

I/ We affirm that the given information is true, valid and complete. I/ We hereby authorize Bank Kerjasama Rakyat Malaysia Berhad ('Bank Rakyat') to obtain and verify on me/ us from my/ our employers, any Financial Institutions, the Director General of Inland Revenue Department and other sources that Bank Rakyat deems appropriate, on any information which Bank Rakyat may require. I/ We also confirm that none of my/ our parents and/ or children are employees of Bank Rakyat and/ or its subsidiaries. I/ We shall be bound by Terms and Conditions of Bank Rakyat Credit Card-i and all future amendments thereto upon issuance or use of Bank Rakyat Credit Card-i. I/ We, acknowledge that Bank Rakyat reserves the sole and absolute right to approve, decline or reject my/ our application(s) without assigning any reasons whatsoever. I/ We 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). The Supplementary Cardmember (s) however, shall only be responsible for his/ her own liabilities and obligations. I/ We understand that Bank Rakyat Credit Card-i shall remain the property of Bank Rakyat and shall be subject to any cancellation without notice and would be returned upon request by Bank Rakyat. I/ We hereby agree to Bank Rakyat disclosing information to Bank Negara Malaysia, third parties or any agents appointed by Bank Rakyat regarding my/ our credit facilities and my/ our account with Bank Rakyat as may be required, whether pursuant to law or otherwise. Bank Rakyat shall not be liable either directly or indirectly to me/ us or any other persons for such disclosure.

(Untuk Pemegang Akaun Bukan Warganegara Malaysia Sahaja / For Non-Malaysian Account Holder only)

Saya/ Kami mengesahkan bahawa jumlah pembiayaan saya/ kami daripada semua sumber-sumber di dalam Malaysia tidak melebihi agregat RM200,000.00. I/ We affirm that my/ our financing from all sources in Malaysia do not exceed in aggregate of RM200,000.00.

PEMBIAYAAN KAD KREDIT-i - KONSEP TAWARRUQ / BANK RAKYAT CREDIT CARD-i FINANCING - TAWARRUQ CONCEPT

Berikut adalah prosedur yang akan dilaksanakan bagi Pembiayaan Kad Kredit-i Bank Rakyat. / *In accordance with Bank Rakyat Credit Card-i Financing procedures, the following sequent will take place:*

1. WA'D (NIAT DAN JANJI UNTUK MEMBELI) / WA'D (INTENTION AND PROMISE TO PURCHASE)

Bagi tujuan permohonan pembiayaan Kad Kredit-i Bank Rakyat di bawah konsep syariah yang telah diluluskan iaitu Tawarruq, saya dengan ini berjanji untuk membeli komoditi daripada Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), bergantung kepada kelulusan pembiayaan tersebut rakyat, bergantung kepada kelulusan pembiayaan tersebut rakyat, bergantung kepada Harga Belian (Kos dan Keuntungan Bank), yang mana saya akan bertanggungjawab sepenuhnya ke atas segala kemungkinan berlakunya pelanggaran pada perjanjian (Wa'd) ini.

For the purpose of application of Bank Rakyat Credit Card-i under the approved syariah concept of Tawarruq, I/ we hereby promise to purchase the commodity from Bank Kerjasama Rakyat Malaysia Berhad (Bank Rakyat), conditional on the approval of the said financing at a Purchase Price (Cost plus profit), in which I shall be fully responsible for any consequences of breaching this agreement (Wa'd).

2. PELANTIKAN WAKIL BELIAN / APPOINTMENT OF PURCHASE AGENT

Tertakluk kepada kelulusan Pembiayaan Kad Kredit-i Bank Rakyat, saya _____ No. K/P _____ dengan ini melantik salah seorang kakitangan Pusat Kad Bank Rakyat sebagai wakil saya bagi melaksanakan Pembelian komoditi berkaitan dengan kemudahan kad kredit saya dengan Bank Rakyat.

Subject to the approval of Bank Rakyat Credit Card-i Financing, I _____ NRIC No. _____ hereby appoint one of Bank Rakyat Card Centre staffs as my agent to purchase the commodity that is related to my credit card-i facility with Bank Rakyat.

3. PERLANTIKAN WAKIL JUALAN / APPOINTMENT OF SALE AGENT

Tertakluk kepada kelulusan Pembiayaan Kad Kredit-i Bank Rakyat, saya _____ No. K/P _____ dengan ini melantik salah seorang kakitangan Pusat Kad Bank Rakyat sebagai wakil saya bagi melaksanakan Jualan komoditi berkaitan dengan kemudahan kad kredit saya dengan Bank Rakyat.

Subject to the approval of Bank Rakyat Credit Card-i Financing, I _____ NRIC No. _____ hereby appoint one of Bank Rakyat Card Centre staffs as my agent to sell the commodity that is related to my credit card-i facility with Bank Rakyat.

(Tandatangan Pemohon Kad Utama/ *Principal Applicant's Signature*)
Tarikh/ *Date* :

(Tandatangan Pemohon Kad Tambahan/ *Supplementary Applicant's Signature*)
Tarikh/ *Date* :

UNTUK KEGUNAAN BANK / FOR BANK'S USE

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		Jenis Kad Card Type	Had Pembiayaan Financing Limit	Penandatangan Berkuasa Authorized Signatory
Approval 1	Recommmed / Approve / Decline			
Approval 2	Recommmed / Approve / Decline			
Approval 3	Recommmed / Approve / Decline			

YURAN DAN BAYARAN / FEES AND CHARGES

<p>1. Yuran tahunan / Annual Fees</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">KAD EMAS / GOLD CARD</td> <td style="width: 30%; text-align: center;">150</td> <td style="width: 20%; text-align: center;">80</td> </tr> <tr> <td style="text-align: center;">KAD KLASIK / CLASSIC</td> <td style="text-align: center;">60</td> <td style="text-align: center;">30</td> </tr> </table>	KAD EMAS / GOLD CARD	150	80	KAD KLASIK / CLASSIC	60	30
KAD EMAS / GOLD CARD	150	80					
KAD KLASIK / CLASSIC	60	30					
<p>2. Caj Keuntungan / Profit Charges</p>	<p>Caj adalah seperti berikut :</p> <p>i. Pembelian : 18% setahun daripada jumlah yang belum dijelaskan selepas tarikh akhir pembayaran yang dinyatakan di dalam Penyata Bulanan Kad.</p> <p>ii. Pengeluaran tunai : 18% setahun daripada jumlah yang belum dijelaskan akan dikira berasaskan perkiraan harian dari tarikh pengeluaran tunai sehingga pembayaran penuh dibuat. /</p> <p><i>The charges as per below :</i></p> <p>i. Purchases : 18% p.a. of the outstanding amount if no payment made after the due date stated in the Monthly Card Statement.</p> <p>ii. Cash Withdrawal : 18% p.a. of the outstanding amount if no payment made, calculated on a daily basis from transaction date until full repayment.</p>						
<p>3. Fi Pengeluaran Tunai / Cash Withdrawal Fee</p>	<p>Pengeluaran tunai melalui ATM Bank Rakyat akan dikenakan fi sebanyak 3% atau RM30 yang mana lebih tinggi manakala bagi pengeluaran tunai yang dibuat di ATM bank-bank lain, fi sebanyak 3% akan dikenakan ke atas jumlah pengeluaran tunai, atau RM50 yang mana lebih tinggi. /</p> <p><i>A fee of 3% or RM30 whichever is higher will be charged for every cash withdrawal made at Bank Rakyat's ATM however a fee of 3% or RM50, whichever is higher is charged for every cash withdrawal made at other bank's ATM.</i></p>						
<p>4. Pembayaran Balik Bulanan Minima / Minimum Monthly Repayment</p>	<p>5% daripada jumlah baki yang masih belum dijelaskan pada tarikh pemprosesan Penyata Bulanan Kad, atau RM50 yang mana lebih tinggi. /</p> <p><i>5% from the total outstanding balance as at the statement date of the Monthly Card Statement or RM50, whichever is higher.</i></p>						
<p>5. Fi Perkhidmatan Pengurusan / Compensation Handling Fee</p>	<p>Fi perkhidmatan pengurusan sebanyak 1% daripada jumlah baki yang masih belum dijelaskan atau RM10 yang mana lebih tinggi jika tiada pembayaran dibuat selepas tarikh akhir pembayaran atau pembayaran yang dibuat kurang daripada 5% bayaran minima yang ditetapkan. /</p> <p><i>Compensation handling fee of 1% from the total outstanding balance or RM10 whichever is higher if no payment made after the due date or payment made less than the stated minimum payment of 5%.</i></p>						
<p>6. Tempoh bebas caj / Grace Period</p>	<p>20 hari dari tarikh urus niaga pembelian runcit diposkan ke dalam Penyata Bulanan Kad. /</p> <p><i>20 days from the posting date of the retail transactions into the Monthly Card Statement.</i></p>						
<p>7. Pertukaran Urus Niaga Luar Negara / Conversion for Overseas Transaction</p>	<p>Transaksi yang dilakukan di luar Malaysia akan ditukarkan nilainya kepada Dollar Amerika Syarikat melalui MasterCard International semasa tarikh penerimaan transaksi dan/ atau pemprosesan oleh Bank. Nilai Dollar ini kemudiannya ditukarkan kepada Ringgit Malaysia. Kadar pertukaran mungkin berbeza mengikut perubahan pasaran dan jumlah yang ditukarkan itu tertakluk kepada kadar pertukaran semasa pemprosesan dilakukan. /</p> <p><i>Transaction made outside Malaysia will be converted to US Dollar, which is determined by MasterCard International on the date the transaction received and/ or processed by the Bank. The value of US Dollar is then converted to Ringgit Malaysia. The exchange rates may vary according to market fluctuations and the amount converted will be subjected to the exchange rate of the processing time.</i></p>						

* Umur Maksima Perlindungan Takaful Sehingga 65 Tahun. /
Maximum Age For Takaful Coverage is 65 Years.