

**PRODUCT DISCLOSURE SHEET
(English Version)**

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

Dear Customer,

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

1. What is Bank Rakyat Debit Card-i

- Bank Rakyat Debit Card-i is a Shariah based product, offered by Bank Rakyat to customers who have individual Savings Account-i, Electronic Current Account-i or Investment-i Account Rizq Plus with Bank Rakyat. It combines three payment platforms under the MasterCard, VISA network and MyDebit.
- 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, VISA and MyDebit that allows you to perform cash withdrawal through Automatic Teller Machine (ATM) and at the bank's counter which participate in MasterCard, VISA and MEPS (Malaysia Electronic Payment System).
- 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, VISA or MyDebit logo is displayed nationwide/worldwide.

Card Types available:

Bank Rakyat Mastercard Debit Card-i	Bank Rakyat Mastercard Basic Debit Card-i
Bank Rakyat Mastercard Co-Brand Debit Card-i	Bank Rakyat Visa Debit Card-i
Bank Rakyat Mastercard Xclusive Platinum Debit Card-i	

- The Bank Rakyat Mastercard Debit-i is offered to Savings Account-i and Electronic Current Account-i holders, while the Bank Rakyat Visa Debit-i is offered to Investment-i Account Rizq Plus holders
- The Shariah concept applied is Ijarah Khadamat. Bank Rakyat will receive Ujrah/wages in the form of providing payment and cash withdrawal facilities through ATM machine at participating merchant premises.

2. Know Your Obligations

No.	Service Type	Fee and Charges
1	Application Fee	RM8.00 Note: 1. Free for Bank Rakyat Mastercard Basic / Rakyat Xclusive Debit Card-i 2. 8% Service Tax (SST) will be imposed on the application fee of Investment-i Account Rizq Plus.
2.	Annual Fee	a) WAIVED for first year 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). Note: 1. Free for Bank Rakyat Mastercard Basic / Rakyat Xclusive Debit Card-i 2. 8% Service Tax (SST) will be imposed on the annual fee for Investment-i Account Rizq Plus.
3.	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 via MasterCard/VISA network)	RM12.00 Note: 8% Service Tax (SST) will be imposed on the cash withdrawal fee for Investment-i Account Rizq Plus.
4.	Card Replacement Fee	a) Lost/Stolen: RM12 b) Faulty card condition/chip: Free
5.	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 Account-i, Electronic Current Account-i or Investment-i Account Rizq Plus.

It is your responsibility to:

- Read and understand the key terms in the contract before you accept it.
- Keep your PIN and security credentials secure at all times. Do not disclose your credentials to any person.
- Contact us immediately after having discovered the loss or unauthorised use of your card.

Notes:

1. Fees and charges imposed on Bank Rakyat Debit Card-i may be amended at any time subject to notice issuance to cardholders at least 21 days prior to the implementation via communication channels which are deemed appropriate.
2. You may visit Bank Rakyat official website for other fees and charges.

Cardholder's Responsibilities

It is your responsibility to read these key terms:

- Ensure your Bank Rakyat Savings Account-i, Electronic Current Account-i or Investment-i Account Rizq Plus account has sufficient funds before using your Debit Card-i.
- Keep your Debit Card-i and PIN secure at all times. Do not share your PIN and take precautions against loss or theft.
- Report any lost/stolen card, PIN disclosure, or unauthorized transaction immediately by calling 1-300-80-5454 (within 2 hours if possible), followed by written confirmation and a police report if required.
- Please inform Bank Rakyat immediately at 1-300-80-5454 of any changes to your address, phone number, or personal details to ensure important correspondence can be delivered to you on time, to receive SMS alerts, verification messages and One Time Password (OTP) for online or internet transactions.
- Inform the Bank before overseas travel and online transactions for security. The Bank may cancel your card if you do not comply with the Debit Card-i Terms and Conditions.

3. Know your risk

- a. You are responsible for unauthorized PIN-based transactions if you act fraudulently, share your PIN, keep your PIN with the card, or delay reporting loss/theft or misuse.
- b. You are responsible for unauthorized signature or contactless transactions if you act fraudulently, allow others to use your card, leave your card unattended, or delay reporting loss/theft or misuse.
- c. You must take reasonable care to keep your Debit Card-i safe and secure at all times.
- d. Failure to protect your card may expose it to theft or unauthorized use.

4. Other Key Terms

- a. The maximum daily card transaction limit is RM50,000, with a default limit of RM3,000 per day. You may change the limit at any Bank Rakyat ATM nationwide.
- b. Some transactions may require pre-authorisation charges (such as petrol, hotel, or hospital), where a temporary amount is held before the final transaction amount is charged. For petrol transactions, RM200 may be temporarily held and adjusted to the actual amount within 3 working days. To avoid this, pay at the cashier.
- c. Contactless transactions up to RM250 do not require a PIN. Transactions above RM250 require a PIN. You may manage contactless settings and limits at any Bank Rakyat ATM.

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
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management, credit
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individuals for enquiry,
please call
03-26167766