PRODUCT DISCLOSURE SHEET

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

RHB ISLAMIC BANK BERHAD
200501003283 (680329-V) Incorporated in Malaysia

Date:

1 What is RHB Credit Card-i?

An **RHB Credit Card-i** comes with a line of credit granted to you that can be used to make payment for goods and services at a merchant (subject to restricted Merchant Category Code (MCC) or to withdraw cash via Cash Advance from an ATM facility. A line of credit facility provided to you, any outstanding amount not settled in full on or before the due date will be subject to charges.

The Shariah Concepts Applicable	
Commodity Murabahah via Tawarruq Arrangement (CM)	CM consists of two (2) sale and purchase contracts. The first involves the sale of an asset by a seller to a purchaser at cost plus profit on deferred basis. Subsequently, the purchaser of the first sale will sell the same asset to a third party at cost price on spot basis.
Wakalah	Wakalah refers to a contract where a party, as principal (muwakkil) authorizes another party as his agent (wakil) to perform a particular task on matters that may be delegated, with or without imposition of a fee.

2 Know Your Obligations

Minimum monthly payment: 5% or a minimum of RM50 of outstanding balance (whichever higher) + monthly instalment (if any) + unpaid minimum payment in previous months (if any) + amount exceeded card limit (if any) + Card Service Tax (CST) or applicable taxes (if any).
Profit free period on credit card retail transactions: 20 calendar days from the statement date, for full payment on time. The profit free period is not applicable to balance transfer, cash advances and instalment plans.
Ceiling Profit Rate (CPR): 28%. The Bank will grant rebate on the difference between Effective Profit Rate (EPR) and CPR.

Fees and charges:

	Credit Card-i Type	**Principal (RM)**	**Supplementary (RM)**
Annual Fees	RHB Premier Visa Infinite	Waived	Waived
	RHB World MasterCard	Waived	Waived
	RHB Shell Visa	195	Waived
	RHB Rewards	200	Waived
	RHB Cash Back	70	Waived
	RHB Sinar	Waived	Waived

It is your responsibility to:


Read and understand the **key terms** in the **contract**.


Pay at least the minimum monthly payment amount **by** the **due date.**


Contact us immediately, after having discovered the loss or unauthorised use of your card.

Late Payment Charges	1% of the outstanding balance or RM10.00, whichever is higher, subject to a maximum of RM100.00 will be imposed.
Overseas Transaction Conversion Fees	Transactions will be subjected to conversion rate determined by Visa / MasterCard with additional 1% charge imposed by RHB.
Card Replacement Fee	RM50 per card.
Monthly Hardcopy Statement Fee*	RM1.00 per hardcopy statement; waiver is allowed for Cardholder: • aged 60-year-old and above • with disabilities • with no access to internet or do not know how to use internet
Additional statement request	RM5.00 per additional copy
Card Service Tax (CST)	RM25 imposed on each principal and supplementary credit card.

**subject to 8% Service Tax at the prevailing rate in accordance with the Service Tax Act 2018*

Profit Charges

On purchases:

Description (based on credit card-i type)		**Profit Rate**	
		Per Month	**Per Annum**
RHB Sinar	Fixed rate	1.17%	14%
Other RHB Credit Card-i	Prompt minimum monthly payments for 12 consecutive months	1.25%	15%
	Prompt minimum monthly payments for 10 months or more in last 12 months	1.42%	17%
	Do not fall under the above categories	1.50%	18%

For all RHB Credit Card-i, profit charges/fees are calculated based on outstanding principal only and will not be compounded.

On Cash Advance:
18% per annum will be levied on each cash advance calculated on a daily basis from the date of cash advance until it is fully settled.

Balance Transfer/CashXcess/Dial-An-Instalment
Balance Transfer (BT), CashXcess (CX), and Dial-An-Instalment (DAI) rates are not fixed and is subject to change.**Automatic Balance Conversion (ABC)**
An auto balance conversion for eligible Cardholder in every twelve (12) months by converting the credit card-i outstanding balances (with a minimum amount of RM1,000) into 3 years term financing, at a profit rate of 13% per annum.

3 Know Your Risks

Late Payment Charges: If you fail to pay the minimum monthly payment by the payment due date, a late payment charge will be imposed.
Withdrawal of Card or facilities / services offered: RHB may suspend, withdraw, or terminate your credit card and/or any related services by giving prior written notice. Upon such action, the entire outstanding balance on your credit card account may become immediately due and payable.
Right to Set-Off: RHB may set off any credit balance in your account(s) maintained with the Bank against any outstanding balance on your credit card account by providing seven (7) calendar days' prior written notice.
Liability for Unauthorized Transactions: You will be liable for unauthorized PIN-based and SecurePlus transactions if you:

- act fraudulently;
- fail to notify RHB as soon as reasonably practicable after discovering the loss or unauthorized use of your card;
- voluntarily disclose your PIN to another person;
- record your PIN on the card or on any item kept in close proximity to the card;
- left your credit card, or any item containing your credit card, unattended in a place where it was visible and accessible to others, except at your place of residence. However, you are still expected to exercise reasonable care in safeguarding your credit card, even at your place of residence; or
- voluntarily allow another person to use your credit card.

Minimum Payment Warning: Paying only the minimum monthly payment will increase the total profit charges payable and extend the time required to pay your outstanding balance. You should assess your payment capacity before using your credit card.
Breach of Terms: Failure to comply with the Cardholder Agreement and applicable Terms and Conditions may result in the suspension or termination of your credit card. RHB may recall, suspend or withdraw any other credit facilities you maintain with the Bank if you default on or breach the terms and conditions of your credit card account.
Card Suspension: If RHB detects any unusual or suspicious activity on your credit card account, we may temporarily suspend your credit card privileges pending verification of the activity.
Legal Action: If you fail to meet your payment obligations, RHB may take legal action to recover the outstanding amount.

What if I overpay my RHB Credit Card-i bill?
In the event of an overpayment, the amount will be used to offset any subsequent outstanding balance and for card cancellation, RHB shall proceed to transfer the overpaid amount to your Savings or Current Account(s).

What if i fully settle the balance of Balance Transfer, CashXcess, Dial-an-Instalment & Smart Instalment Payment Plan before its maturity?
You will not be charged with any early exit penalty. However, you will be charged the whole total amount owed to RHB, which includes the outstanding principal and profit amount as the final payment.

4 Other Key Terms

Contactless Function: You may disable the contactless function of your credit card by visiting any RHB Branch or contacting the RHB Customer Contact Centre.
Lost or Stolen Card: You are responsible for all transactions made before the loss or theft of your credit card-i is reported to RHB.
Supplementary Cardholder: You are responsible for all transactions and charges incurred by any supplementary cardholder(s).
Your Responsibilities: You are responsible for:

- Reading the Cardholder Agreement available before using or signing your credit card-i, available at https://www.rhbgroup.com/-/media/Assets/Corporate-Website/Document/TnC/RHB-Credit-Card-i-Cardholder-Agreement-Tawarruq.pdf
- Paying at least the minimum monthly payment by the payment due date.
- Notifying RHB immediately upon discovering the loss or unauthorized use of your credit card-i.

Payment Capacity: Ensure you have the financial ability to pay the credit utilised, particularly if you intend to make only the minimum monthly payment.
Financial Difficulties: Contact RHB immediately if you anticipate or experience difficulty in making your monthly payments.
Prohibited MCC: Cardholders are prohibited to use the Card at merchant outlets that conduct Shariah non-compliant activities/ product/services of selected merchant code as follows:

MCC CODE	Descriptions
MCC 5921	Packages Beer, Wine and Liquor
MCC 5993	Cigar Stores and Stands
MCC 7995	Gambling Transactions
MCC 7273	Dating and Escort Services
MCC 7800	Government Owned Lotteries (US Region only)
MCC 7801	Government Licensed Online Casinos (Online Gambling) (US Region only)
MCC 7802	Government Licensed Horse/Dog Racing (US Region only)

If your contact details change or if you have any questions or require assistance on your Credit Card, you can:

Call us at:	Visit us at:	E-mail us at:	Scan the QR code above
03-9206 8118	http://www.rhbgroup.com	customer.service@rhbgroup.com	

LEMBARAN MAKLUMAT PRODUK

Pelanggan yang Dihargai,
Lembaran Maklumat Produk (PDS) ini menyediakan maklumat penting kepada anda mengenai **Kad Kredit-i *RHB***
Pelanggan lain telah membaca PDS ini dan mendapati ia bermanfaat;
Anda juga digalakkan untuk membacanya.

RHB ISLAMIC BANK BERHAD
200501003283 (680329-V) Diperbadankan di Malaysia

Tarikh:

1 Apakah Kad Kredit-i RHB?

Kad Kredit-i RHB didatangkan dengan kemudahan had kredit yang diberikan kepada anda, yang boleh digunakan untuk membuat bayaran bagi pembelian barangan dan perkhidmatan di premis peniaga (tertakluk kepada Kod Kategori Peniaga (Merchant Category Code, MCC) yang dibenarkan) atau untuk mengeluarkan wang tunai melalui kemudahan Pendahuluan Tunai di mesin ATM. Kemudahan had kredit ini diberikan kepada anda, dan sekiranya terdapat sebarang baki tertunggak yang tidak dijelaskan sepenuhnya pada atau sebelum tarikh akhir bayaran, baki yang belum dijelaskan tersebut akan dikenakan caj keuntungan.

Konsep Shariah yang digunakan	
Komoditi Murabahah melalui pengaturan Tawarruq (CM)	CM terdiri daripada dua (2) kontrak jual beli. Yang pertama melibatkan penjualan aset oleh penjual kepada pembeli secara ansuran atau tertangguh. Kemudian, pembeli daripada jual beli pertama tersebut akan menjual aset yang sama kepada pihak ketiga pada harga kos dan secara tunai
Wakalah	Wakalah adalah satu kontrak di mana satu pihak sebagai prinsipal (muwakkil) memberi kuasa kepada pihak lain sebagai ejen (wakil) untuk melaksanakan tugas tertentu dalam perkara yang boleh diwakilkan, sama ada dengan atau tanpa dikenakan bayaran.

2 Kewajipan Utama Anda

Bayaran Bulan Minima: 5% daripada baki tertunggak atau minimum RM50 (mana yang lebih tinggi) + ansuran bulanan tunggakkan bulan lepas + jumlah melebihi had kad pada bulan penyata (jika ada) + Cukai Perkhidmatan Kad atau sebarang pencukaian yang dibenarkan (jika ada).
Tempoh caj keuntungan percuma bagi urus niaga runcit: 20 hari kalendar dari tarikh penyata untuk bayaran penuh. Tiada tempoh percuma caj keuntungan ke atas pemindahan baki atau pendahuluan tunai.
Kadar Keuntungan Siling (CPR): 28%. Bank akan memberikan rebat atas perbezaan antara Kadar Keuntungan Efektif (EPR) dan CPR.

Yuran dan Caj:

	Jenis Kad Kredit-i	**Kad Utama (RM)**	**Kad Tambahan (RM)**
Yuran Tahunan	RHB Premier Visa Infinite	Dikecualikan	Dikecualikan
	RHB World MasterCard	Dikecualikan	Dikecualikan
	RHB Shell Visa	195.00	Dikecualikan
	RHB Rewards	200.00	Dikecualikan
	RHB Cash Back	70.00	Dikecualikan
	RHB Sinar	Dikecualikan	Dikecualikan

Anda bertanggungjawab untuk:

- Baca dan fahami terma-terma utama dalam kontrak.
- Bayar sekurang-kurangnya bayaran minimum bulanan sebelum atau pada tarikh akhir bayaran.
- Hubungi kami dengan segera selepas anda menyedari kehilangan atau penggunaan kad anda tanpa kebenaran.

Caj Bayaran Lewat	Caj bayaran lewat sebanyak 1% ke atas baki belum jelas Akaun Kad atau RM10.00, yang mana lebih tinggi tertakluk kepada maksima RM100.00 akan dikenakan dan dinyatakan di dalam penyata bulanan.
Yuran Pertukaran bagi Urusniaga Luar Negara	Kadar Mastercard atau Visa ditambah 1% caj pentadbiran oleh RHB.
Yuran Penggantian Kad	RM50 bagi setiap kad.
Yuran Bagi Salinan Cetak Penyata Bulanan*	RM1.00 bagi setiap salinan cetak penyata; pengecualian dibenarkan untung Pemegang Kad: • Pemegang Kad berusia 60 tahun ke atas • Pemegang Kad kurang upaya • Pemegang Kad tanpa akses internet atau tidak tahu menggunakan internet
Yuran bagi Permohonan Penyata Bulanan Tambahan*	RM5.00 bagi setiap salinan
Cukai Perhidmatan Kad (CST)	RM25 setiap Kad Utama & Kad Tambahan setiap tahun.

**tertakluk kepada 8% Cukai Perkhidmatan pada kadar semasa selaras dengan Akta Cukai Perkhidmatan 2018*

Caj Keuntungan

Keatas pembelian:

Perihalan (berdasarkan jenis kad kredit-i)		**Kadar Keuntungan**	
		Setiap Bulan	**Setiap Tahun**
RHB Sinar	Kadar Tetap	1.17%	14%
Kad Kredit-i RHB yang lain	Jika bayaran minimum dibuat tepat pada masa untuk 12 bulan berturut-turut.	1.25%	15%
	Jika bayaran minimum dibuat tepat pada masa untuk sekurang-kurangnya 10 bulan dalam tempoh 12 bulan.	1.42%	17%
	Jika tidak memenuhi kriteria di atas atau untuk Pendahuluan Tunai.	1.50%	18%

Bagi Kad Kredit-i RHB, caj kewangan dan yuran dikira hanya berdasarkan prinsipal tertunggak dan tidak dikompaun

Pendahuluan Tunai:
Kadar 18% setahun akan dikenakan ke atas setiap Pendahuluan Tunai, dikira secara harian dari tarikh Pendahuluan Tunai sehingga dijelaskan sepenuhnya.
Pemindahan Baki/CashXcess/Dial-An-Instalment
Kadar Pemindahan Baki (BT), CashXcess dan Dial-An-Instalment (DAI) tidak ditetapkan dan Adalah tertakluk kepada perubahan.**Penukaran Baki Automatik (ABC)**
Penukaran baki automatic bagi Pemegang Kad yang layak pada setiap 12 bulan dengan menukar baki tertunggak (dengan jumlah minima RM1,000) kad kredit kepada pembiayaan berjanka selama 3 tahun pada kadar keuntungan efektif 13% setahun.

3 Risiko Utama

Caj Bayaran Lewat: Jika anda gagal membuat sekurang-kurangnya bayaran bulanan minimum pada atau sebelum tarikh akhir bayaran, caj bayaran lewat akan dikenakan.
Penarikan Balik Kad/Kemudahan: RHB berhak menggantung atau menamatkan Kad Kredit dan/atau perkhidmatan berkaitan dengan notis bertulis awal. Semua baki tertunggak mungkin perlu dibayar serta-merta.
Hak Penolakan Silang: RHB berhak menolak silang baki kredit akaun anda untuk menjelaskan hutang Kad Kredit dengan notis bertulis tujuh (7) hari kalendar.
Liabiliti bagi Transaksi Tanpa Kebenaran: Anda akan bertanggungjawab ke atas transaksi berasaskan PIN dan SecurePlus yang tidak dibenarkan sekiranya anda:

- bertindak secara penipuan;
- gagal memaklumkan RHB secepat mungkin setelah menyedari kehilangan atau penggunaan kad anda tanpa kebenaran;
- mendedahkan PIN anda kepada orang lain secara sukarela;
- mencatat PIN anda pada kad atau pada mana-mana barang yang disimpan berhampiran dengan kad tersebut;
- meninggalkan kad kredit anda, atau sebarang barang yang mengandungi kad kredit anda, tanpa pengawasan di tempat yang boleh dilihat dan diakses oleh orang lain, kecuali di tempat kediaman anda. Walau bagaimanapun, anda masih dikehendaki mengambil langkah berjaga-jaga yang munasabah dalam melindungi kad kredit anda, walaupun di tempat kediaman anda; atau
- membenarkan orang lain menggunakan kad kredit anda secara sukarela.

Amaran Bayaran Minimum: Bayaran minima meningkatkan caj kewangan dan tempoh bayaran. Gunakan kad kredit mengikut kemampuan anda.
Pelanggaran Terma: Kegagalan mematuhi terma boleh menyebabkan Kad Kredit dan kemudahan kredit lain digantung atau ditamatkan.
Penggantungan Kad: Jika RHB mengesan sebarang aktiviti luar biasa atau mencurigakan pada akaun Kad Kredit anda, kami boleh menggantung sementara penggunaan Kad Kredit anda sehingga aktiviti tersebut disahkan.
Tindakan Undang-undang: Jika anda gagal memenuhi obligasi bayaran anda, RHB berhak mengambil tindakan undang-undang untuk mendapatkan semula sebarang jumlah yang tertunggak.
Bagaimana jika saya terlebih bayar bil Kad Kredit-i RHB saya?
Sekiranya berlaku lebihan bayaran, jumlah tersebut akan digunakan untuk menolak sebarang baki tunggakan yang berikutnya. RHB akan memindahkan jumlah lebihan bayaran tersebut ke dalam Akaun Simpanana tau Akaun Semasa anda.
Bagaimana jika saya/kami menyelesaikan baki bagi pemindahan baki, CashXcess, Dial-An-Instalment dan ansuran pintar sebelum tarikh matang?
Anda tidak akan dikenakan sebarang caj sekiranya anda menjelaskan semua baki di bawah Pemindahan Baki, CASHXCESS, Dial-An-Instalment atau Ansuran Pintar sebelum tarikh matangnya. Walau bagaimanapun, anda akan dicaj jumlah keseluruhan amaun yang masih tertunggak kepada RHB termasuk amaun Yuran Pengurusan.

4 Terma-Terma Penting Lain

Fungsi Tanpa Sentuh: Anda boleh menyahaktifkan fungsi tanpa sentuh Kad Kredit anda dengan mengunjungi mana-mana cawangan RHB atau menghubungi Pusat Perhubungan Pelanggan RHB.
Kad Hilang atau Dicuri: Anda bertanggungjawab ke atas semua transaksi yang dilakukan sebelum kehilangan atau kecurian Kad Kredit anda dilaporkan kepada RHB.
Pemegang Kad Tambahan: Anda bertanggungjawab ke atas semua transaksi dan caj yang dilakukan oleh Pemegang Kad Tambahan.
Tanggungjawab Anda: Anda bertanggungjawab untuk:

- membaca Perjanjian Pemegang Kad yang boleh didapati di https://www.rhbgroup.com/-/media/Assets/Corporate-Website/Document/TnC/RHB-Credit-Card-i-Cardholder-Agreement-Tawarruq.pdf sebelum menggunakan atau menandatangani Kad Kredit-i anda;
- membuat sekurang-kurangnya bayaran bulanan minimum pada atau sebelum tarikh akhir bayaran;
- memaklumkan RHB dengan segera sebaik sahaja menyedari kehilangan atau penggunaan tanpa kebenaran Kad Kredit-i anda.

Keupayaan Bayaran: Pastikan anda mempunyai kemampuan kewangan untuk bayar kredit yang digunakan, terutamanya jika anda hanya membuat bayaran bulanan minimum.
Kesukaran Kewangan: Hubungi RHB dengan segera jika anda mengalami kesukaran untuk membuat bayaran bulanan anda.
Kod MCC yang Dilarang: Pemegang Kad adalah dilarang menggunakan Kad di premis pedagang yang menjalankan aktiviti, produk atau perkhidmatan yang **tidak patuh Syariah**, berdasarkan kod kategori pedagang (MCC) terpilih seperti berikut:

Kod KKP	Penerangan
5921	Pakej, Bir, Wain, Minuman Keras
5993	Kedai dan Gerai Rokok
7995	Transaksi Perjudian
7273	Perkhidmatan Dating & Pengiring
7800	Loteri Milik Kerajaan (Wilayah AS sahaja)
7801	Kasino Dalam Talian Berlesen Kerajaan (Perjudian Dalam Talian) (Wilayah AS sahaja)
7802	Kerajaan Berlesen Lumba Kuda, Lumba Anjing (Wilayah AS sahaja)

Sekiranya maklumat perhubungan anda berubah atau jika anda mempunyai sebarang pertanyaan atau memerlukan bantuan berkaitan Kad Kredit-i anda, anda boleh:

Hubungi kami di:	Layari laman web kami di:	E-mel kami di:	Imbas kod QR di atas
03-9206 8118	http://www.rhbgroup.com	customer.service@rhbgroup.com	