fee																																																											
Bank Rakyat's ATM / counter	Up to RM666	RM20																																																											
	Exceeding RM666	3% of cash withdrawal amount																																																											
Others Bank's ATM / counter	Up to RM400	RM20																																																											
	Exceeding RM400	5% of cash withdrawal amount																																																											
3. Copy of Card Monthly Statement Request	RM5.00 will be charged for each requested copy of Card Monthly Statement. Note: Subject to 8% Service Tax, where applicable.	4. Sales Draft Request	<p>a) RM5.00 will be charged for each <u>photocopy</u> of Sales Draft</p> <p>b) RM15.00 for each <u>original</u> copy of the Sales Draft. Note: Subject to 8% Service Tax, where applicable</p>																																																										
5. Card Replacement	RM50 for every replacement of Bank Rakyat Credit Card-i.	6. Overseas Transaction	The currency conversion for overseas transaction are determined by MasterCard International on the date the transactions are received and/or processed by Bank Rakyat.																																																										
7. Over Limit Excess	None	8. Service Tax (Credit Card-i)	<table border="1"> <thead> <tr> <th>Primary (RM)</th> <th>Supplementary (RM)</th> </tr> </thead> <tbody> <tr> <td>25.00</td> <td>25.00</td> </tr> </tbody> </table>	Primary (RM)	Supplementary (RM)	25.00	25.00																																																						
Primary (RM)	Supplementary (RM)																																																												
25.00	25.00																																																												

3. Know your risk

- A compensation charge of 1% p.a. on the outstanding balance (minimum RM10, maximum RM100, whichever is lower) will be imposed if minimum payment is not received by the 4th day after due date or is less than 5% of the outstanding balance. This charge is not compounded.
- The Bank may set-off or transfer funds from any of your accounts with Bank Rakyat to settle outstanding balances, with 7 calendar days' prior notice.
- You may be held liable for unauthorised transactions if you act fraudulently, delay reporting loss, theft, or unauthorised use (must be reported within 2 hours), disclose your PIN to any third party, record your PIN on or near your card or leave your card unattended or allow others to use it. This applies to PIN-based transactions, and Signature/contactless transactions.
- You will be liable for unauthorised transactions if you fail to notify the Bank immediately upon discovery.
- The Bank may cancel or terminate your Credit Card-i or related services with prior notice if you breach the Terms and Conditions or the card is used for unlawful activities or activities not compliant with Shariah principles. Upon termination, all outstanding balances become immediately payable.
- Supplementary cards may be cancelled upon request by the principal cardholder.

4. Other Key Terms

- Be sure to also read the general Terms and Conditions. If you do not comply with the Terms & Conditions, we may terminate your card.
- It is important that you inform us on any change in your contact details to ensure all the correspondences reach you in a timely manner. You should contact the Bank at 03-2693 6880 (24 hours) promptly to ensure that any information will be channeled effectively.

If you have any questions or require assistance on your Card, you can:



Call us at:

Bank Rakyat Card Centre: 03-2693 6880

Bank Rakyat Call Centre: 1-300-80-5454



Visit us at

www.bankrakyat.com.my



Email us at

telerakyat@bankrakyat.com.my
aduan@bankrakyat.com.my



Scan the QR code above

BNMLINK Webpage:
bnm.gov.my/BNMLINK

BNMLINK Address:
4th Floor,
Podium Bangunan
AICB, No. 10, Jalan
Dato' Onn, 50480 Kuala
Lumpur.



Alternatively, refer to:
Agensi Kaunseling dan
Pengurusan Kredit
(AKPK), an agency
established by Bank
Negara Malaysia to
provide free services
on money
management, credit
counselling, financial
education and debt
restructuring for
individuals for enquiry,
please call
03-26167766