

FREQUENTLY ASK QUESTIONS FOR BANK ISLAM MASTERCARD INSPIRE CREDIT CARD-i

SOALAN-SOALAN LAZIM UNTUK KAD KREDIT-i BANK ISLAM MASTERCARD *INSPIRE*

1. What is the Bank Islam Mastercard Inspire Credit Card-i?

The Bank Islam Mastercard Inspire Credit Card-i is Credit Card-i Bank Islam under GradONE program that is subjected to the Terms and Conditions of the Bank Islam Credit Card-i. Please refer below:

[TNC-CREDIT-CARD-ENGLISH-23-NOVEMBER-2022.pdf](https://www.bankislam.com/TNC-CREDIT-CARD-ENGLISH-23-NOVEMBER-2022.pdf)
(bankislam.com)

However, to apply for this Card, the applicant must have an annual income of RM36,000 and above.

2. What is GradONE program?

The GradONE program is a special program that helps graduates of this country who want to apply for facilities at Bank Islam such as Vehicle Financing-i and Credit Card-i.

3. Who can have Bank Islam Mastercard Inspire Credit Card-i?

To apply for Bank Islam Mastercard Inspire Credit Card-i, you must:

- Aged between 21 to 35 years old
- New to work
- Still do not have a salary statement and earns RM36,000 per year.

4. What are the required documents to apply for it?

The required documents are:

- Copy of Identification Card (IC)
- Copy of Employment Letter of Offer OR Copy of latest 3 months' pay slip
- Copy of Education Certificate (for example: Diploma, Degree, Masters, Doctor of Philosophy (PhD), Association of Chartered Certified Accountants (ACCA), Chartered Financial Analyst (CFA))
- Latest transcript (if necessary)

1. Apakah itu Kad Kredit-i Bank Islam Mastercard *Inspire*?

Kad Kredit-i Bank Islam Mastercard *Inspire* adalah Kad Kredit-i Bank Islam di bawah program GradONE yang tertakluk kepada Terma dan Syarat Kad Kredit-i Bank Islam. Sila rujuk di bawah:

[TNC-CREDIT-CARD-MALAY-23-NOVEMBER-2022-002.pdf](https://www.bankislam.com/TNC-CREDIT-CARD-MALAY-23-NOVEMBER-2022-002.pdf)
(bankislam.com)

Walaupun bagaimanapun, untuk memohon Kad ini, pemohon mesti mempunyai pendapatan tahunan RM36,000 dan ke atas.

2. Apakah itu program GradONE?

Program GradONE adalah program khas untuk membantu para graduan negara ini yang ingin memohon kemudahan di Bank Islam seperti Pembiayaan Kenderaan-i dan juga Kad Kredit-i.

3. Siapakah yang boleh memiliki Kad Kredit-i Bank Islam Mastercard *Inspire*?

Untuk memohon Kad Kredit-i Bank Islam Mastercard *Inspire* ini, anda hendaklah:

- Berumur di antara 21 hingga 35 tahun
- Baru bekerja
- Masih belum mempunyai penyata gaji dan berpendapatan RM36,000 setahun.

4. Apakah dokumen yang perlu semasa permohonan?

Dokumen yang diperlukan adalah:

- Salinan Kad Pengenalan
- Salinan Surat Tawaran Pekerjaan ATAU slip gaji 3 bulan yang terkini
- Salinan Sijil Pendidikan (contohnya: Diploma, Ijazah, Ijazah Sarjana, Doktor Falsafah(*PhD*), *Association of Chartered Certified Accountants*(ACCA),*Chartered Financial Analyst* (CFA))
- Transkrip terkini (jika perlu)

5. How do I select the colour for my Bank Islam Mastercard Inspire Credit Card-i?

Colour selection can be made during the Credit Card-i application.

6. What are the benefits of Bank Islam Mastercard Inspire Credit Card-i?

- a) Lifetime Annual Fee waiver
- b) 2X TruPoints on airlines transaction and online transactions
- c) Unlimited RM1 = 1 TruPoints on any retail spend
- d) 2X Complimentary access to Plaza Premium Lounge per year

7. How to apply for a Supplementary Inspire Credit Card-i and will the benefits apply to Supplementary cardmembers?

Supplementary cardmembers are required to fill in the Supplementary Credit Card-i application form ([Application-Form-v2 Supplementary-Card 04082021.pdf](#)).

Supplementary Inspire Credit Card-i cardmembers will also receive the benefits as a Principal Credit Cardmember.

8. If Bank Islam Mastercard Inspire Credit Card-i has been lost or expired, can I choose a different colour for the replaced card-i?

No. Colour will be the same as the previous Inspire Credit Card-i.

9. I already have an existing Bank Islam Credit Card-i, can I still apply for a Bank Islam Mastercard Inspire Credit Card-i?

No. Bank Islam Mastercard Inspire Credit Card-i is only for new customers under the GradONE program and earn annual income of RM36,000 and above.

5. Bagaimana cara untuk pemilihan warna Kad Kredit-i Bank Islam Mastercard *Inspire* saya?

Pilihan warna boleh dilakukan semasa permohonan Kad Kredit-i dibuat.

6. Apakah kelebihan Kad Kredit-i Bank Islam Mastercard *Inspire*?

- a) Pengecualian Yuran Tahunan Seumur Hidup
- b) 2X TruPoints untuk transaksi syarikat penerbangan dan transaksi atas talian
- c) RM1 tanpa had = 1 TruPoints untuk sebarang perbelanjaan runcit
- d) 2X Akses Percuma ke Plaza Premium Lounge setiap tahun.

7. Bagaimana untuk memohon Kad Kredit-i *Inspire* Tambahan dan adakah faedahnya terpakai kepada Ahli Kad Tambahan?

Ahli Kad Tambahan dikehendaki mengisi borang permohonan Kad Kredit-i Tambahan ([Application-Form-v2 Supplementary-Card 04082021.pdf](#)).

Ahli Kad Kredit-i Tambahan *Inspire* juga akan menerima faedah sebagai Ahli Kad Kredit Utama

8. Sekiranya Kad Kredit-i Bank Islam Mastercard *Inspire* ini telah hilang atau telah tamat tempoh, adakah saya boleh memilih warna untuk Kad Kredit-i yang digantikan?

Tidak. Warna akan sama dengan warna Kad Kredit-i *Inspire* yang terdahulu.

9. Saya sudah mempunyai Kad Kredit-i Bank Islam sedia ada, adakah saya masih boleh memohon Kad Kredit-i Bank Islam Mastercard *Inspire*?

Tidak. Kad Kredit-i Bank Islam Mastercard *Inspire* hanya untuk pelanggan baharu di bawah program GradONE sahaja dan berpendapatan tahunan RM36,000 dan ke atas.

10. If I spend using this credit card-i on online overseas transactions, will I receive 2x TruPoints?

Yes. Bank Islam Mastercard Inspire Credit Card-i cardmembers will receive 2x TruPoints on any online overseas transactions for single transaction.

11. Can this Bank Islam Mastercard Inspire Credit Card-i be used with the PWR (Pay with Rewards) mobile application?

Yes. This Credit Card-i can be used with PWR.

12. Can I get additional Credit Card-i in a different card brand besides Mastercard?

Yes. You may add card from a different card brand besides Mastercard. However, all the benefits stated above are only for Mastercard Inspire Credit Card-i.

10. Jika saya berbelanja menggunakan Kad Kredit-i ini untuk transaksi luar negara atas talian, adakah saya akan menerima 2x TruPoints?

Ya. Ahli Kad Kredit-i Bank Islam Mastercard *Inspire* akan mendapat 2x Trupoints sekiranya berbelanja di platform atas talian di luar negara setiap transaksi.

11. Adakah Kad Kredit-i Bank Islam Mastercard *Inspire* ini boleh digunakan dengan aplikasi mudah-alih *Pay with Rewards (PWR)*?

Ya. Kad Kredit-i ini boleh menggunakan aplikasi PWR.

12. Bolehkah saya mendapatkan Kad Kredit-i tambahan dalam jenama kad yang berbeza selain Mastercard?

Ya. Anda boleh menambah kad daripada jenama kad yang berbeza selain Mastercard. Walau bagaimanapun, semua faedah yang dinyatakan di atas hanya untuk Kad Kredit-i Bank Islam Mastercard *Inspire*.