

Summary of the Revision

No.	Document	Current Clause	Updated Clause	Link to the Document																																																									
1	AmBank Islamic Product Disclosure Sheet	<u>AmBank Islamic Product Disclosure Sheet</u> 1. What is this Product about? This is an AmBank Islamic Mastercard/Visa Credit Card-i (“Credit Card-i”), with a credit limit granted by us to you and where any amount of the credit limit utilized by you has not been settled in full on or before the due date, the unsettled amount will be subjected to management fee. The underlying Shariah principle for this Credit Card-i is Ujrah and Shariah contract of Qard. Ujrah refers to fees charged to customers for using the Bank’s services/facility (entitlement of the cardholder for certain services, benefits, and privileges for a specified fee). Qard refers to a contract of lending money by a lender to a borrower where the latter is bound to pay an equivalent replacement amount to the lender. The Bank shall make available to the Cardholder the Credit Limit, which includes excess limit, by way of Qard (loan). The usage of Credit Card-i is restricted at the Merchant Category Codes (MCC) as listed below: <table><tr><th>No</th><th>MCC</th><th>Description</th></tr><tr><td>1</td><td>5813</td><td>Bars, Cocktail, Lounges, Discotheque</td></tr><tr><td>2</td><td>5921</td><td>Package Stores, Beer, Wine, Liquor</td></tr><tr><td>3</td><td>7995</td><td>Betting</td></tr><tr><td>4</td><td>7800</td><td>Government Regulated Online Lotteries</td></tr><tr><td>5</td><td>7801</td><td>Government Licensed Casino</td></tr><tr><td>6</td><td>7802</td><td>Government Licensed (Horse/Dog Racing)</td></tr><tr><td>7</td><td>7273</td><td>Online Dating Services, Dating and Escort Services</td></tr><tr><td>8</td><td>5698</td><td>Wig and Toupee Store</td></tr><tr><td>9</td><td>5993</td><td>Cigar Stores and Stands</td></tr></table> You have to be at least 21 years old to apply for the Credit Card-i. You also need to provide us with proof of your annual income but if you cannot provide such proof, we may still give you a Credit Card-i if you place a term deposit with us for an amount equal to the credit limit granted to you. The term deposit must be kept with us as long as the Credit Card-i facility is available to you.	No	MCC	Description	1	5813	Bars, Cocktail, Lounges, Discotheque	2	5921	Package Stores, Beer, Wine, Liquor	3	7995	Betting	4	7800	Government Regulated Online Lotteries	5	7801	Government Licensed Casino	6	7802	Government Licensed (Horse/Dog Racing)	7	7273	Online Dating Services, Dating and Escort Services	8	5698	Wig and Toupee Store	9	5993	Cigar Stores and Stands	<u>AmBank Islamic Product Disclosure Sheet</u> 1. What is this Product about? This is an AmBank Islamic Mastercard/Visa Credit Card-i (“Credit Card-i”), with a credit limit granted by us to you and where any amount of the credit limit utilized by you has not been settled in full on or before the due date, the unsettled amount will be subjected to management fee. The underlying Shariah principle for this Credit Card-i is Ujrah and Shariah contract of Qard. Ujrah refers to fees charged to customers for using the Bank’s services/facility (entitlement of the cardholder for certain services, benefits, and privileges for a specified fee). Qard refers to a contract of lending money by a lender to a borrower where the latter is bound to pay an equivalent replacement amount to the lender. The Bank shall make available to the Cardholder the Credit Limit, which includes excess limit, by way of Qard (loan). The usage of Credit Card-i is restricted at the Merchant Category Codes (MCC) as listed below: <table><tr><th>No</th><th>MCC</th><th>Description</th></tr><tr><td>1</td><td>5921</td><td>Package Stores, Beer, Wine, Liquor</td></tr><tr><td>2</td><td>7995</td><td>Betting</td></tr><tr><td>3</td><td>7800</td><td>Government Regulated Online Lotteries</td></tr><tr><td>4</td><td>7801</td><td>Government Licensed Casino</td></tr><tr><td>5</td><td>7802</td><td>Government Licensed (Horse/Dog Racing)</td></tr><tr><td>6</td><td>7273</td><td>Online Dating Services, Dating and Escort Services</td></tr><tr><td>7</td><td>5993</td><td>Cigar Stores and Stands</td></tr><tr><td>8</td><td>9406</td><td>Government Owned Lottery (Specific Countries)</td></tr></table> You have to be at least 21 years old to apply for the Credit Card-i. You also need to provide us with proof of your annual income but if you cannot provide such proof, we may still give you a Credit Card-i if you place a term deposit with us for an amount equal to the credit limit granted to you. The term deposit must be kept with us as long as the Credit Card-i facility is available to you.	No	MCC	Description	1	5921	Package Stores, Beer, Wine, Liquor	2	7995	Betting	3	7800	Government Regulated Online Lotteries	4	7801	Government Licensed Casino	5	7802	Government Licensed (Horse/Dog Racing)	6	7273	Online Dating Services, Dating and Escort Services	7	5993	Cigar Stores and Stands	8	9406	Government Owned Lottery (Specific Countries)	ambankandislamicpdscreditcards.pdf
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Ringkasan Semakan

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1	Lembaran Penyataan Produk AmBank Islamic	<u>Lembaran Penyataan Produk AmBank Islamic</u> 1. Apakah yang ditawarkan oleh produk ini? Ini merupakan Kad Kredit-i AmBank Islamic Mastercard/Visa ("Kad Kredit-i"), dengan had kredit yang kami berikan kepada anda dan bagi sebarang jumlah had kredit yang anda gunakan yang belum dijelaskan sepenuhnya pada atau sebelum tarikh yang ditetapkan, jumlah belum jelas itu akan dikenakan yuran pengurusan. Kad Kredit-i ini adalah berasaskan kepada Prinsip Syariah Ujrah dan kontrak Syariah Qard. Ujrah merujuk kepada yuran yang dikenakan terhadap pelanggan bagi penggunaan servis/kemudahan Bank (Kelayakan Pemegang Kad terhadap servis, kelebihan dan keistimewaan dengan yuran tertentu). Qard merujuk kepada kontrak pinjaman wang oleh pemberi pinjam kepada peminjam di mana peminjam dikehendaki membayar semula jumlah yang sama kepada pemberi pinjam. Bank akan menyediakan Had Kredit kepada Pemegang Kad, yang termasuk had lebihan, berasaskan Qard (pinjaman). Penggunaan Kad Kredit-i adalah dilarang di Kod Kategori Saudagar (MCC) yang tersenarai di bawah: <table><tr><th>No</th><th>MCC</th><th>Perjelasan</th></tr><tr><td>1</td><td>5813</td><td>Bar, Koktel, Lounge Disko</td></tr><tr><td>2</td><td>5921</td><td>Kedai Minuman Keras, Bir atau Wain</td></tr><tr><td>3</td><td>7995</td><td>Pertaruhan</td></tr><tr><td>4</td><td>7800</td><td>Loteri Dalam Talian yang Dikawal Selia Kerajaan</td></tr><tr><td>5</td><td>7801</td><td>Kasino Berlesen Kerajaan</td></tr><tr><td>6</td><td>7802</td><td>Lesen Kerajaan (Perlumbaan Kuda/Anjing)</td></tr><tr><td>7</td><td>7273</td><td>Perkhidmatan Cari Jodoh dalam Talian, Pencarian Jodoh</td></tr><tr><td>8</td><td>5698</td><td>Kedai Rambut Palsu</td></tr><tr><td>9</td><td>5993</td><td>Kedai dan Gerai Cerut</td></tr></table> Anda mestilah berumur sekurang-kurangnya 21 tahun untuk memohon Kad Kredit-i. Anda juga perlu menunjukkan bukti pendapatan tahunan anda kepada kami tetapi jika anda tidak dapat berbuat demikian, kami masih boleh memberikan Kad Kredit-i kepada anda jika	No	MCC	Perjelasan	1	5813	Bar, Koktel, Lounge Disko	2	5921	Kedai Minuman Keras, Bir atau Wain	3	7995	Pertaruhan	4	7800	Loteri Dalam Talian yang Dikawal Selia Kerajaan	5	7801	Kasino Berlesen Kerajaan	6	7802	Lesen Kerajaan (Perlumbaan Kuda/Anjing)	7	7273	Perkhidmatan Cari Jodoh dalam Talian, Pencarian Jodoh	8	5698	Kedai Rambut Palsu	9	5993	Kedai dan Gerai Cerut	<u>Lembaran Penyataan Produk AmBank Islamic</u> 1. Apakah yang ditawarkan oleh produk ini? Ini merupakan Kad Kredit-i AmBank Islamic Mastercard/Visa ("Kad Kredit-i"), dengan had kredit yang kami berikan kepada anda dan bagi sebarang jumlah had kredit yang anda gunakan yang belum dijelaskan sepenuhnya pada atau sebelum tarikh yang ditetapkan, jumlah belum jelas itu akan dikenakan yuran pengurusan. Kad Kredit-i ini adalah berasaskan kepada Prinsip Syariah Ujrah dan kontrak Syariah Qard. Ujrah merujuk kepada yuran yang dikenakan terhadap pelanggan bagi penggunaan servis/kemudahan Bank (Kelayakan Pemegang Kad terhadap servis, kelebihan dan keistimewaan dengan yuran tertentu). Qard merujuk kepada kontrak pinjaman wang oleh pemberi pinjam kepada peminjam di mana peminjam dikehendaki membayar semula jumlah yang sama kepada pemberi pinjam. Bank akan menyediakan Had Kredit kepada Pemegang Kad, yang termasuk had lebihan, berasaskan Qard (pinjaman). Penggunaan Kad Kredit-i adalah dilarang di Kod Kategori Saudagar (MCC) yang tersenarai di bawah: <table><tr><th>No</th><th>MCC</th><th>Perjelasan</th></tr><tr><td>1</td><td>5921</td><td>Kedai Minuman Keras, Bir atau Wain</td></tr><tr><td>2</td><td>7995</td><td>Pertaruhan</td></tr><tr><td>3</td><td>7800</td><td>Loteri Dalam Talian yang Dikawal Selia Kerajaan</td></tr><tr><td>4</td><td>7801</td><td>Kasino Berlesen Kerajaan</td></tr><tr><td>5</td><td>7802</td><td>Lesen Kerajaan (Perlumbaan Kuda/Anjing)</td></tr><tr><td>6</td><td>7273</td><td>Perkhidmatan Cari Jodoh dalam Talian, Pencarian Jodoh</td></tr><tr><td>7</td><td>5993</td><td>Kedai dan Gerai Cerut</td></tr><tr><td>8</td><td>9406</td><td>Loteri Milik Kerajaan (Negara Tertentu)</td></tr></table> Anda mestilah berumur sekurang-kurangnya 21 tahun untuk memohon Kad Kredit-i. Anda juga perlu menunjukkan bukti pendapatan tahunan anda kepada kami tetapi jika anda tidak dapat berbuat demikian, kami masih boleh memberikan Kad Kredit-i kepada anda jika anda menempatkan deposit bertempoh dengan kami	No	MCC	Perjelasan	1	5921	Kedai Minuman Keras, Bir atau Wain	2	7995	Pertaruhan	3	7800	Loteri Dalam Talian yang Dikawal Selia Kerajaan	4	7801	Kasino Berlesen Kerajaan	5	7802	Lesen Kerajaan (Perlumbaan Kuda/Anjing)	6	7273	Perkhidmatan Cari Jodoh dalam Talian, Pencarian Jodoh	7	5993	Kedai dan Gerai Cerut	8	9406	Loteri Milik Kerajaan (Negara Tertentu)	ambankandislamicpds creditcards.pdf
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