

Credit Card-i Fee & Charges

	Transaction Type	Annual Rate	Entitlement
Profit Rate	Purchase	<ul style="list-style-type: none"> 13.5% (Tier 1) 16.0% (Tier 2) 17.5% (Tier 3) 	<ul style="list-style-type: none"> With prompt payments for 12 consecutive months Make 10 or 11 times prompt payments in the last 12 months Make 9 or less prompt payments in the last 12 months
	Cash Withdrawal & Transfer to Bank Islam Account	18.00%	

To enjoy lower profit/Ujrah rates for retail transactions, you should make at least 10 prompt payments in the last 12 months.

Annual fee	<table border="1"> <thead> <tr> <th rowspan="2">Card Type</th> <th colspan="2">Mastercard</th> </tr> <tr> <th>Primary (RM)</th> <th>Supplementary (RM)</th> </tr> </thead> <tbody> <tr> <td>World</td> <td>777</td> <td>333</td> </tr> <tr> <td>World Premier Wealth</td> <td>Waived</td> <td>Waived</td> </tr> <tr> <td>Platinum</td> <td>388</td> <td>150</td> </tr> <tr> <td>Platinum (Inspire)</td> <td>Waived</td> <td>Waived</td> </tr> <tr> <td>Gold</td> <td>130</td> <td>60</td> </tr> <tr> <th>Card Type</th> <th colspan="2">Visa</th> </tr> <tr> <td>Infinite</td> <td>777</td> <td>333</td> </tr> <tr> <td>Platinum</td> <td>388</td> <td>150</td> </tr> <tr> <td>Gold</td> <td>130</td> <td>60</td> </tr> </tbody> </table>	Card Type	Mastercard		Primary (RM)	Supplementary (RM)	World	777	333	World Premier Wealth	Waived	Waived	Platinum	388	150	Platinum (Inspire)	Waived	Waived	Gold	130	60	Card Type	Visa		Infinite	777	333	Platinum	388	150	Gold	130	60
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Cash withdrawal fee	<ul style="list-style-type: none"> Bank Islam's ATM – 2.5% of the cash withdrawn or RM12.00 (whichever is higher). Other than Bank Islam's ATM – 3% of the cash withdrawn or RM50 (whichever is higher). The fees charged varies from bank to bank. 																																
Card replacement fee	<ul style="list-style-type: none"> RM50 																																
Sales draft retrieval fee	<ul style="list-style-type: none"> Original – RM15.00 per draft. Copy – RM5.00 per copy. 																																
Copy of statement request	<ul style="list-style-type: none"> RM5.00 per request. 																																
Conversion fee for overseas transaction	<ul style="list-style-type: none"> The exchange rate is as determined by Mastercard International or Visa International or any other brand owners of which the Bank is a member, plus a 1.25% conversion fee by the Bank on the converted Ringgit Malaysia amount. 																																

Over limit compensation fee / charge	None
Other fees and charges	<ul style="list-style-type: none"> • Transfer Fees from BIC-i to Bank Islam Savings/Current Account /transactional investment account: <ul style="list-style-type: none"> ➢ 2.5% from transferred amount or RM12.00, whichever is higher. • GoFlexi Program Handling Fee <ul style="list-style-type: none"> ➢ 4.5% of transaction amount (one-time fee) • Installment Payment Plan (IPP) <ul style="list-style-type: none"> ➢ Free • Service Tax <ul style="list-style-type: none"> ➢ RM25 per card per year
Minimum Monthly Payment	<p>A minimum monthly payment by you as a Cardmember shall comprise the following:</p> <ol style="list-style-type: none"> a) 5% of the Statement Balance (excluding Monthly Instalment Program and Qard Balance) or RM50, whichever is higher; and b) Qard Balance (if any); and c) Overdue Minimum Payment (if any); and d) Monthly Instalment Program (if any); and e) The outstanding balance if the outstanding balance is below RM50. <p><u>Note:</u></p> <ul style="list-style-type: none"> • Monthly Instalment Program - refers to Balance Transfer, GoFlexi, GoCash and Installment Plan Program • 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. • Overdue Minimum Payment- Means the previous month total minimum payment which remains unpaid.
Grace Period	For retail transactions - 20 days from the posting date Not applicable to balance transfer or cash withdrawals
Late Payment Charge	Late payment charges are 1% of the outstanding balance or a minimum of RM5 whichever is higher or a maximum of RM50