

**Borang Permohonan KAD KREDIT-i BANK ISLAM KONSEP TAWARRUQ /
BANK ISLAM CREDIT CARD-i TAWARRUQ CONCEPT Application Form**

Anda diwajibkan untuk membaca Lembaran Maklumat Produk tersebut sebelum anda membuat keputusan untuk mengambil Kad Kredit-i Bank Islam /You are required to read the Product Disclosure Sheet before you decide to take out Bank Islam Credit Card-i.

Sila lengkapkan dan hantarkan borang ini berserta dokumen-dokumen yang diperlukan (tidak akan dikembalikan) ke: / Please complete and send this form and documents required (non-returnable) to:

Pusat Kad Bank Islam, Aras 24, Menara Bank Islam, No. 22, Jalan Perak, 50450 Kuala Lumpur atau kunjungi cawangan Bank Islam yang berdekatan. / Or visit the nearest Bank Islam branch.

Kod Sumber / Source Code	<input type="text"/>
Kod Cawangan / Branch Code	<input type="text"/>
Pakej / Kod / Package / Code / N / Y	<input type="text"/>
ID Staf / Kod Ejen / Staff ID / Agent Code	<input type="text"/>

PILIHAN KAD / CHOICE OF CARD

Jenis Kad / Card Type	Minimum Pendapatan Tahunan / Minimum Annual Income	Visa	Mastercard
Infinite Visa	RM100,000	<input type="checkbox"/>	NA
World Mastercard	RM100,000	NA	<input type="checkbox"/>
Platinum	RM48,000	<input type="checkbox"/>	<input type="checkbox"/>
Emas / Gold	RM24,000	<input type="checkbox"/>	<input type="checkbox"/>

KELAYAKAN UMUR / AGE REQUIREMENT

Pemohon Kad Utama mestilah berumur 21 tahun ke atas dan pemohon Kad Tambahan mestilah berumur 18 tahun ke atas. / Principal Card Applicant must be 21 years and above and Supplementary Card Applicant must be 18 years and above.

DOKUMEN PENTING YANG DIPERLUKAN / IMPORTANT DOCUMENTS REQUIRED

Untuk memudahkan pemrosesan, sila sertakan: / To expedite processing, please enclose:

- Salinan kad pengenalan (depan dan belakang) / salinan pasport untuk pemohon Kad Utama dan Pemohon Kad Tambahan (jika ada). / Copy of NRIC (both sides) / passport for Principal and Supplementary Card applicants (if applicable).
- Salinan penyata gaji 3 bulan yang terkini atau salinan borang EA atau penyata KWSP; atau / Copy of latest 3 months' pay slip or copy of latest EA form or EPF statement; or
- Salinan borang 9/24/49 atau salinan Sijil Pendaftaran Perniagaan dan salinan penyata bank 6 bulan terkini jika bekerja sendiri dan Borang B dengan bukti pembayaran cukai. / Copy of Form 9/24/49 or Business Registration Certificate and 6 months' bank statements if self-employed with the latest B Form and tax payment receipt.

Dokumen tambahan mungkin akan diminta semasa pemrosesan. Kelulusan adalah tertakluk kepada penilaian kredit oleh pihak Bank. Untuk permohonan yang tidak berjaya, dokumen sokongan akan dilupuskan dan tidak akan dipulangkan kepada pelanggan. / Additional documents may be requested during processing. Approval is subject to the credit evaluation of the Bank. For unsuccessful application, the supporting document will be destroyed and not returned to customers.

Pemohon yang tidak mempunyai bukti pendapatan, tetapi menepati kelayakan umur minimum, dikehendaki menandatangani sejumlah amaun ke dalam Deposit Bertempoh-i (Tawarruq), yang menyamai dengan jumlah Had Pembiayaan Kad yang dipohon. Amaun tersebut hendaklah di simpan di dalam akaun sepanjang masa, selagi Kad Kredit-i Bank Islam tersebut aktif. / Applicant who is unable to provide any income evidence, but meets the minimum age requirement is required to deposit in a Term Deposit-i (Tawarruq), an amount equivalent to the Card Financing Limit applied. The deposit in the Term Deposit-i (Tawarruq) shall be maintained for as long as the Bank Islam Credit Card-i is active.

BUTIRAN PERIBADI / PERSONAL DETAILS

Gelaran / Title : <input type="checkbox"/> Encik / Mr <input type="checkbox"/> Puan / Madam <input type="checkbox"/> Cik / Ms <input type="checkbox"/> Lain-lain / Others: _____ (Sila nyatakan / Please specify)	
Jantina / Gender : <input type="checkbox"/> Lelaki / Male <input type="checkbox"/> Perempuan / Female	
Nama mengikut Kad Pengenalan / Pasport / Name as in NRIC / Passport : _____	
Nama yang tertera pada Kad (tidak melebihi 19 huruf) / Name to appear on Card (not more than 19 characters) <input type="text"/>	
Tarikh Lahir / Date of Birth	<input type="text"/>
No. KP (Baru) / NRIC No. (New) <input type="text"/> - <input type="text"/> - <input type="text"/>	No. KP (Lama) / IC No. (Old) <input type="text"/>
Bangsa / Race : _____	
Status Perkahwinan / Marital Status : <input type="checkbox"/> Bujang / Single <input type="checkbox"/> Berkahwin / Married <input type="checkbox"/> Berceraai / Divorced <input type="checkbox"/> Balu / Widowed	
Bil. Tanggungan / No. of Dependents _____	Kewarganegaraan / Nationality _____
Taraf Pendidikan / Education Level : <input type="checkbox"/> Menengah / Secondary <input type="checkbox"/> Sijil / Certificate <input type="checkbox"/> Diploma / Diploma <input type="checkbox"/> Ijazah / Degree <input type="checkbox"/> Ijazah Sarjana / Master's <input type="checkbox"/> PhD / Doctorate	
Alamat Rumah (sila jangan gunakan alamat luar negeri atau Peti Surat Pejabat Pos) / Home Address (please do not provide overseas or P.O. Box Address) : _____	
Poskod / Postcode : _____ Negeri / State : _____	
Tempoh Menetap / Duration of stay :	
No. Tel. Rumah / House Tel. No. : _____	No. Tel. Bimbit / Handphone No. : _____

E-mel / E-mail : _____
Pilihan alamat surat-menyurat / Choice of billing address : <input type="checkbox"/> Rumah / Home <input type="checkbox"/> Pejabat / Office
Cawangan Pengambilan Kad / Card Collection Branch : Cawangan / Branch _____ (Jika perlu / If necessary)
Jenis Kediaman / Residence Type : <input type="checkbox"/> Milik Sendiri / Own <input type="checkbox"/> Milik Ibu bapa / Owned by Parents <input type="checkbox"/> Gadai Janji / Mortgaged <input type="checkbox"/> Sewa / Rented <input type="checkbox"/> Majikan sediakan / Employer provided <input type="checkbox"/> Lain-lain / Others : _____ (Sila nyatakan / Please specify)
Alamat Tetap / Permanent Address : _____ _____
Poskod / Postcode : _____ Negeri / State : _____ No. Tel. / Tel. No. : _____
Nama Ibu / Mother's Maiden Name : _____ (Ini adalah untuk pengesahan jika diperlukan / This is for security verification when required)

BUTIRAN PEKERJAAN/PERNIAGAAN / DETAILS OF EMPLOYMENT/BUSINESS

Nama Syarikat / Name of Company : _____
Alamat Syarikat / Company Address : _____ _____
Poskod / Postcode : _____ Negeri / State : _____
Jawatan / Designation : _____
No. Tel. / Tel. No. : _____ Sambungan / Extension _____
Tarikh mula berkhidmat (bulan / tahun) / Date joined (month / year) : _____
Jenis Pekerjaan / Type of Employment : <input type="checkbox"/> Tetap / Permanent <input type="checkbox"/> Kontrak / Contract <input type="checkbox"/> Sementara / Temporary
Jenis Perniagaan / Nature of Business : _____
Klasifikasi Perniagaan / Business Classification : <input type="checkbox"/> Milik Sendiri / Sole Proprietorship <input type="checkbox"/> Perkongsian / Partnership <input type="checkbox"/> Sendirian Berhad / Private Limited <input type="checkbox"/> Kerajaan / Government <input type="checkbox"/> Syarikat Tersenarai / Public Listed <input type="checkbox"/> Lain-lain / Others (Sila nyatakan / Please specify) : _____

BUTIRAN KEWANGAN / FINANCIAL DETAILS

Pendapatan Tahunan / Perniagaan (RM) / Annual / Business Income (RM) : _____
Lain-lain Pendapatan (RM) / Other Income (RM) : _____
Bilangan Kad Kredit / Kad Caj yang dimiliki / Number of Credit Card(s) / Charge Card(s) held : _____
Saya mempunyai pembiayaan dengan entiti bukan bank / I have other financings with non-bank entity : <input type="checkbox"/> Ya / Yes ; Jumlah Ansuran Bulanan (RM) / Total Monthly Installment (RM) _____ <input type="checkbox"/> Tidak / No

RUJUKAN SEMASA KECEMASAN / EMERGENCY CONTACT PERSON

(Ibu bapa, adik-beradik atau saudara-mara yang tidak tinggal serumah dengan anda / Parents, siblings or relatives not staying with you)
Nama / Name : _____ Pertalian / Relationship : _____
No. Tel. Rumah/Home Tel. No. : _____ No. Tel. Pejabat/Office Tel. No. : _____
No. Tel. Bimbit / Handphone No. : _____

BUTIRAN PASANGAN / DETAILS OF SPOUSE

Nama / Name : _____
No. Tel. Pejabat / Office Tel. No. : _____ No. Tel. Bimbit / Handphone No. : _____

1. PENGAKUAN AHLI KAD UTAMA / DECLARATION BY PRINCIPAL CARDMEMBER

Pengakuan dari Ahli Kad Utama berhubung dengan garis panduan Bank Negara Malaysia bagi urusan dan pendedahan kredit dengan pihak berkaitan. / Declaration by Principal Cardmember in connection with Bank Negara Malaysia guidelines on credit transactions and exposures with connected parties.

- Saya adalah seorang kakitangan Bank Islam. / I am a staff of Bank Islam.
- Pada pengetahuan saya, saudara terdekat saya seperti di bawah adalah merupakan kakitangan Bank Islam atau merupakan penjamin saya. / To the best of my knowledge, my close relative as mentioned below is employed by Bank Islam or is acting as my guarantor.
- Saya mengesahkan bahawa ibu bapa dan/atau anak, isteri, adik-beradik saya dan pasangan masing-masing bukanlah kakitangan Bank Islam Malaysia Berhad dan/atau anak syarikatnya. / I confirm that none of my parents and/or children, spouse, sibling and siblings' spouse are employees of Bank Islam Malaysia Berhad and/or its subsidiaries.

Maklumat saudara terdekat yang merupakan kakitangan Bank Islam. / Particulars of my close relative employed by Bank Islam.

Nama / Name : _____

No. KP (Baru) / NRIC No. (New) : _____

Pertalian / Relationship : _____

Bertindak sebagai Penjamin / Acting as Guarantor Ya / Yes _____ Tidak / No

(Sila tandakan YA atau TIDAK / Please indicate YES or NO)

2. PENGAKUAN MAKLUMAT / DECLARATION OF INFORMATION

Saya mengesahkan bahawa maklumat yang saya berikan ini adalah benar, sahih dan lengkap. Saya dengan ini memberi kuasa kepada Bank Islam Malaysia Berhad ("Bank Islam") untuk mengesahkan apa-apa maklumat tentang saya dengan Individu Dikenalpasti (seperti yang dinyatakan dalam Notis Privasi Bank Islam) untuk tujuan permohonan ini. Saya adalah tertakluk kepada Terma dan Syarat Kad Kredit-i Bank Islam. ("Terma-Terma dan Syarat-Syarat Kad") dan segala pindaan-pindaan ke atasnya pada masa akan datang sejajar dengan pengeluaran atau penggunaan Kad(-kad) Kredit-i Bank Islam. Saya seterusnya bersetuju bahawa Ahli Kad Utama adalah bertanggungjawab terhadap semua liabiliti dan obligasi Ahli Kad Utama serta Ahli(-ahli) Kad Tambahan. Saya juga bersetuju bahawa Bank Islam mempunyai hak untuk meluluskan atau menolak sebarang permohonan dan pihak Bank boleh mendedahkan alasan penolakan tertakluk kepada sekatan di bawah mana-mana undang-undang bertulis. Saya faham bahawa Kad(-kad) Kredit-i Bank Islam akan tetap menjadi hak milik Bank Islam dan tertakluk kepada mana-mana pembatalan dengan notis awal dan dikembalikan setelah diminta oleh Bank Islam. Saya dengan ini memberi kebenaran kepada Bank Islam untuk mendedahkan maklumat berhubung pembiayaan kad kredit atau akaun saya kepada Bank Negara Malaysia atau mana-mana pihak yang dibenarkan atau diluluskan oleh Bank Negara Malaysia, seperti mana yang ditetapkan oleh undang-undang atau sebaliknya." / "I confirm that the information given by me is true, valid and complete. I hereby authorise Bank Islam Malaysia Berhad ("Bank Islam") to verify any information provided herein with Authorised Parties (as stated in Bank Islam Privacy Notice) for the purpose of this application. I shall be bound by the Bank Islam Credit Card-i Terms and Conditions ("Card Terms and Conditions") and all future amendments thereto upon issuance or use of Bank Islam Credit Card-i(s). I further agree that the Principal Cardmember shall be responsible for all liabilities and obligations of the Principal Cardmember as well as those of the Supplementary Cardmember(s). I also agree that Bank Islam have the right to approve or decline any application and the Bank may disclose the reason for declining subject to any restriction under any written law. I understand that the Bank Islam Credit Card-i(s) shall remain the property of Bank Islam and shall be subject to any cancellation with prior notice and would be returned upon request by Bank Islam. I hereby agree to Bank Islam disclosing information to Bank Negara Malaysia or any other party which legally permitted or approved by Bank Negara Malaysia, as may be required, whether pursuant to law or otherwise.

Saya memberi kebenaran secara nyata kepada Bank Islam untuk memproses dan menggunakan maklumat yang telah diberikan bagi tujuan produk dan perkhidmatan yang ditawarkan, kempen pemasaran, iklan dan promosi termasuk yang dijalankan bersama dengan rakan-rakan niaga dan syarikat bersekutu Bank Islam semasa dan masa akan datang. / I expressly consent and authorise Bank Islam to process and use the information which I have provided for the purposes of products and services offered, marketing campaigns, advertisements and promotions including those jointly run with Bank Islam's current and future partners and affiliates.

Ya / Yes Tidak / No

Nota Penting / Important Note: Jika tiada sebarang pilihan dibuat, Pemohon / Ahli Kad dianggap tidak bersetuju berkenaan pendedahan maklumat. / In the event the Applicant / Cardmember is not selecting any of the above option, Bank Islam will assume that the Applicant / Cardmember disagree with such disclosure of information.

Untuk Bukan Warganegara Malaysia Sahaja / For Non-Malaysians Only

Saya mengesahkan bahawa jumlah pembiayaan / pinjaman saya daripada semua sumber-sumber di dalam Malaysia tidak melebihi agregat RM10,000,000.00. / I confirm that my financings/borrowings from all sources within Malaysia do not exceed in aggregate of RM10,000,000.00.

3. Pemberitahuan Automatik melalui SMS / Automatic Notification via SMS

Saya dengan ini bersetuju bahawa semua maklumat peribadi termasuk nombor telefon bimbit di dalam borang permohonan Kad Kredit-i Bank Islam akan didaftarkan di bawah sistem pesanan ringkas SMS bagi menerima segala pemberitahuan secara automatik dan lain-lain perkhidmatan yang ditawarkan oleh Bank Islam dari masa ke semasa seperti: / I hereby agree that all the personal information provided in the Bank Islam Credit Card-i application form including the handphone number shall be used and registered under SMS for receiving automatic notifications and other services offered by Bank Islam from time to time such as:

- Pengambilan kad / Card collection
- Kebenaran penggunaan kad / Card usage authorisation
- Pemberitahuan amaun transaksi yang besar / Notification of large transaction amount
- Penggunaan menghampiri had maksimum / Usage nearing maximum limit
- Pembayaran lewat / Overdue payment
- Lain-lain perkhidmatan yang ditawarkan oleh Bank Islam dari masa ke semasa / Other services provided by Bank Islam from time to time

4. Bagi pemohon yang berpendapatan RM36,000 setahun atau kurang:

- Saya memiliki kad kredit daripada dua (atau lebih) pengeluar kad kredit. Saya berhasrat untuk memohon Kad Kredit-i Bank Islam dan akan membatalkan salah satu kad kredit saya yang lain yang dikeluarkan oleh salah satu pengeluar sebaik sahaja menerima Kad Kredit-i Bank Islam kelak. Sekiranya saya gagal / tidak mahu membatalkan salah satu kad kredit tersebut, saya akan memaklumkan Bank Islam dan Bank Islam berhak membatalkan / menolak permohonan Kad Kredit-i Bank Islam saya.
- Saya tidak memiliki sebarang kad kredit / hanya memegang satu kad kredit daripada satu pengeluar kad kredit.

For applicant who earns RM36,000 per annum or less:

- I presently hold credit card from two (or more) credit card issuers. I intend to apply for a new Bank Islam Credit Card-i and shall cancel my existing credit card with the old credit card issuer upon receipt of the Bank Islam Credit Card-i. Should I fail / refuse to cancel the other credit card, I shall inform Bank Islam and Bank Islam should be entitled to cancel / revoke my application for Bank Islam Credit Card-i.
- I presently do not hold any / holding only one credit card in my name issued by another credit card issuer.

5. Saya / kami dengan ini mengakui bahawa Saya/kami telah mengakses dan/atau membaca Notis Privasi yang dikeluarkan oleh Bank Islam (yang boleh didapati di semua cawangan Bank Islam serta di laman web Bank Islam di <https://www.bankislam.com/personal-banking/bank-islam-cards/application-forms-and-installment-plans/> yang juga tersedia ada kepada saya/kami) dan memahami kandungannya serta bersetuju untuk terikat dengan Notis Privasi ini

I/we hereby acknowledge that I/we have accessed and/or read the Privacy Notice issued by Bank Islam (which is available at all Bank Islam branches as well as at the Bank Islam website at <https://www.bankislam.com/personal-banking/bank-islam-cards/application-forms-and-installment-plans/> or has otherwise been made available to me/us) and understand the content and agree to be bound by this Privacy Notice

HAD PEMBIAYAAN / FINANCING LIMIT

<p>*Pengiraan Had Pembiayaan Kad (Harga Kos) / *Card Financing Limit Calculation (Cost Price)</p> <p>Gaji sebulan X 2 (untuk pemohon yang berpendapatan RM24K-RM36K setahun) Monthly Salary X 2 (for applicant with income RM24K-RM36K per annum)</p> <p style="text-align: center;">ATAU / OR</p> <p>Gaji sebulan X 2.5 (untuk pemohon yang berpendapatan melebihi RM36K setahun) Monthly Salary X 2.5 (for applicant with income more than RM36K per annum)</p>	<p>*Pengiraan Harga Jualan : *Calculation for Selling Price:</p> <p>Had Pembiayaan Kad (Harga Kos) + (Had Pembiayaan Kad X 18% X 3 tahun) / Card Financing Limit (Cost Price) + (Card Financing Limit X 18% X 3 years)</p> <p><i>*Tertakluk kepada penilaian kredit yang mana nilai komoditi akan berubah mengikut penilaian tersebut / Subject to credit evaluation whereby the commodity value will change accordingly.</i></p>
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SKOP SEBAGAI WAKIL / SCOPE OF AGENCY

Pelantikan Bank sebagai Wakil Belian dan Wakil Jualan oleh pemohon hendaklah tidak bersyarat dan tidak boleh ditarik balik. Pihak Bank, sebagai Wakil pemohon, hendaklah bertindak bagi pihak pemohon bagi menyempurnakan pembelian Komoditi daripada pihak Bank dan untuk bertindak bagi pihak pemohon bagi menyempurnakan jualan Komoditi pemohon kepada Pembeli Komoditi. / The appointment of the Bank as the applicant's Purchase Agent and Sale Agent shall be unconditional and irrevocable. The Bank, as the applicant's agent, shall act on the applicant's behalf so as to conclude the applicant's purchase of the Commodities from the Bank and to act on the applicant's behalf so as to conclude the applicant's sale of the Commodities to the Commodities Purchaser.

Pelantikan wakil hendaklah berkuat kuasa daripada tarikh pelantikan dan hendaklah terpakai dan memadai untuk sebarang pembaharuan atau perubahan pada had kemudahan Pembiayaan Kad-i Bank Islam. / The appointments of agency shall be effective from the date of the appointments and shall apply to and be sufficient for any renewal or variation to the limit of the BIC-i Facility

Walau bagaimanapun, pemohon mempunyai pilihan untuk mengambil Komoditi secara fizikal dan pemohon hendaklah menanggung semua kos dan perbelanjaan berhubung dengannya. / However, the applicant has an option to take delivery of the Commodities subject to all the costs and expenses in relation thereto shall be borne entirely by the applicant.

PERLANTIKAN BANK SEBAGAI WAKIL BELIAN / APPOINTMENT OF THE BANK AS PURCHASE AGENT

Saya dengan ini melantik Bank sebagai wakil saya secara tidak bersyarat dan tidak boleh dibatalkan untuk menyempurnakan pembelian komoditi tersebut daripada Bank bagi pihak saya.

Saya dengan ini bersetuju dengan terma-terma dan syarat-syarat pembelian dengan yuran sekali bayar sebanyak **Ringgit Malaysia Satu Ringgit (RM1-00)** sahaja ('yuran wakil'). Terma-terma dan syarat-syarat berhubung dengan perlantikan Bank sebagai wakil saya adalah seperti yang dinyatakan di dalam Terma dan Syarat Kad Kredit-i yang akan dimeterai di antara saya dan Bank.

Saya dengan ini beraku janji untuk melindungi Bank daripada sebarang kerugian, kerosakan, tuntutan prosiding, tindakan, penalti, kos dan perbelanjaan (termasuk kos guaman atas dasar peguamcara dan pelanggan) yang perlu dibayar atau ditanggung oleh Bank atau dituntut daripada mana-mana pihak terhadap Bank pada bila-bila berikutan daripada pelantikan ini dan saya akan membayar dengan segera kepada Bank semua amaun yang dibayar atau ditanggung oleh Bank kecuali disebabkan oleh salah laku, kecuaiannya atau pelanggaran syarat-syarat oleh Bank.

I hereby unconditionally and irrevocably appoint Bank as my agent to act on behalf of me so as to conclude my purchase of the commodity from the Bank.

I hereby agree to the terms and conditions of the **purchase** transaction in consideration of a one-off fee payable by me in the amount of **Ringgit Malaysia One (RM1-00)** only ("the agency fee"). The terms and conditions relating to the appointment of the Bank as my agent shall be as set out in the Credit Card-i Terms and Conditions to be executed between me and the Bank.

I hereby undertake to indemnify the Bank and hold the Bank harmless against all losses, damages, claims, proceedings demands, actions, penalties, costs and expenses (including legal costs on a solicitors and client basis) that shall be paid incurred or suffered by the Bank or made or brought by any party or parties against the Bank at any time as a result of the appointment hereby and I shall promptly upon demand being made by the Bank to pay to the Bank all amounts so paid incurred or suffered by the Bank save for those directly arising as a result of the Bank's misconduct, negligence or breach of specified terms.

PERLANTIKAN BANK SEBAGAI WAKIL JUALAN / APPOINTMENT OF THE BANK AS SALE AGENT

Saya dengan ini melantik Bank sebagai wakil saya secara tidak bersyarat dan tidak boleh dibatalkan untuk menyempurnakan penjualan komoditi tersebut kepada pembeli komoditi.

Saya dengan ini bersetuju dengan terma-terma dan syarat-syarat transaksi penjualan dengan yuran sekali bayar sebanyak **Ringgit Malaysia Satu Ringgit (RM1-00)** sahaja ('yuran wakil'). Terma-terma dan syarat-syarat berhubung dengan perlantikan Bank sebagai wakil saya adalah seperti yang dinyatakan di dalam Terma dan Syarat Kad Kredit-i yang akan dimeterai di antara saya dan Bank.

Saya dengan ini beraku janji untuk melindungi Bank daripada sebarang kerugian, kerosakan, tuntutan prosiding, tindakan, penalti, kos dan perbelanjaan (termasuk kos guaman atas dasar peguamcara dan pelanggan) yang perlu dibayar atau ditanggung oleh Bank atau dituntut daripada mana-mana pihak terhadap Bank pada bila-bila berikutan daripada pelantikan ini dan saya akan membayar dengan segera kepada Bank semua amaun yang dibayar atau ditanggung oleh Bank kecuali disebabkan oleh salah laku, kecuaiannya atau pelanggaran syarat-syarat oleh Bank.

I hereby unconditionally and irrevocably appoint the Bank as my agent to act on behalf of me so as to conclude my sale of the commodity to commodity purchaser(s).

I hereby agree to the terms and conditions of the **sale** transaction in consideration of a one-off fee payable by me in the amount of **Ringgit Malaysia One (RM1-00)** only ("the agency fee"). The terms and conditions relating to the appointment of the Bank as my agent shall be as set out in the Credit Card-i Terms and Conditions to be executed between me and the Bank.

I hereby undertake to indemnify the Bank and hold the Bank harmless against all losses, damages, claims, proceedings demands, actions, penalties, costs and expenses (including legal costs on a solicitors and client basis) that shall be paid incurred or suffered by the Bank or made or brought by any party or parties against Bank Islam at any time as a result of the appointment hereby and I shall promptly upon demand being made by the Bank to pay to the Bank all amounts so paid incurred or suffered by the Bank save for those directly arising as a result of the Bank's misconduct, negligence or breach of specified terms.

FI DAN CAJ / FEES AND CHARGES			
	MasterCard / Visa (RM)		
	Jenis Kad / Card Type	Kad Utama / Principal Card	Kad Tambahan / Supplementary Card
Fi Tahunan (dikecualikan sekiranya melebihi 12 transaksi setahun) / Annual Fee (waiver subject to a minimum of 12 transactions per annum)	Infinite	RM777.00	RM333.00
	World	RM777.00	RM333.00
	Platinum	RM388.00	RM150.00
	Emas / Gold	RM130.00	RM60.00
Kadar Keuntungan / Profit Rate	PERINGKAT 1 / TIER 1	<ul style="list-style-type: none"> 13.5% setahun jika bayaran minimum dibuat oleh Ahli Kad sebelum atau pada Tarikh Matang selama 12 bulan berturut-turut / 13.5% per annum if minimum payment made by Cardmembers before or on the Due Date for 12 consecutive months 	
	PERINGKAT 2 / TIER 2	<ul style="list-style-type: none"> 16% setahun jika bayaran minimum dibuat oleh Ahli Kad sebelum atau pada Tarikh Matang selama 10 bulan atau lebih dalam tempoh 12 bulan / 16% per annum if minimum payment made by Cardmembers before or on the Due Date for 10 months or more in a 12-month cycle 	
	PERINGKAT 3 / TIER 3	<ul style="list-style-type: none"> 17.5% setahun (selain daripada kategori-kategori di atas) / 17.5% per annum (other than the above categories) 	
Tempoh Tangguh / Grace Period	<ul style="list-style-type: none"> Tempoh 20 hari bebas kadar keuntungan automatik untuk pembelian runcit / Automatic 20-day profit rate-free period for retail purchases 		
Caj Ganti Rugi Kelewatan Pembayaran (Ta'widh) / Late Payment Compensation Handling Fee (Ta'widh)	<ul style="list-style-type: none"> 1% ke atas baki tertunggak atau minimum RM5.00, mana-mana yang lebih tinggi dengan maksimum RM50.00 / 1% on the outstanding balance or a minimum of RM5.00, whichever is higher, and capped to a maximum of RM50.00 		
Pengeluaran Tunai / Cash Withdrawal	<p>Di ATM Bank Islam / At Bank Islam ATM</p> <ul style="list-style-type: none"> 2.5% daripada nilai tunai yang dikeluarkan atau RM12.00 (mana-mana yang lebih tinggi) / 2.5% of the cash withdrawn or RM12.00 (whichever is higher) <p>Di ATM MEPS atau bank-bank lain / At MEPS or other banks' ATMs</p> <ul style="list-style-type: none"> 3% daripada nilai tunai yang dikeluarkan atau RM50.00 (mana-mana yang lebih tinggi atau berbeza mengikut lain-lain bank) / 3% of the cash withdrawn or RM50.00 (whichever is higher or varies from bank to bank) <p>Caj kewangan / Finance Charge</p> <ul style="list-style-type: none"> 18% setahun berdasarkan perkiraan harian dari tarikh pengeluaran tunai atau pindahan tunai ke Akaun Bank Islam sehingga pembayaran sepenuhnya diselesaikan. (Tiada tempoh tangguh) / 18% per annum based on daily calculation from the cash withdrawal date or cash transfer to Bank Islam Account until full payment has been made. (No grace period) 		
Permintaan Salinan Penyata / Copy of Statement Request	<ul style="list-style-type: none"> RM5.00 bagi setiap salinan penyata, sama ada kad utama atau kad tambahan / RM5.00 for every request, whether principal card or supplementary card 		
Fi Permintaan Draf Jualan / Sales Draft Retrieval Fee	<ul style="list-style-type: none"> RM5.00 untuk Salinan Draf Jualan / RM5.00 for Photocopy of Sales Draft RM15.00 untuk Draf Jualan Asal / RM15.00 for Original Sales Draft 		
Fi Penggantian Kad (Hilang / Dicuri / Pengaktifan Semula Akaun Kad Tertutup) / Card Replacement Fee (Lost / Stolen / Reinstatement of Closed Card Account)	<ul style="list-style-type: none"> Kadar rata RM50.00 untuk semua jenis kad / Flat rate of RM50.00 for all card types 		
Cukai Perkhidmatan / Service Tax	<ul style="list-style-type: none"> RM25 setiap kad setiap tahun / RM25 per card per year 		
Fi Pembayaran Pindahan (Kad Kredit-i Bank Islam ke Akaun Simpanan / Akaun Semasa Bank Islam di ATM Bank Islam sahaja) / Internal Transfer Fee (Bank Islam Credit Card-i to Bank Islam Savings Account / Current Account at Bank Islam ATM only)	<ul style="list-style-type: none"> 2.5% daripada nilai tunai yang dipindahkan atau RM12.00 (mana-mana yang lebih tinggi) / 2.5% of the transferred amount or RM12.00 (whichever is higher) 		

<p>Bayaran Bulanan Minimum / Minimum Monthly Payment</p>	<p>Bayaran minimum setiap bulan oleh anda sebagai Ahli Kad adalah seperti yang berikut:</p> <ul style="list-style-type: none"> ▪ 5% dari Baki Penyata (tidak termasuk Pelan Bayaran Ansuran (IPP), Pelan Ansuran Transaksi Runcit (RSVP) dan Baki Qard) atau RM50, mana-mana yang lebih tinggi; dan ▪ Baki Qard (jika ada); dan ▪ Bayaran Minimum Tertunggak (jika ada); dan ▪ Pelan Bayaran Ansuran (IPP) dan Pelan Ansuran Transaksi Runcit (RSVP) (jika ada) ▪ Program Penukaran Baki Automatik (ABC) (jika ada)**; <p>Nota:</p> <p>Baki Qard - Bermaksud mana-mana transaksi yang diluluskan yang menyebabkan penggunaan kad kredit melebihi had pembiayaan melalui permohonan Ahli Kad dan dengan budi bicara bank. Baki Qard boleh dikira dengan menolak amaun Baki Penyata dengan had pembiayaan.</p> <p>Bayaran Minimum Tertunggak - Bermaksud jumlah bayaran minimum bulan sebelumnya yang masih belum dilunaskan*.</p> <p>*Hanya untuk langganan IPP dan RSVP baharu dari 2 Oktober 2019 dan seterusnya **Untuk program ABC baharu pada 2 Januari 2020</p> <p>A minimum monthly payment by you as a Cardmember shall comprise the following:</p> <ul style="list-style-type: none"> ▪ 5% of the Statement Balance (excluding monthly Installment Payment Plan (IPP), Retail Spread Value Plan (RSVP) and Qard Balance) or RM50, whichever is higher; and ▪ Qard Balance (if any); and ▪ Overdue Minimum Payment (if any); and ▪ The monthly Installment Payment Plan (IPP) and Retail Spread Value Plan (RSVP) (if any) ▪ Auto Balance Conversion Programme (ABC) (if any)**; <p>Note:</p> <p>Qard Balance- Means an approved transaction resulting in excess of credit card usage above the financing limit on the request by the Cardmember and at the bank's discretion. Qard Balance can be calculated by deducting Statement Balance amount with the financing limit.</p> <p>Overdue Minimum Payment- Means the previous month total minimum payment which remains unpaid*.</p> <p>*Only for new IPP and RSVP subscription from 2nd October 2019 onwards **Applicable for new ABC Program on 2nd January 2020</p>
<p>Transaksi Luar Negara / Overseas Transaction</p>	<ul style="list-style-type: none"> ▪ Kadar Pertukaran wang asing bagi transaksi luar negara adalah seperti yang ditentukan oleh MasterCard Worldwide/Visa Worldwide pada tarikh penerimaan dan / atau pemprosesan transaksi oleh pihak bank. / The currency conversion rate is determined by MasterCard Worldwide / Visa Worldwide on the date the transactions are received and / or processed by the bank.

Layari <https://www.bankislam.com> untuk Terma & Syarat / Visit <https://bankislam.com> for Terms and Conditions

BACKGROUND

This Privacy Notice relates to the personal information that Bank Islam Malaysia Berhad, its subsidiaries, affiliate companies, representatives and branch offices (hereafter referred to as Bank Islam Group or “the Bank” / “we”) collects in relation to the products and services we offer (referred to as “Facilities”) to you.

This Privacy Notice explains the following:

- Types of your personal information we collect
- How we collect your personal information
- Choice to supply your personal information
- Purposes for collecting your personal information
- Disclosure of your personal information
- Transfer of your personal information outside Malaysia (if required)
- Retention of your personal information
- Direct marketing choice
- Your rights to the personal information collected by the Bank
- How to contact us

This Privacy Notice is intended to be addressed without limitation, to individual customers, individuals in body corporate / business enterprise (e.g directors, shareholders, managers, authorised signatories or any authorised representative and company secretary), beneficial owners (e.g. sole proprietor, partners and joint names), guarantors and obligors (hereafter referred to as “Identified Individuals” or “you”).

Your application and continued usage of our Facilities will be deemed as your consent for the Bank to continue collecting, use, process and store your personal information. Please review our detailed Privacy Notice prior to providing us your personal information. If you are reading and signing this Privacy Notice on behalf of Identified Individuals, it is deemed that you have provided explanation to ensure the Identified Individuals understand and agree to the Privacy Notice.

Where you are required and have provided the personal information of another person, it is deemed that you have obtained their consent and explained to them on the purpose and how we will use it.

TYPES OF YOUR PERSONAL INFORMATION WE COLLECT

The personal information we may collect from you for processing your facilities includes the following categories but not limited to:

- **Personal Identifier Data/Information**
For example, name, identity card number or passport number (for foreigners), and other relevant information for your application, images and biometrics, specimen signatures (digital or electronic or physical signatures), date of birth, gender, race, religion, citizenship/residency, marital status, spouse name, number of dependents
- **Contact Data**
For example, residential or business address, e-mail address, mobile or landline number, emergency contact
- **Professional Data**
For example, level of education, occupation and employer details or any data that is referring to an individual’s work or profession
- **Financial Data**
For example, financial position such as assets and income, source of funds, investment objectives, annual income, tax details, account balances, payment history, account activity and credit rating data to assess credit worthiness
- **Communication Data**
For example, live chats, phone calls to contact center, messaging and email
- **Behavioural Data**
For example, views or opinions made known to us via feedback or surveys, competitions, activities, habits, preferences and interests arising from your use of our Facilities, our partners or vendors; browsing behaviour on our websites and transactional activities
- **Geo-location Data**
For example, IP addresses, cookies, activity logs, online identifiers, and location data through your usage of our Facilities
- **Personal Relationship Data**
For example, your immediate family members, directors, emergency contacts, individual shareholders, authorised signatories and guarantors that can determine your identity

As part of your application and continued usage of our Facilities, we may need to collect sensitive personal information only when necessary and with your consent. The type of sensitive personal information we may collect are as below:

- **Racial or ethnic origin data:** Information relating to your racial or ethnic origin
- **Religious Data:** information relating to your religious beliefs and other beliefs of a similar nature
- **Biometric data:** Information which physically identifies you. For example, facial recognition, fingerprint or voice recognition

HOW WE COLLECT YOUR PERSONAL INFORMATION

We collect personal information and sensitive personal information directly from you and may also collect them from other sources, including but not limited to:

- **Your Application**
Your relationship with us digitally or manually such as application forms, when you operate your account and use our facilities, participating in customer surveys, competitions, and marketing promotions
- **People You Know**
 - Employers
 - Joint account holders
 - Security providers
 - Guarantors and indemnitors
 - Parents or guardians of minors. If you are a minor (interpreted here as under 18 years old), we will obtain your parent or guardian's consent before collecting, using or sharing your personal data
- **Communication with Us**
Verbal and written communications with us and/or our authorised agents via SMS, phone or mobile device, email, fax, mail, websites or browsers, social media and/or any other appropriate communication channels
- **Facility Activity with Us**
 - Analysing your transactions with us, our service providers, business partners or third parties. For example, when you use and manage your account(s)/facility(ies) with us including the transactions you make and from the payments which are made to/from your account(s)/facility(ies)
 - Recordings of Closed-Circuit Television (CCTV) installed at our premises and self-service terminals
- **Business and Other Organizations**
 - Credit reporting/referencing agencies, including but not limited to CCRIS, FIS and/or any other bureaus or agencies established or to be established by Bank Negara Malaysia or any of its subsidiaries, or by any other authorities and/or from any financial institution
 - Information received from insurance/takaful claims or other documents
- **Local Government Authorities**
Governmental agencies, regulatory and statutory authorities such as Malaysia Department of Insolvency
- **Our Corporate and Business Clients**
From benefitting from our services in relation to our contract with the company, business, or organisation you interact with. For example, resolving payment disputes with our merchant clients
- **Publicly Available Resources**
Online registers or directories or online publications, social media posts and other information that is publicly available
- **Cookies**
Any information that is supplied and/or collected when you visit our websites which may include user location and user behaviour on the website such as time spent. We use cookies only for the purpose of tracking website traffic. No personal information is collected

CHOICE TO SUPPLY YOUR PERSONAL INFORMATION

The supply of your personal information to the Bank is voluntary and necessary in connection to the provision of the Facilities we offer and the nature of the relationship you have with us. We may not be able to offer you our Facilities if you decline to provide or allow us to process the personal information which we consider necessary and/or is required to meet our legal and regulatory obligations.

PURPOSES FOR COLLECTING YOUR PERSONAL INFORMATION

The intention we use your personal information is strictly for us to provide our facilities to you as our customers and necessary according to the nature of the relationship you have with us. The purpose of processing your personal information may comprise part or all of the followings but not limited to:

- **Offering of our Facilities to You** This includes but not limited to:
 - Opening of account
 - Conducting Enhance Due Diligence/Know Your Customer and/or Enhanced Customer Due Diligence as required by law
 - Assessing eligibility, merits and/or suitability of Facility applications
 - Assessment and analysis including credit / lending/financing / insurance risks / behaviour scoring / product analysis/ AML Risk Profile and market research
 - Assessing the suitability of being an individual guarantor
 - Conducting and maintaining credit checks and financial assessments as required by applicable law and regulations
 - Assessing and setting of credit limits
 - Obtaining quotations, assisting with applications and interacting with strategic referral partners on behalf of clients for co-branding and other third-party products and services, such as insurance and wealth management products

- **Managing Your Banking Relationship and Administering Your Accounts**

This includes but not limited to:

- Facilitating the opening of your account both manually and digitally
- Providing appropriate access to our Facilities. For example, branch services, online and mobile banking platforms
- Providing, operating, reviewing, and evaluating our Facilities offered to you to fulfil our contractual obligations you have with us for our Facilities
- Managing the collection and recovery amounts outstanding from you or obligated upon you
- Effecting and verifying transactions and acting on your instructions or requests. For example, transferring money between accounts, making payments to third parties, etc
- Maintaining up-to-date records of contact details, authorised persons and signatory lists for accuracy purpose
- Administering credit facilities or financing
- Monitoring, managing and responding to questions or complaints. This includes the various touch points such as our branches, customer contact centre and social media
- Issuing notifications on changes of terms and conditions and features of our Facilities to you
- Issuing and maintaining statements of the Facilities you have with us
- Recording and maintaining our communications with you for record-keeping and evidence purposes which includes online messages, email and/or telephone
- Contacting you relating to the Facilities we provide to you
- Determining the amount of indebtedness owed by you / to you and designing improved financial solutions for you

- **Improving our Facilities for You**

This includes but not limited to:

- Develop, analyse design and test our Facilities for your use
- Conducting market research and customer satisfaction surveys
- Monitoring and recording our communication with you for training and quality checking purpose
- From your use of our Facilities, we gather data such as behavioural data and conduct demographic analysis to provide a more tailored Facilities for you

- **Operating our Business**

This includes but not limited to:

- Conducting the relevant credit management activities which includes maintaining your credit history for present and future references, updating credit bureaus, credit referencing agencies and ongoing credit worthiness and credit checks
- For prevention and detection of financial crime (including, without limitation, money laundering, sanctions and fraud prevention, detection and prosecution) such as conducting identity verification security checks against government and other official centralised database as required by law
- Creating and maintaining credit scoring models of our customers
- Managing authentication and user access of our customers such as Internet and mobile banking
- Performing an employment check with the personnel empowered to give such confirmation in your organisation
- Assisting banks and other third parties to recover funds that have entered customers' accounts due to erroneous payments
- Business operations audits and operational management. For example, audits on financial and internal controls, system developments and testing, business planning and decision making, risk management activities including financial portfolio monitoring, reporting and administrative tasks of the facilities

- **Keeping You Safe**

This includes but not limited to:

- Using CCTV surveillance recordings at our premises and self-service terminals for the purpose of preventing, detecting investigating and reporting of incidents, emergencies and crimes such as theft and fraud
- Security of our system and networks to keep your data safe and confidential
- Conducting identity verification prior to allowing access to the Facilities
- Issuing personal notifications for awareness purposes such as fraud and scam

- **Complying to Applicable Laws, Regulations and Other Requirements**

This includes but not limited to:

- Existing and/or future relevant local laws, regulations, rules, directives, judgments or court orders, requests, guidelines, local or foreign sanctions, embargo, reporting requirements, restrictions within or outside of Malaysia
- Meeting or complying with Bank Islam Group policies or procedures

- **Exercising Bank Islam's Legal Rights and Conducting Legal Proceedings**

To protect Bank Islam Group's interest and other ancillary and / or related purposes to enforce our legal rights and/or obtaining legal advice and/or any legal process.

DISCLOSURE OF YOUR PERSONAL INFORMATION

We will only disclose your personal information to the parties listed below which will be done under strict confidentiality. The disclosure is for the purposes of processing as set out in this Privacy Notice. The Bank may under a legal obligation share your personal information as permitted or required by law as follows:

- **Members of Bank Islam Group**
 - Any officer, employee, agent, or director of the Bank
- **Authorised Third Parties**
 - Legal guardians, joint account holders, actual or intended guarantors/sureties, trustees, beneficiaries, executors, legal representatives, or authorised persons of our clients, any actual or potential participants or sub-participants in relation to any of our obligations in respect of any banking agreement, assignees, novates or transferees (or any officers, employees, agents or advisers of any of them)
 - Any security party, guarantor, or collateral provider for your facilities
 - Any other person you have authorised us by your consent to share your personal data with
- **Third Parties that Verifies Personal Information**
 - Credit bureaus or credit reference agencies (including the operator of any centralised database used by credit reference agencies), credit protection providers, rating agencies, debt collection agencies, fraud prevention agencies and organisations
 - Any financial crime references agencies, other financial institution and any of their respective agents that conduct financial crime prevention databases checks to prevent money laundering, terrorism, fraud, and other financial crimes.
 - Any rating agency or direct / indirect provider of credit protection to the Bank
- **Our Third-Party Service Providers**
 - Professional advisers such as auditors, legal counsel, conveyancers, and asset valuation specialists
 - Insurers / Takaful operator or insurance / Takaful brokers
 - Outsourced agents, merchants, vendors, business partners and business agents who supports the operational, administrative, data processing
 - Technology service providers, including anyone engaged or partnered with to analyse and facilitate improvements or enhancements in the Bank's operations or provision of products and services
 - Providers of professional services, such as market researchers, forensic investigators, and management consultants
 - Advertising companies and social media platform providers
 - Third-party product providers, for example, securities and investments providers, fund managers and insurance/takaful companies
 - Third-party service providers, such as telemarketing and direct sales agents and call centres
- **Strategic Business Partners**
 - Business alliance, co-branding partners or other companies or organisations the Bank cooperates with based our on contractual arrangements or other joint ventures to provide relevant third-party products and services
 - Charitable and non-profit organisations
- **Government Authorities and Law Enforcement**
 - Any government, quasi-government, regulator, administrative, regulatory, or supervisory body, court, tribunal, enforcement agency, exchange body or domestic or foreign tax authorities, as required by law or as requested by any authority
 - Self-regulatory or industry bodies or associations of financial services providers in any relevant authorities
- **Other Financial Services Organisation**
 - Other financial institutions such as Central Bank
 - Payment service providers, including mobile wallet and digital payment service providers, merchants, merchant acquiring companies, credit card companies, payment processors and card association members, payment-initiation and card-based payment instrument service providers such as VISA and Mastercard
 - Any financial institution and merchant acquiring company with which you have or propose to have dealings.
 - Market infrastructure providers and securities clearing providers
- **Other Third Parties**
 - The individual, company, business, or organisation, as applicable, that you represent or authorized by you
 - Any parties whom the bank seeks employee reference from

TRANSFER OF YOUR PERSONAL INFORMATION OUTSIDE MALAYSIA

- Although not the norm, we may transfer your personal information outside of Malaysia for the purpose of processing, storing, sharing, transferring, or disclosing. This may allow us to operate effectively and securely, improve and support our process and business operations when we provide you with our Facilities and for legal proceedings or legal advice.
- In line with The Association of Banks in Malaysia (ABM) Code of Practice with the participation and assistance of the Association of Islamic Banking Institutions Malaysia (AIBIM), the transfer of personal information outside of Malaysia is permitted with your consent via the Privacy Notice. By providing your personal data to us, you agree for us to transfer your personal information outside Malaysia.
- We shall take all the necessary precautions to keep your personal information safe and place an appropriate level of protection and safeguards to comply with the applicable law for jurisdiction outside of Malaysia and where their local laws may not have similar data protection laws as Malaysia.

RETENTION OF YOUR PERSONAL INFORMATION

- We will retain the information provided by you as long as the purpose set out in this Privacy Notice continues to exist.
- We will keep your personal information for business operations or legal reasons while you still have a relationship with us. We may retain your personal information for a period of time upon the termination of the relationship you have with us.
- We will destruct and/or permanently delete the personal information once the purpose of the personal information collected has ceased permanently. It will only be retained to meet any legal and / or regulatory requirements or for us to protect the Bank's legitimate interest.

DIRECT MARKETING CHOICE

We may and with your consent use your contact details to send you relevant marketing communications via email, SMS, telephone, mobile app, social media, or by post for direct marketing purposes. Direct marketing is referred to as our latest products and services, other products and services offered, marketing campaigns, advertisements and promotions including those jointly run with our current and future partners and affiliates offered to our selected customers and not the mass.

You may withdraw your consent or opt-out from receiving such direct marketing communications at any time in accordance with your rights by contacting us via telephone, post or email under "How To Contact Us" section. The example of direct marketing communications we may share with you are:

- News, offers and promotions about our Facilities
- Information about products and services from or relating to third parties, such as financial institutions, insurers, credit card companies, securities and investment, mobile wallets and digital payment services providers
- Details of our or relevant third-party reward, loyalty or privileges programmes and products
- Market research and customer satisfaction surveys
- Information about our or relevant third-party competitions and lucky draws
- Appeals by us or relevant third parties for charitable and/or non-profit making donations, sponsorships and contributions; and
- Information and communication relating to our or relevant third-party seminars, webinars and other relevant events or opportunities

Please be informed that we will process your request within 3 months from the date of your request in line with The Association of Banks in Malaysia (ABM) Code of Practice with the participation and assistance of the Association of Islamic Banking Institutions Malaysia (AIBIM).

YOUR RIGHTS TO THE PERSONAL INFORMATION COLLECTED BY THE BANK

- **YOUR RIGHT TO ACCESS TO YOUR PERSONAL INFORMATION**
You have the right to request access to your personal information held by the Bank. The Bank may charge you a nominal fee for such request.
- **YOUR RIGHT TO CORRECT OR UPDATE YOUR PERSONAL INFORMATION**
You can correct and/or update your personal information held by the Bank. For such request, you may visit any of our branches or you may speak to our Contact Centre & Customer Care agents at the given address. You will be required to fill in the 'Data Access Request' form or 'Data Correction Request' form available at our branches.
- **YOUR RIGHT TO RESTRICT OR OBJECT THE PROCESSING OF YOUR PERSONAL INFORMATION**
You can ask the Bank to stop using your data or change how we use it by writing to us. However, we may need necessary personal information to engage with you or provide our Facilities to you and to comply with legal or contractual requirements.
- **YOUR RIGHT NOT TO PROVIDE OR CHANGE OR WITHDRAW CONSENT**
The Bank may from time to time ask for your consent to process your personal information. You can choose not to provide such consent or let us know at any time by writing to us if you change your mind about the consent already provided. Upon obtaining your request for withdrawal, we will cease the disclosure of your personal information in 7 calendar days.

In line with The Association of Banks in Malaysia (ABM) Code of Practice with the participation and assistance of the Association of Islamic Banking Institutions Malaysia (AIBIM), you cannot withdraw your consent of the Bank processing your personal data:
 - When the personal information is required for the performance of the contract between you and the Bank
 - Where you have provided the personal information to the Bank to fulfil the pre-contractual request (i.e application form stage)
 - Where the Bank is required to comply with any non-contractual legal obligation
- **YOUR RIGHT TO WITHDRAW FROM DIRECT MARKETING**
You can withdraw your consent from direct marketing and tell the Bank to stop sending you marketing emails or invitations to surveys at any time.

HOW TO CONTACT US

If you have any questions concerning this Privacy Notice, you may

- Visit any of our branches which location you can obtain from our website, or
- You may call our Contact Centre & Customer Care, or
- Write to the Bank, at the address below:

Bank Islam Contact Center & Customer Care
Level 17, Menara Bank Islam
No. 22, Jalan Perak
50450 Kuala Lumpur
Telephone: +603 26 900 900
E-mail: contactcenter@bankislam.com.my

You may also contact us to for any complaints relating to any misuse or suspected misuse of your personal information as per the above contact details.

CHANGES TO THIS PRIVACY NOTICE

The Bank reserves the rights to amend this Privacy Notice at any time and will place notice of such amendments on the Bank's website and / or the Bank's branches and / or via such other suitable methods. This Privacy Notice is not intended to, nor does it, create any contractual rights / nor any contractual obligations on the Bank or any other party or on behalf of any party. Any references made to 'privacy statement' in any of the Bank's documentation, refers to this 'Privacy Notice'.

"I hereby acknowledge and agree that I have read and understood this Privacy Notice and give my Consent voluntarily to Bank Islam Malaysia Berhad and to be bounded by this Privacy Notice."

Signature: _____

Name: _____

I.C. No: _____

Date: _____ Position: _____