


PRODUCT DISCLOSURE SHEET																																				
<p>Read this Product Disclosure Sheet (PDS) before you decide to take up the Debit Card-i. Please also read the Terms and Conditions. Kindly seek clarification from Al Rajhi Bank Malaysia if you do not understand any part of this document or the general terms of this product</p>	<div style="text-align: right;">  <p>Al Rajhi Bank مصرف الراجحي</p> </div> <p>Product: Debit Card-i Date:</p>																																			
1.	What is this product?																																			
	<ul style="list-style-type: none"> This is a Debit Card-i, a payment instrument which allows you to pay for goods and services from your deposit account at participating retail and service outlets. You are required to maintain a deposit account with us, to be linked to your Debit Card-i. If you close your deposit account maintained with us, your Debit Card-i will automatically be cancelled It is based on the Shariah contract of 'Ijarah', being a lease/hiring to utilise a lawful benefit against a consideration being the agreed fee which shall be made known and agreed to by both parties involved over a mutually agreed period and any further variations as may be notified by the Bank in writing 																																			
2.	What are my benefits?																																			
	<ul style="list-style-type: none"> 24-hour global ATM cash withdrawal access at Al Rajhi Bank Malaysia ATMs, MEPS enabled ATMs and Visa PLUS enabled ATMs Retail purchase at all Visa merchants worldwide 																																			
3.	Who is eligible to apply?																																			
	<ul style="list-style-type: none"> All Al Rajhi Savings Account-i or Al Rajhi Current Account-i holders aged 18 and above 																																			
4.	What are the fees and charges payable?																																			
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	<ul style="list-style-type: none"> • Savings Account-i • Current Account-i 	2.00
	Sales draft retrieval request	5.00
5.	Where can I use my Debit Card-i?	
	<ul style="list-style-type: none"> • ATM cash withdrawal at any ATM with MEPS (locally) or Visa PLUS (overseas) logo • Retail purchase (point-of-sale or online purchase) accepted at all merchants with Visa logo worldwide subject to available funds in your account 	
6.	What are the key Terms and Conditions?	
	<ul style="list-style-type: none"> • Use the Debit Card-i responsibly, including not using the Debit Card-i for unlawful activity • Check the account statement and report any discrepancy without undue delay • <u>Debit Card-i and PIN Security</u> Keep the Debit Card-i and PIN secure at all times. These include not: <ul style="list-style-type: none"> i. Disclosing the Debit Card-i details or PIN to any other person; ii. Writing down the PIN on the Debit Card-i, or on anything kept in close proximity with the card; iii. Using a PIN selected from your birth date, identity card, passport, driving license or contact numbers; and iv. Allowing any other person to use the Debit Card-i and PIN • <u>Notification to the Bank</u> Notify us immediately: <ul style="list-style-type: none"> i. After having discovered that the Debit Card-i is lost, stolen, an unauthorised transaction had occurred or the PIN may have been compromised; ii. Upon receiving short message service (SMS) transaction alert if the transaction was unauthorised; and iii. Of any change in your contact number; • <u>Pre-authorisation for payment using Debit Card-i:</u> 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 the exact transaction amount and release any extra hold amount from your account within 3 working days after the transaction date • Abide by the Debit Card-i Terms and Conditions and PIN & Pay Terms and Conditions 	
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 unauthorised person may lead to unauthorised use of Debit Card-i and monetary loss to cardholder • Insufficient funds in account may lead to inability to complete the transaction, make payment or perform cash withdrawal using Debit Card-i • Delays in reporting to the bank on loss or theft of Debit Card-i or disclosure of PIN to unauthorised person may also lead to unauthorised use of Debit Card-i and monetary loss to cardholder • The maximum liability for unauthorised transaction(s) as a consequence of a lost or stolen Debit Card-i shall be limited to RM250, provided that the cardholders have not acted fraudulently or have not failed to inform the Bank as soon as reasonably practicable after having found that their Debit Card-i is lost or stolen • The maximum liability for loss may exceed the maximum amount of RM250 if the cardholders are found to have acted fraudulently or failed to inform the Bank as soon as reasonably practicable after having found that their Debit Card-i is lost or stolen • Debit Card-i cardholders are not liable for card-present unauthorised transactions which require <u>PIN</u> verification, provided the cardholders have not: <ul style="list-style-type: none"> i. Acted fraudulently; 	

	<ul style="list-style-type: none"> ii. Delayed in notifying the bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Debit Card-i; iii. Voluntarily disclosed the PIN to another person; or iv. Recorded the PIN on the Debit Card-i or on anything kept in close proximity with the card. <ul style="list-style-type: none"> • Debit Card-i cardholders are not liable for card-present unauthorised transactions which require <u>signature</u> verification or the <u>use of a contactless card</u>, provided the cardholders have not: <ul style="list-style-type: none"> i. Acted fraudulently; ii. Delayed in notifying the bank as soon as reasonably practicable after having discovered the loss or unauthorised use of the Debit Card-i; iii. Left the Debit Card-i or an item containing the card unattended in places visible and accessible to others; or iv. Voluntarily allowed another person to use the Debit Card-i.
8.	What are the major risks?
	<ul style="list-style-type: none"> • Loss and theft of your Debit Card-i and unauthorised disclosure of PIN may lead to unauthorised usage • Please immediately 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.	Can I set a lower contactless limit for Visa payWave transactions?
	<ul style="list-style-type: none"> • Yes, cardholders can set a cumulative contactless transaction limit in multiples of RM50 up to RM250 (set to RM0 to turn off the contactless function) • The cumulative contactless transaction limit can be set at any of our branches, Al Rajhi Bank ATM and Al Rajhi Bank Malaysia Contact Centre • The cumulative contactless transaction limit will be refreshed upon any PIN entry
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 of any changes in your contact details to ensure that all correspondences reach you in a timely manner
11.	Where can I get further information?
	<ul style="list-style-type: none"> • Al Rajhi Banking & Investment Corporation (Malaysia) Berhad Ground Floor, East Block, Wisma Selangor Dredging, 142-B Jalan Ampang, 50450 Kuala Lumpur, Malaysia • Walk-in to any of our branches nationwide • Contact our Customer Care Consultant at +603 2332 6000 • Website: http://www.alrajhibank.com.my/ • E-mail to: customersupport@alrajhibank.com.my
12.	Other card products?
	<ul style="list-style-type: none"> • Rafahia Debit Card-i • Charge Card-i

The information provided in this disclosure sheet is valid as at 1st June 2018.