PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on your debit card-*i*.

Date: 19 January 2026

Other customers have read this PDS and found it helpful, **you should read it too.**

1. What is Debit Card-*i*?

The Debit Card-*i* is a Shariah-compliant payment instrument based on the concept of *Ujrah* (fee for services). It allows you to:

a. Pay for goods and services locally and overseas via Visa PLUS and MyDebit networks.
b. Withdraw cash at alrajhi bank Malaysia ATMs, MEPS ATMs, and Visa PLUS ATMs worldwide.
c. Make contactless payments using MyDebit and Visa payWave, subject to applicable contactless transaction limits.

This Debit Card-*i* is available to eligible account holders aged 18 years and above, subject to the Bank's terms and conditions. Closing the account will cancel the Debit Card-*i*. Transaction limits apply and may be varied by the Bank, and certain transactions may be subject to pre-authorization affecting the available balance.

2. Know Your Obligations

You have to pay the following Fees and Charges:

Card Type	Annual Fee	
Visa Debit Basic Card-*i* (Basic Account-*i*)	**Option 1**: Unlimited withdrawals	RM8.00
	Option 2: Free for first 8 withdrawals; RM0.50 per withdrawal from the 9th onwards	NIL
Visa Debit Card-*i*	RM10.00	
Visa Debit Platinum Card-*i*	RM10.00	
Visa Debit Platinum Diamond Card-*i*	RM10.00	
Other Fees and Charges		
Card replacement	RM12.00	
Domestic ATM withdrawal	Waived at alrajhi bank Malaysia ATMs	
MEPS ATM	RM1.00	
Visa PLUS ATM (Overseas)	RM12.00	
MyDebit Cash Out	RM0.50	
Overseas transaction conversion	1.18%	

It is your responsibility to:

Read and understand the **key terms** in the contract before you sign 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 unauthorized use of your card.

3. Know Your Risks

The key risks associated with this product are:

a. Loss or theft of your card may lead to unauthorized transactions. Report immediately to block your card.
b. Delays in reporting increase your liability.
c. Set daily limits for purchases and withdrawals via the MY alrajhi app to reduce risk.
d. Keep your card secure, like cash, and check regularly that it's with you.
e. You may be liable for transactions made before reporting the loss or theft.

4. Key Terms

a. Update your contact details promptly to ensure you receive all correspondence.
b. Some merchants (e.g. petrol stations) may place a temporary pre-authorization of up to RM200, with excess amounts released after completion.
c. Overseas and card-not-present transactions are blocked by default; you must opt in to enable them.
d. Read the General Terms and Conditions and Specific Terms and Conditions carefully. Non-compliance may result in termination of your card.

If you have any questions or require assistance on the Debit Card-*i*, you can:

Call us at:
03- 2332 6000

Visit us at:
alrajhi bank Malaysia Debit Card-*i*

Email us at:
customersupport@alrajhibank.com.my

Customer's Acknowledgement

Ensure you are filling this section out yourself and are aware of what you are placing your signature for.
☐ I acknowledge that alrajhi bank Malaysia has provided me with a copy of the PDS.
☐ I have read and understood the key information contained in the PDS.

*A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product's terms and conditions.

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Name:
Date: