


PRODUCT DISCLOSURE SHEET (Read this Product Disclosure Sheet before you decide to take up the Basic Debit Card-i. Please also read the terms and conditions applicable to this card)		 Al Rajhi Bank مصرف الراجحي
		Product: Al Rajhi Basic Debit Card i
1.	What is this product?	
	<ul style="list-style-type: none"> Enhanced ATM (Automated Teller Machine) card for withdrawal & transactions debited directly from your Al Rajhi bank account. Debit card for point-of-sale transaction at any VISA/PLUS merchant network over-the-counter or online banking Based on the card service Islamic contract of "Ujr" or services 	
2.	What are my benefits?	
	<ul style="list-style-type: none"> Enhanced ATM card for withdrawal and purchase Retail purchase at VISA merchant global network 24 hours operating hours 	
3.	Who is eligible to apply?	
	<ul style="list-style-type: none"> Resident Individual Non-resident Individual (Terms & Condition apply) 	
4.	What are the fees and charges payable?	
	<ul style="list-style-type: none"> Annual Fee – Waive Replacement/Lost Card Fee – RM12 Al Rajhi Bank ATM Withdrawal Fee – Waive up to 8 times (monthly), 9th and above will be charged RM0.53 per transaction (monthly) Local Bank ATM withdrawal Fee (MEPS) – RM1.06 Overseas ATM withdrawal Fee (VISA/PLUS network) – RM12.00 Statement request Fee – RM10.60 Sales draft retrieval Fee – RM21.20 	
5.	Where can I use my Debit Card?	
	<ul style="list-style-type: none"> Any merchants over-the-counter with VISA logo, accepted at over 29 million locations worldwide subject to available funds in your deposit account. Any ATM terminal with MEPS (locally) or Visa/Plus logo (overseas) Internet banking transactions for any retail purchase or payment transactions 	
6.	What are the key term and conditions?	
	<ul style="list-style-type: none"> Pre-authorisation for payment using debit card-i. Pre-authorisation amount of RM200 will be charged to your account when you make payment using your debit card-i at automated fuel dispenser. We will only post exact amount of transaction and release any extra hold amount from your account within 3 working days after the transaction date. 	
7.	What if I fail to fulfill my obligations?	
	<ul style="list-style-type: none"> Loss and theft of Debit Card-i and disclosure of PIN to an authorised person may lead to unauthorised used of Debit Card-i and monetary loss to Cardmember. Insufficient funds in account may lead to inability of Cardmember to affect the transaction, make payment or perform cash withdrawal using Debit Card-i. 	

	<ul style="list-style-type: none"> • Delaying in reporting to the bank on loss and theft of Debit Card-i or disclosure of Pin to unauthorised person may also lead unauthorised used of Debit Card-i and monetary loss to Cardmember.
8.	What are the major risks?
	<ul style="list-style-type: none"> • Loss and theft of Debit Card-i and disclosure of PIN which can lead to unauthorised usage. • Please notify the bank's customer care consultant or walk-in to the nearest branch in the event of: <ul style="list-style-type: none"> - Lost or stolen card - Damaged or faulty card - Card fraud enquiry - Customer service enquiry
9.	Where can I get further information?
	<ul style="list-style-type: none"> • Walk- in to any of our branches nationwide • Contact our Customer Care Consultant at 1 300 82 6000 • E-mail to: <u>customersupport@alrajhibank.com.my</u>
10.	What do I need to do if there are changes to my contact details?
	<ul style="list-style-type: none"> • It is important that you inform us any changes in your contact details to ensure that all correspondences reach you in timely manner.