

# PRODUCT DISCLOSURE SHEET



## Dear Customer,

This Product Disclosure Sheet (PDS) provides you with the key information on your alrajhi bank Malaysia Credit Card-*i*.

- **Platinum Credit Card-*i***
- **Signature Credit Card-*i***

Al Rajhi Banking & Investment Corporation (Malaysia) Bhd  
200501036909 (719057-X)

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Other customers have read this PDS and found it helpful; you should read it too. [\(5-minute read\)](#)

## 1 What is the alrajhi bank Malaysia Credit Card-*i*?

The alrajhi bank Malaysia Credit Card-*i* ("Card") is a Shariah-compliant card primarily used for purchasing good and services. The card can also be used to withdraw cash from an ATM. Where any amount of the facility utilized by you has not been settled in full on or before the due date, the amount will be subject to profit charges. The Card product and services are offered under the Shariah contract of Commodity Murabahah (Sale on cost plus profit basis) via:

- |                            |                   |                 |
|----------------------------|-------------------|-----------------|
| a. Tawarruq (Monetization) | c. Qard (Loan)    | e. Hibah (Gift) |
| b. Wakalah (Agency)        | d. Ibra' (Rebate) |                 |

Please refer to the Card Terms and Conditions for more details on these contracts.

## 2 Know your obligations

### Minimum monthly payment

The minimum monthly payment is calculated as follows:

- 5% of the Statement Balance or RM50.00, whichever is higher; and
- 100% of SST (if any); and
- 100% of Qard amount (if any); and
- 100% of Overdue Minimum Payment (if any); and
- 100% of the monthly installment amount (if any)

### Note:

- Statement Balance - retail transactions + cash transactions + fees and charges
- Qard amount - the amount used beyond the approved Card facility limit.
- Overdue Minimum Payment - the previous month's total Minimum Payment that hasn't been paid.

### Fees and charges

#### Annual Fee:

Signature Principal: **RM500.00\*** Signature Supplementary: **RM300.00\***

Platinum Principal and Supplementary: **Waived**

\*Annual fee is waived for the first year. For the second year onwards, the annual fee will remain waived if the Card is used at least once every calendar month for the past 12 months.

**Cash Withdrawal Fee\*\*** (per withdrawal): Local: **RM1.00** Overseas: **RM17.00**

**Replacement Card Fee:** **RM22.00** per Card

**Late Payment Charge:** **1%** of the total outstanding balance or a minimum of **RM10.00**, whichever is higher, up to a maximum of **RM100.00**.

The Bank may utilize the Late Payment Charges received to offset the actual loss incurred due to the Cardholder's delay in payment. Any excess amount shall be transferred to a Gharamah (penalty) account, to be distributed to charitable organizations selected by the Bank, under the supervision of its Shariah Board.

**Copy of Statement\*\*:** **RM5.00** per request

**Copy of Sales Draft\*\*:** **RM9.70** per copy

**Over Limit (Qard):** **No charge**

**Conversion rate:** When you use the Card in a foreign currency, the amount will be converted to Ringgit Malaysia (MYR) at the exchange rate determined by Visa International on the processing date, plus a **1.18%** foreign currency conversion mark-up imposed by the Bank and any transaction fee charged by Visa International.

**Card Service Tax:** **RM25.00** per Card (Imposed on the Card activation date and on each subsequent anniversary of the Card's activation date).

\*\*subject to 8% Service Tax.

### It is your responsibility to:

- Read and understand the **key terms** in the contract before you sign it.
- Pay at least the minimum monthly payment amount by the **due date**.
- **Contact us immediately** after discovering the loss or unauthorized use of your Card.

### Profit charges

- a. Purchases
  - Promptly settle the minimum payment amount due for twelve (12) consecutive months: **15% p.a.**
  - Promptly settle the minimum payment amount due for ten (10) or eleven (11) months in a twelve (12)-month cycle: **17% p.a.**
  - Payment record do not fall under the above categories: **18% p.a.**
- b. Cash withdrawal: **18% p.a.**

## 3 Know your risks

### What happens if you fail to pay the minimum monthly payment amount?

- a. You **pay more in total** due to late payment charges (i.e., 1% of the outstanding balance or a minimum of RM10.00, whichever is higher, up to a maximum of RM100.00).
- b. We may **deduct** money from a savings account you have with us to set off your Card balance.
- c. We may **terminate** your Card.
- d. Your **credit score** may be affected, leading to credit being more difficult or more expensive to obtain.

## 4 Key terms

- a. You may be liable for unauthorized transactions if you have:
  - acted fraudulently,
  - refused to cooperate with the Bank in the investigation, or
  - failed to carry out the obligations informed by the Bank.
- b. If you fail to abide by the terms and conditions of your Card, we have the right to terminate your Card.
- c. The 'wave' function (no PIN needed) can be used at any merchant accepting PayWave for transactions up to RM250 each. You can make cumulative contactless transactions up to RM1,000 per day. You must enter your PIN if your purchase is over RM250 per transaction or if you exceed cumulative contactless transactions of RM1,000 per day. The daily cumulative contactless limit resets automatically every day and whenever you complete a PIN-verified transaction. You may set a lower daily cumulative limit or disable the contactless function by contacting the Bank at the number provided below.
- d. You may withdraw cash from your Card up to a maximum of 70% of the facility limit. For cash withdrawals made via ATM, the transaction will be subject to the ATM's applicable daily withdrawal limit.
- e. You are given a 20-day grace period of no profit charge on retail transactions from the statement date if the previous statement was paid in full by the Payment Due Date. No grace period is applicable for cash withdrawal transactions.
- f. As the principal cardholder, you are responsible for all transactions incurred by you and your Supplementary Cardholder (if any).
- g. Your responsibilities as a Cardholder:
  - You **MUST** abide by the terms and conditions for the use of the Card.
  - You **MUST** always safeguard your Card from loss and theft and **NEVER** share your Personal Identification Number (PIN) or security credentials with anyone.
  - You **MUST NOT** share your Card details with anyone except service providers for the purpose of making payments, authorizing purchases, or setting up Card for payment.
  - You **MUST NOT** write down your PIN on the Card or on anything kept near the Card.
  - You **MUST NOT** use a PIN that is easy to guess, such as your birth date, identification number, passport number, driver's license number, or phone number.
  - You **MUST** ensure your security device is secure at all times.
  - You **MUST NOT** allow anyone to use your Card and PIN.
  - You **MUST** call the Bank immediately upon discovering:
    - i. Your Card is lost or stolen or your PIN is compromised.
    - ii. an unauthorized transaction has occurred.
    - iii. you receive a transaction alert for an unauthorized transaction.
    - iv. there is any dispute or discrepancy in your Card statement.
 Alternatively, you may immediately block your Card via the **MY alrajhi** app and then contact the Bank for further assistance.

- You ARE REQUIRED to inform the Bank immediately if you change your contact number.
- You MUST ensure that all funds used for payment originate from legitimate sources and are not derived from any illegal activities or sources.
- You MUST use the Card responsibly. DO NOT use it for illegal and unlawful activities or at Shariah non-compliant merchants with the below Merchant Category Codes (MCCs):

MCC	Description	MCC	Description
5813	(Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail Lounges, Nightclubs, and Discotheques).	7801	Government -Licensed Casino
5921	Package Stores, Beer, Wine, Liquor	7802	Government Licensed Horse / Dog racing
5967	Direct Marketing - Inbound Teleservices Merchant.	7995	Betting (including lottery tickets, chips and gaming casinos, off- track betting and wagers and online gaming)
5993	Cigar Store and stands		
7273	Dating, Escort Services		
7297	Massage Parlours	9406	Government-Owned Lotteries (Non-U.S. region)
7800	Government owned Lottery (U.S region only)	9754	Gambling - Horse Racing, Dog Racing, State Lotteries

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

- Call us at: **+603 2332 6000**
- Email us at: **customersupport@alrajhibank.com.my**
- Visit us at: **<https://www.alrajhibank.com.my/>**