

PRODUCT INFORMATION

Date : _____ (To be filled by Branch)

IMPORTANT : READ THIS PRODUCT DISCLOSURE SHEET BEFORE YOU USE THE AGROBANK VISA DEBIT CARD-i (ADC-i). BE SURE TO ALSO READ THE GENERAL TERMS AND CONDITIONS. SEEK CLARIFICATION FROM YOUR INSTITUTION IF YOU DO NOT UNDERSTAND ANY PART OF THIS DOCUMENT OR THE GENERAL TERMS

1 What is Visa Debit-i (ADC-i)?

ADC-i is a payment instrument which allows Cardholder to make payment for the cost for goods and services purchased at participating retail and service outlets via card which will be deducted directly from your deposit account. The Debit Card also allows Cardholder to withdraw cash at any ATM machine.

In order to own the ADC-i, you are required to maintain a deposit account with Agrobank, to be linked to your ADC-i. For a successful transaction to take place, the Cardholder need to have sufficient funds in their deposit account before making payments. If you close your deposit account, your ADC-i will automatically be cancelled..

2 What is the Shariah concept applicable?

Ujrah concept i.e. a payment paid by one party for a service(s) rendered by another party. Ujrah applies when fee is imposed by Agrobank for the issuance of ADC-i to the Cardholder and facility provided from time to time to facilitate the payment for purchase of goods, services and/or cash withdrawal by the Cardholder.

3 What are the features of ADC-i?

This product offers payment facilities with the following facilities features:

- a. Accepted by more than 30 million business establishments worldwide where its merchants use the Visa emblem.
- b. Access cash withdrawals via ATM Agrobank, MEPS ATMs and more than 1.4 Million at VisaPlus ATMs.
- c. Direct debit facility from Savings / Demand Account (CASA).
- d. Security features with "Smart Chip Security"
- e. Flexibility in limiting usage limit.
- f. Notification alerts for first time usage, online transactions, purchases via contact and contactless POS terminals exceeding RM50 directly to the Cardholder's mobile phone.
- g. Enhancement security with purchase process via PIN verification.
- h. Transaction 'payWave' makes purchases easy by simply made contact within contactless terminal POS.

4 What are the Pre-Authorisation charges?

Pre-Authorization will be charged to the Cardholder's account when payment is made at any petrol station/Hotels via Automatic Fuel Dispenser (AFDs) using ADC-i.

The Pre-Authorization balance will be credited back into the Cardholder's account within three (3) working days. The Bank will re-debit the actual amount of the transaction from the customer's account.

If the Cardholder wishes to prevent Pre-Authorization charge transactions at AFDs, the Cardholder is advised to make a payment through a counter/cashier where the actual payment amount will be deducted from the Cardholder's account or by selecting the desired amount of purchase at the AFDs that provide such functionality.

Pre-Authorization charges		
Items	Charge Applicable	
Hotel & Rental car	Check-in	Pre-authorisation charge will be applied
	Check-out	Pre-authorisation amount will be cancelled and the exact amount will be charged
Petrol	Self Service Terminal	RM 200 (Pre-authorisation will not be applied for payment inside the outlet/at the counter).

5 What are the fees (Ujrah) and charges I have to pay?

Fees and Charges	
Items	Fees/Charges
Card Withdrawal Fee	RM10
Annual Fee	RM10
Card Replacement Fee	RM12
Cash Withdrawal:	
ATM Agrobank	Waived
MEPS of Local Bank ATMs	RM1 (per withdrawal)
MEPS ATM Bank Asing	RM4 (per withdrawal)
ATM VisaPlus	RM10 (per withdrawal)
Others:	
Sales draft charge (Original)	RM10
Sales draft charge (Photocopy)	RM5
Statement Copy (Monthly)	RM5
Balance inquiry	Free
Service Charge (Foreign transaction)	1.25% For transactions involving foreign currency, the money found in the client's account corresponding to the value of customer's use in the currency exchange rate determined by Visa International shall be used as a security deposit to settle the amount of customer's use when required by Visa International in the future; If the settlement amount to Visa International is lower than the security deposit held by the Bank, the customer waives its right (Tanazul) to recover the difference between the deposit of the security and the amount of the settlement and the difference will be calculated as the Bank's right. The Bank may charge a service fee to the customer on the services provided and the fee is in addition to the deposit of the securities taken.

Note: Goods & Services Tax at 0% will be charged on fees and charges as mentioned above.

6 What is my daily spending limit?

The following are the respective default daily purchase limit and ATM cash withdrawal limit of your ADC-i. Should you choose to increase or decrease the daily purchase limit or daily ATM cash withdrawal limit for your ADC-i, please visit any of our Agrobank branches. The increased or decreased limits may be performed by giving written instruction over the counter to the Bank. The Cardholder may increase / lower and / or activate / deactivate the spending limit by calling the Agrobank Call Center at 1300-88-2476 or requesting the request upon card issuance.

No.	Type of transaction	Daily Usage Limit	Daily Transaction limit
1	Cash Withdrawal	Up to RM6,000	Up to RM1,500 / transaction @ 5 times
2	Retail/Internet Purchase (MyDebit & Visa)	Up to RM6,000	No limit
4	Contactless Transaction* (Visa payWave & MyDebit Contactless)	Up to RM750	Up to RM250 / transaction @ 3 times

Note*: The payWave function on the card (contactless transaction) can be used in the business network with the receipt of the wave at the contactless terminal up to a maximum of RM250 per transaction subject to the total amount of card use per day.

7 What is my obligation/how do i protect my ADC-i?

- a. The Cardholder shall sign at the back of the ADC-i immediately upon receipt of ADC-i.
- b. Protect your Personal Identification Number (PIN). Do not write your PIN on the ADC-i or keep it together with ADC-i.
- c. The Cardholder shall exercise reasonable precaution to prevent loss and theft of ADC-i or disclosure of the Personal Identification Number (PIN) to any unauthorised person.
- d. Any loss and theft of ADC-i or disclosure of the PIN to an unauthorised person and unauthorised use of the card must immediately be reported to the Bank by contacting the Agrobank Contact Centre at 1 300 88 2476.
- e. The Cardholder shall not allow or empower any third party to use the ADC-i and cannot transfer or relinquish control or ownership of ADC-i or use it for purposes which is not permitted by the Bank.
- f. The Cardholder is responsible for ensuring sufficient funds in the account before effecting the transaction.
- g. Check your account statement from time to time to ensure transactions performed are correct.
- h. AVOID lending/sharing your ADC-i to other person for whatever reason.
- i. ADC-i cannot be used for any unlawful activities. Bank has the right to terminate the ADC-i facility if the Cardholder is found to have used the card for unlawful activity.

8 What if I fail to fulfill my obligations?

It is your responsibility to safeguard and to take precaution to prevent the loss of your debit card. You must notify the Bank immediately of any loss or theft of ADC-i or disclosure (or suspected disclosure) of your PIN. You remain liable for all transactions entered into before such written notification to Agrobank. In the situation of a lost or stolen debit card, your liability for the disputed transaction is limited to the maximum amount of RM250.00 per card if the following conditions are met:

- i. You have not acted fraudulently or facilitated the fraud or the loss/theft of the debit card whether directly or indirectly, or was not grossly negligent; or
- ii. You have informed Agrobank immediately after having found the debit card to be lost or stolen when you suspects that an authorised transaction has been conducted using your ADC-i otherwise you bear full liability.
- iii. Do not disclose ADC-i info and PIN to others or place ADC-i at places that can be viewed and accessed by others including in the cardholder's residential area.
- iv. Do not record a PIN on ADC-i or anything stored near the card and have the possibility of a lost or stolen card.
- v. Allowing ADC-i to be used by others on purpose.

9 What are the major risks for ADC-i?

- a. If the Cardholder loss the card, they should notify the Bank immediately to block the card. Cardholder should set an appropriate daily purchase limit at point-of-sale to minimize the risks and always check that their card is with them like they would with cash.

- b. Loss and theft of ADC-i or disclosure of PIN which can lead to unauthorised usage.

10 What are the important things I need to do after applying & using ADC-i?

- a. Notify the Bank of any changes to your information, particularly the address and telephone number to ensure that all correspondences reach you in a timely manner and the Cardholder is easily contactable when required.
- b. Notify the Bank for card activation in case of using a card for online and overseas purchasing services.
- c. For old debit cards that have been registered to make a Fixed Payment Instructions, if the cardholder has made a change of card, the cardholder must notify your new debit card number to the Payee Company.
- d. The Cardholder may review the transaction details for the use of ADC-i in internet AGRONet / AGRONetBIZ's account and banking statement.

11 Where can I get further information regarding ADC-i?

Should you require additional information, please visit your nearest Agrobank branches or refer to www.agrobank.com.my website.

If you have any enquiries, please contact us at:

Agrobank
Leboh Pasar Besar
P.O Box 10815
50726 Kuala Lumpur
Tel No: 1300-88-2476 (Malaysia)
Tel No: 03- 2731 1600 (Luar Negara)
Fax No: 03-2692 2053
Email: customer@agrobank.com.my

OTHER INFORMATION

- The information provided for this info sheet is valid on the date of the notice.
- Customers are advised to reasearch any risks before deciding to apply for this product

The information contained in this Product Disclosure Sheet is valid

Disclaimer:

The Customer shall obtain a view of the Bank's Financial Advisor at the nearest branch before making a decision to accept this product.

The terms and conditions in this Product Disclosure Sheet are tentative / direct and non-binding on the Bank. The latest terms and conditions are as prescribed.