

## PRODUCT DISCLOSURE SHEET

REMINDER: You are reminded to read and understand the terms and conditions of this Product Disclosure Sheet. In the event there are any terms and conditions in this Product Disclosure Sheet you do not understand, you are advised to obtain further clarification with the Bank's staff, representative or agent.

## AFFIN ISLAMIC VISA DEBIT CARD

### 1. What is this product about?

AFFIN ISLAMIC VISA Debit Card is a Shariah compliant payment instrument which allows payment of goods and/or services at participating outlets via debit card. The debit card also allows Cardmembers to withdraw cash at the ATM locally and overseas via VISA Plus network.

You are required to maintain a deposit account with AFFIN ISLAMIC BANK ("the Bank"), to be linked to your AFFIN ISLAMIC VISA Debit Card. Your debit card will be automatically cancelled, if you closed your deposit account.

For a successful transaction to take place, you need to have sufficient funds in your AFFIN ISLAMIC Current Account-i or Savings Account-i.

**Note: AFFIN ISLAMIC Current Account-i or Savings Account-i can only be linked to AFFIN ISLAMIC VISA Debit Card.**

### 2. What is the Shariah concept applicable under this product?

The underlying concept under this product is *Ujrah* (service fee). Under this concept, fee will be charged to customer in consideration of identified services, benefits and privileges. Such services may include payment facility for goods and services; and cash withdrawal from customer's account via automated teller machine.

Based on these principles, the Bank provides Direct Debit Point of Sale (POS) payment service and cash ATM withdrawals service to Cardmembers with a fee charged annually. Beside the annual fee, the Bank will also receive revenue from Electronic Interchange Fee charged to merchant and through Multicurrency Rebate.

### 3. What do I get from this product? / What are the features of this product?

- a. ATM Cash Withdrawal Facility
- b. Payment Convenience – to pay bills or pre-authorise merchants to automatically charge from your AFFIN ISLAMIC VISA Debit Card directly to billers for utilities, gymnasium membership, phone bills etc.
- c. MCCS and VISA Contactless acceptance

### 4. What are the key terms and conditions?

#### PRE-AUTHORISATION

For pre-authorised transactions e.g. petrol and hotel accommodation, the pre-authorise amount will be deducted from Cardmember's Current-i or Savings-i Account and adjusted subsequently upon settlement of the actual amount used.

- a. For petrol transaction at automated fuel dispenser, RM200 pre-authorisation amount will be charged to the Card Account when Cardmember make payment using the Card. The Bank will only post the exact amount of transaction and release any extra hold amount from Cardmember's Current Account-i or Savings Account-i within three (3) working days after the transaction date.
- b. For hotel transaction, pre-authorisation amount (depends on the duration of stay) will be charged during check-in to the hotel. The pre-authorisation amount will be deducted from Cardmember's AFFIN ISLAMIC Current Account-i or Savings Account-i and adjusted subsequently upon settlement of the actual amount used or not later than 30 days from the transaction date, whichever is earlier.

#### CONTACTLESS TRANSACTION

- a. The Card daily purchase limit for Contactless transaction can be changed anytime by the Cardmember via over-the-

counter branches or ATM's of the Bank or any other means define by the Bank in the future subject to a maximum accumulated limit per day.

- b. For Contactless Transaction the maximum amount per transaction and per day is defaulted at RM250.
- c. However, if the transacted amount exceeds the limit, the Cardmember is required to insert the Card at the Point-of-Sale (POS) terminal and to continue with PIN entry.
- d. Cardmember are allowed to turn-off or opt-out from Contactless functionality by visiting AFFIN ISLAMIC/AFFIN BANK branches.

#### **DAILY TRANSACTION LIMITS**

- a. The Daily Purchase Limit will be set on default at RM5,000 and subject to a maximum limit of RM10,000 in accumulated total per day. The Cardmember may change the daily purchase limit by visiting AFFIN ISLAMIC/AFFIN BANK branches or ATM's of the Bank.
- b. The Cash Withdrawal limit is defaulted at RM3,000 and subject to a maximum limit of RM5,000 in accumulated total per day. A maximum limit of RM1,500 per withdrawal transaction. The Cardmember may change the Cash Withdrawal Limit setting by visiting AFFIN ISLAMIC/AFFIN BANK branches or ATM's of the Bank.

#### **OTHERS**

- a. Cardmembers of the Bank who are holding the Accounts of the age of eighteen (18) years and above and minor of the age of twelve (12) years and above are eligible to apply for the Card.
- b. In the case of joint Accounts, only holders of joint Accounts with the instruction of "either-to-sign" can apply for the Card.
- c. The Card shall be issued to minor of age between 12 to 17 years old with transaction limit of RM300 on the Card.

### **5. What are the fees and charges I have to pay?**

<b>Annual Fee</b>	<p>First year: WAIVED.</p> <p>Subsequent year: RM12.00 per annum (p.a.)</p> <p>RM8.00 p.a. (Applicable to Basic Saving Account-i and Basic Current Account-i under Option 2*)</p> <p>*Unlimited ATM withdrawals and Over-the-Counter (OTC) withdrawals</p>
<b>Replacement Card</b>	<ul style="list-style-type: none"> <li>▪ Due to lost/stolen card, loss of PIN or card damaged by Customer - RM12.00</li> <li>▪ Due to faulty card returned on technical defects or recalled by the Bank for replacement – Exempted</li> <li>▪ Due to fraud transaction or card information compromised - Exempted</li> </ul>
<b>Balance Enquiry Fee via AFFIN ISLAMIC and AFFIN BANK ATM</b>	Without Charge
<b>Withdrawal Fee via AFFIN ISLAMIC and AFFIN BANK ATM</b>	Without Charge
<b>Withdrawal Fee via other Banks ATM/MEPS</b>	<ul style="list-style-type: none"> <li>▪ RM1.00 per withdrawal at Local MEPS member bank ATM including Kuwait Finance House and Al-Rajhi Bank.</li> <li>▪ RM1.00 per withdrawal at Local Foreign Bank ATMs (Citibank, Standard Chartered, UOB, HSBC &amp; OCBC) via MEPS network</li> <li>▪ RM12.00 per withdrawal at Cross Border MEPS member bank (Indonesia, Singapore, China &amp; Thailand)</li> <li>▪ RM12.00 per withdrawal via VISA network.</li> </ul>
<b>MEPS Instant Transfer (IBFT) via ATM</b>	<ul style="list-style-type: none"> <li>▪ RM0.01 – RM5,000 = fee waiver</li> <li>▪ RM5,000.01 – RM50,000 = RM0.50 per transaction</li> </ul>
<b>Interbank GIRO via ATM</b>	RM0.10 per transaction
<b>Copy of Sales Draft</b>	RM 10.00 per copy

**Overseas Transaction Conversion Fee**

Where the Cardmember uses the Card outside Malaysia, the transaction incurred will be converted to Ringgit Malaysia where the exchange rate is determined by VISA International at the date it is processed by VISA International plus up to 1% foreign exchange spread (previously known as administration cost).

**6. What are my obligations in using and protecting the card?**

- a. You shall notify AFFIN ISLAMIC should there be disputes or discrepancies in relation to the card within 14 days from the statement date.
- b. You must always exercise reasonable care in safeguarding your card from loss and theft and disclosure of PIN number to a third party. You must notify us immediately upon discovering that your card is lost or stolen or PIN number is compromised, and follow up with a written confirmation. If your card is used for unauthorised transaction(s), a copy of police report must be submitted to the Bank within seven (7) calendar days from the date the unauthorised transaction(s) is discovered.
- c. You shall not disclose the PIN, Login ID, password and card details to any other person, failing which you shall be liable to AFFIN ISLAMIC for any debit entry in your card account with AFFIN ISLAMIC arising from any unauthorized transactions.
- d. You shall be liable for all transactions incurred by you.

**7. What if I fail to fulfill my obligations?**

- a. You will be liable for PIN-based unauthorised transactions if it has been proven that you have:
  - i. acted fraudulently;
  - ii. delayed in notifying Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the Card;
  - iii. voluntarily disclosed the PIN to another person; or
  - iv. recorded the PIN on the Card, or on anything kept in close proximity with the Card, and could be lost or stolen with the Card.
- b. You will be liable for unauthorised transactions which require signature verification or with a contactless card, if it has been proven that you have:
  - i. acted fraudulently;
  - ii. delayed in notifying Bank as soon as reasonably practicable after discovering the loss or unauthorised use of the Card;
  - iii. left the Card or an item containing the Card unattended, in places visible and accessible to others, except at the Cardmember's place of residence. Cardmembers are expected to exercise due care in safeguarding the Card even at Cardmember's place of residence; or
  - iv. voluntarily allowed another person to use the Card.
- c. You will be liable for e-banking transactions, if it has been proven that you have:
  - i. acted fraudulently;
  - ii. deliberately disclosing the access identity (ID) and passcode to any other person, via unsolicited emails or on any website other than the official website of Bank;
  - iii. not taken reasonable steps to keep security device secure at all times; or
  - iv. failed to carry out the obligation to report a breach of the security of a pass code or the loss of a security device to Bank as soon as reasonably practicable, upon the Cardmember becoming aware of the breach or loss respectively.
- d. You will be liable for Direct debit or a Card-not-present transactions, if it has been proven that you have:
  - i. acted fraudulently; or
  - ii. failed to carry out the obligation to report any unauthorised transaction to Bank as soon as reasonably practicable, upon the Cardmember becoming aware of the unauthorised transaction.

- e. AFFIN ISLAMIC with prior notice or reason shall have the right:
- To restrict or limit your daily spending limit or refuse and otherwise withhold the card account.
  - To check your card account at any time as and when deems fit; and
  - To terminate the card facility if you fail to abide to the terms and conditions governing the use of the card.

You are liable for any unauthorised transactions before reporting to Bank.

#### 8. What are the major risks?

- Card lost or stolen.
- Disclosure of PIN number/ card information to third party.

You must always exercise reasonable care in safeguarding your card from loss and theft and disclosure of PIN number to a third party. Please call us immediately at 03-8230 2222 upon discovering that your card is lost or stolen or PIN number is compromised, and follow up with a written confirmation. If your card is used for unauthorised transaction(s), a copy of police report must be submitted to the Bank within seven (7) calendar days from the date of the unauthorised transaction(s) is discovered.

#### 9. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your details to ensure that all correspondences reach you in a timely manner. The notification must be in writing and mail or delivery by hand to any of the Bank's branches.

#### 10. What are the prohibited activities that I should not do with AFFIN ISLAMIC VISA Debit Card?

- You are not allowed to use your card for any unlawful activities such as illegal online betting. AFFIN ISLAMIC has the right to immediately terminate the card facility if the Cardmember is found to have used the card for unlawful activities.
- In addition, Agreement for AFFIN ISLAMIC VISA Debit Card shall be governed by and construed in accordance with the Laws of Malaysia and Shariah Principles where the Cardmember shall use the card only to affect retail purchase and payment of Halal Goods and Services only.
- You shall not disclose the PIN number and card information to any other person and shall be liable to the Bank for any debit entry in your Card Account with the Bank arising from any unauthorised transactions.
- AFFIN ISLAMIC has the absolute authority to stop any transaction effected at Shariah non-compliant merchants. The followings merchant codes and transactions have been blocked from the usage by Cardmember:

Merchant Codes	Merchant Transactions
5921	Package stores, beer, wine and liquor
5993	Cigar stores and stands
7273	Dating and escort services
7995	Gambling transaction
7802	Gambling (Horse racing, dog racing)
7800	Government - Owned Lottery (U.S Region Only)
7801	Internet Gambling
9406	Government – Owned Lottery (Specific Countries)

#### 11. What are the other security features does AFFIN ISLAMIC VISA Debit Card has?

- Secure Chip and PIN Technology protects your account detail and money.
- SMS alerts will be sent at no cost to your mobile phone number registered with AFFIN ISLAMIC upon specific purchase amount made on your AFFIN ISLAMIC VISA Debit Card.
- To protect against fraud, you will receive an Authentication Code via SMS to authenticate your 3D secure online purchases.

- d. You are allowed to set your own preferred threshold amount for the SMS on contactless transaction alert by visiting Bank branches.

#### **12. Where can I get further information?**

Should you require additional information about this product, please refer to the Terms and Conditions available at all of our nearest Bank's branches or visit [AffinAlways.com](https://AffinAlways.com).

If you have any enquiries, please contact our Call Centre at 03-8230 2222 or e-mail to [yourvoice@affingroup.com](mailto:yourvoice@affingroup.com).

The information provided in this disclosure sheet is valid as at 5 JANUARY 2024.