



Maybankard 2 Cards Application Form Borang Permohonan

**LIFETIME
FEE WAIVER**

Min Income | Pendapatan Minimum : *RM5,000 p.m. for Platinum | RM5,000 sebulan untuk Platinum (RM60,000 p.a.)
*RM2,500 p.m. for Gold | RM2,500 sebulan untuk Emas (RM30,000 p.a.)

Maybankard 2 Platinum Card (JB018) Maybankard 2 Gold Card (JC018)

Maybankard 2 MasterCard will be available from April 2011 onwards. | Maybankard 2 MasterCard boleh didapati bermula dari April 2011.

Personal Details Butir-butir Peribadi

Name | Nama _____

Name to appear on card (maximum 19 characters) | Nama untuk dicetak pada kad (tidak melebihi 19 huruf) :

House Address | Alamat Rumah _____

Residence | Own | Milik Sendiri Parents | Milik Ibu Bapa
Kediaman Rented | Sewa Relatives | Milik Saudara
 Others | Lain-lain Years spent | Tempoh Menatap

New NRIC No | No KP (Baru) :
_____ - _____ - _____

Old NRIC No | No KP (Lama) : _____

Mother's Name | Nama Ibu : _____

Employer's Name | Nama Majikan / Firma : _____

Employer's Address | Alamat Majikan / Firma : _____

Employer's Tel No. | No. Tel Majikan / Firma : _____

House Tel | Tel Rumah : _____

HP No | No Tel Bimbit : _____

Marital Status | Taraf Perkahwinan : Single / Married / Divorced / Others
Bujang / Berkahwin / Bercerai / Lain-lain

Occupation | Pekerjaan : _____

Annual Income / Business Income | _____ RM _____

Pendapatan Tahunan / Perniagaan _____ RM _____

Other Income | Pendapatan Lain _____ RM _____

(Please enclose supporting documents | Sila sertakan dokumen sokongan)

Banking Reference Butiran Kewangan

Bank Bank	Account No. No. Akaun	Type of Account Jenis Akaun	Date Opened Tarikh Dibuka

Other Credit / Charge Card Kad Kredit / Kad Caj Lain

Bank Bank	Card No. No. Kad	Member Since Ahli Sejak	Credit Limit Had Kredit

Emergency Contact Rujukan Kecemasan

(Parents / immediate family members not living with you | ahli keluarga yang tidak tinggal serumah dengan anda.)

Name | Nama _____

Relationship | Peralian _____

House Address | Alamat Rumah _____

Postcode | Poskod _____

House Tel | Tel Rumah _____

For more details and product disclosure, visit www.maybank2u.com | Untuk maklumat lanjut tentang produk, sila layari www.maybank2u.com

Declaration Pengakuan

"I/We declare that the above information given by me/us is true and complete. I/We hereby authorise you to verify information on me/us and any supplementary applicant(s) from whatever source you consider appropriate from any financial institution and the Director General of Inland Revenue Department on any information which Malaysian Banking Berhad may require. I/We also confirm that none of my/our spouse(s), parents and/or children are employees of Malaysian Banking Berhad or Malaysian Banking Group. I/We confirm that I/we shall read the terms and conditions of the Malaysian Banking Berhad Credit Cardholder Agreement which have been displayed on the Malaysian Banking Berhad's Maybank2u.com website and agree to be bound by them and all future amendments thereto before accepting and receiving the card(s). 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 however, shall only be responsible for his/her own liabilities and obligations. The Bank shall reserve the absolute right to approve or reject my/our application as the Bank deems fit without assigning any reason. I/We understand the card(s) remain the property of Malaysian Banking Berhad and shall be subject to cancellation without notice and would be returned upon request. I/We hereby agree to you disclosing information to Bank Negara Malaysia regarding my/our credit facilities and my/our account with you, as may be required, whether pursuant to law or otherwise. Malaysian Banking Berhad shall not be liable whether directly or indirectly to me/us or any other persons for such disclosure."

I/We further agree and authorise the Bank to make the relevant credit references with external parties including but not limited to CCRIS and any other credit reference agencies and that in so doing the Bank shall be entitled to disclose such information as may be necessary in order for the external parties to provide the Bank with the references/confirmation sought.

The annual Service Tax of RM50 (Principal Card) and RM25 (Supplementary Card) imposed on each Principal and Supplementary Card respectively will be charged to your card account at the time when the card is issued, on the anniversary date or upon renewal.

Office Tel | Tel Pejabat _____

HP No | No Tel Bimbit _____

Supplementary Card Information Butiran Kad Tambahan

Residence | Kediaman Mr | Encik Mrs | Pn Ms | Cik

Name as in NRIC or Passport | Nama mengikut KP atau Pasport _____

New NRIC No | No KP (Baru) : _____

Old NRIC No | No KP (Lama) : _____

Passport No | No Pasport _____

Relationship to Principal Cardmember | Peralian dengan pemegang Kad Utama _____

Name to appear on card (maximum 19 characters) | Nama untuk dicetak pada kad (tidak melebihi 19 huruf) : _____

Credit Limit | Had Kredit :

- I would like to assign _____ % or RM _____ of my credit limit to my Supplementary Cardmember.
- Saya ingin menetapkan _____ % atau RM _____ daripada had kredit saya untuk Pemegang Kad Tambahan saya.

(Note: Minimum credit limit assigned should not be less than RM1,000. Total combined credit limit cannot exceed the Principal Cardmember's approved credit limit | Perhatian: Had kredit minimum yang ditetapkan tidak boleh kurang daripada RM1,000. Jumlah kredit gabungan tidak boleh melebihi had kredit yang diluluskan untuk Pemegang Kad Utama)

- My Supplementary Cardmember will share my credit limit | Pemegang Kad Tambahan saya akan berkongsi had kredit saya

To expedite processing (Please enclose the following documents) Untuk memudahkan pemrosesan (Sila sertakan dokumen berikut)

- Copy of I.C. & Latest 2 Month Pay Slip | Salinan Kad Pengenalan & Penyata gaji dua bulan terakhir
- Copy of BE form (Self-employed) | Borang BE terkini (bekerja sendiri)
- Income Tax Payment Receipt | Penerimaan Pembayaran Cukai Pendapatan
- Business Registration | Pendaftaran Perniagaan
- If you have been a PRINCIPAL credit/charge cardmember for a min. of 1 year (with min credit limit of RM6000) issued in Malaysia, enclose a copy of other bank credit card front and back | Sekiranya anda adalah pemegang kad kredit / kad caj utama selama min. 1 tahun (dengan min. RM6000) dikeluarkan di Malaysia, sila lampirkan salinan kad kredit / kad caj bank lain (depan & belakang)

Preferred billing address (please tick one) | Alamat bil pilihan (sila tanda satu):

House | Rumah Office | Pejabat

Collection of Card (please tick one) | Pengambilan Kad (sila tanda satu) :

House | Rumah Office | Pejabat Billing Address | Alamat Bil

Maybank Branch | Cawangan Maybank : _____

I/We confirm that none of my/our spouse(s), parents and/or children are employees of Maybank | Saya/Kami mengesahkan bahawa tiada pasangan, ibu bapa, anak-anak dan/atau adik-beradik saya/kita yang bekerja dengan Maybank.

"Saya/Kami sesungguhnya berikrar bahawa maklumat yang diberi di atas oleh saya/kami adalah benar dan lengkap. Saya/Kami memberi kuasa kepada anda untuk mengesahkan maklumat tentang saya/kami dan mana-mana pemohon tambahan dari mana-mana sumber yang difikirkan sesuai, dari mana-mana institusi kewangan dan Ketua Pengarah Lembaga Hasil Dalam Negeri, untuk apa sahaja maklumat yang Malayan Banking Berhad perlukan. Saya/Kami mengesahkan bahawa tiada pasangan, ibu bapa, dan/atau anak-anak saya/kita yang bekerja dengan Malayan Banking Berhad atau Kumpulan Malayan Banking. Saya/Kami mengesahkan bahawa saya/kami akan membaca syarat dan peraturan Perjanjian Pemegang Kad Malayan Banking Berhad yang telah dinyatakan di laman web Maybank2u.com Malayan Banking Berhad dan bersetuju untuk mematuhi dan segala pindaan akan datang sebelum menerima dan mengambil kad (kad-kad). Saya/Kami seterusnya bersetuju bahawa Pemegang Kad Utama hendaklah bertanggungjawab terhadap semua liabiliti dan obligasi Pemegang Kad Utama serta Pemegang (pemegang-pemegang) Kad Tambahan. Walau bagaimanapun, Pemegang Kad Tambahan akan hanya bertanggungjawab terhadap liabiliti dan obligasinya sendiri. Bank mempunyai hak mutlak untuk melulus atau menolak permohonan saya/kami sewajarnya tanpa memberikan apa-apa sebab. Saya/Kami faham bahawa kad tersebut masih hakmilik Malayan Banking Berhad dan akan tertakluk kepada pembatalan tanpa pemberitahuan awal dan perlu dikembalikan atas permintaan. Saya/Kami dengan ini memberi kebenaran kepada Malayan Banking Berhad untuk mendedahkan maklumat berhubung kemudahan kad kredit atau akaun saya/kami kepada Bank Negara Malaysia, sepertimana yang ditetapkan oleh undang-undang atau sebaliknya. Malayan Banking Berhad tidak akan bertanggungjawab terhadap sebarang liabiliti, secara langsung atau tidak langsung, yang diakibatkan oleh pendedahan berkenaan, sama ada kepada saya/kami ataupun mana-mana pihak yang lain."

Saya/Kami seterusnya bersetuju dan membenarkan Bank membuat rujukan kredit yang berkaitan dengan pihak-pihak luaran termasuk tetapi tidak terhad kepada CCRIS dan mana-mana agensi rujukan kredit lain dan ketika melaksanakan sedemikian Bank berhak mendedahkan maklumat yang diperlukan agar pihak-pihak luaran dapat menyediakan rujukan/pengesahan yang diminta oleh Bank.

Adalah dimaklumkan bahawa cukai perkhidmatan tahunan sebanyak RM50 dan RM25 dikenakan ke atas setiap Kad Utama dan Kad Tambahan yang baru dibuka dan pada ulang tahun atau atas pembaharuan Keahlian Kad.

X Signature | Tandatangan : _____ **Date | Tarikh :** _____

For office use only Untuk kegunaan pejabat sahaja

Name | Nama (FE/CSE/RB/DSE/TSE) : _____
 PF No. | No. PF : _____
 Cawangan | Branch : _____
 Branch Code | Kod Cawangan : _____
 Tel No. | No. Tel : _____ Fax No. | No. Faks : _____
 Introduced by (Lead Generator | Diperkenalkan oleh (Lead Generator) : _____

Name | Nama : _____
 PF No. | No. PF : _____
 Cawangan | Branch : _____
 Branch Code | Kod Cawangan : _____
 Tel No. | No. Tel : _____ Fax No. | No. Faks : _____
 Program Source Code | Kod Sumber Program : _____

Fee & Charges Yuran & Caj

A. Touch 'n Go Zing Fee | Yuran Touch 'n Go Zing

Touch 'n Go ZING	RM
Reload Amount Jumlah Tambah Nilai	100
Subscription Fee (One time non-refundable Payment) Yuran Langganan (Pembayaran sekali sahaja. Tidak akan dikembalikan)	10
Automatic Reload Yuran Tambah Nilai Automatik	2
Refund Processing Fee Yuran Pembayaran Balik	5
Card Replacement Fee Yuran Penggantian Kad	10

B. Finance Charge | Caj Kewangan

Conditions Syarat	Interest Rate Kadar Faedah	
	Per Month Sebulan	Per Annum Tahunan
Monthly payments Total 12 Months Bayaran Balik Bulanan Selama 12 Bulan		
For prompt repayment during first 12 months and those that have 12/12 months record Bayaran balik segera dalam 12 bulan pertama dan yang mempunyai rekod 12/12 bulan	0.74%	8.88%
For prompt repayment 10/12 months Bayaran balik segera dalam 10/12 bulan	1.33%	16%
For prompt repayment of less than 10/12 months Bayaran balik segera kurang daripada 10/12 bulan	1.46%	17.5%

- i) Retail Transactions - please refer to the tiered interest rates table above. | Pembelian Runcit - sila rujuk jadual kadar faedah di atas.
- ii) Cash Advance - 18% p.a. or 1.5% p.m. of cash advance amount calculated on a daily basis. | Pendahuluan Tunai - 18% setahun atau 1.5% sebulan bagi baki jumlah pendahuluan tunai yang dikira atas dasar harian.
- C) Cash Advance Fee | Yuran Pendahuluan Tunai**
 5% of the amount advanced or a minimum of RM10, whichever is higher. This is imposed for each cash advance transaction. | 5% daripada jumlah yang didahulukan atau minimum RM10, yang mana lebih tinggi. Ini dikenakan bagi setiap usniaga pendahuluan tunai.
- D) Minimum Monthly Repayment | Pembayaran Balik Bulanan Minimum**
 5% of the outstanding balance or a minimum of RM25. | 5% daripada baki tertunggak atau minimum RM25.
- E) Late Payment Charges | Caj Pembayaran Lewat**
 1% of the minimum repayment amount due or a minimum of RM5, whichever is higher, up to a maximum of RM50 (to include other related charges, if any). | 1% daripada jumlah pembayaran balik minimum yang belum jelas atau minimum RM5, yang mana lebih tinggi, sehingga maksimum RM50 (termasuk caj berkaitan lain, jika ada).
- F) Interest Free Period | Tempoh Tanpa Faedah**
 20 days from the date of the monthly billing statement and only applicable for purchase transactions. | If you opt to pay partial or

minimum payment, the finance charges on your retail transactions will be calculated from the day the transactions are posted to your account. | Tempoh bayaran tanpa faedah adalah selama 20 hari di antara Tarikh Penyata akaun dikeluarkan dengan Tarikh Akhir Pembayaran sekiranya baki semasa bulan yang terdahulu dijelaskan dengan sepenuhnya. Ini hanyalah dikenakan bagi transaksi pembelian runcit sahaja.

G) Foreign Currency Charges | Transaksi Luar Negara

Transactions conducted outside Malaysia will be converted to Ringgit Malaysia on the date the transaction is received and/or processed. The exchange rate may differ from the rate charged on the date of transaction due to market fluctuation. Exchange rate will be based on the rate determined by American Express or MasterCard / Visa International at such time. For foreign charges converted by American Express, American Express applies a conversion factor of 1.5% to the converted amount plus 0.5% administration cost imposed by the Bank. A charge that is made in a foreign currency other than US Dollars will, when the conversion is done by American Express, be converted into US Dollars before being converted into Ringgit Malaysia. | Urus niaga yang dilakukan di luar Malaysia akan ditukar kepada Ringgit Malaysia pada tarikh butiran diterima dan/atau diproses. Kadar penukaran mungkin berbeza daripada kadar harian urus niaga kerana turun naik pasaran. Kadar tukaran adalah berdasarkan kadar yang ditentukan oleh American Express atau MasterCard / Visa International pada waktu tersebut. Bagi caj asing yang ditukarkan oleh American Express, faktor penukaran sebanyak 1.5% akan dikenakan keatas amaun yang ditukarkan serta 0.5% untuk kos pengurusan akan dikenakan oleh Maybank. Caj yang dilakukan didalam matawang asing selain daripada Dolar Amerika akan terlebih dahulu ditukarkan kepada Dolar Amerika sebelum ianya ditukarkan kepada Ringgit Malaysia.

H) Lost and Stolen Card Replacement | Gantian Untuk Kad Hilang Atau Dicuri

RM50 for every lost and stolen Card replacement. | RM50 untuk setiap Kad hilang atau dicuri.

I) Service Tax | Cukai Perkhidmatan

The annual RM50 and RM25 Service Tax imposed will be charged to your card account upon Card open and renewal anniversary of your Cardmembership. Cardholders also have an option to redeem the service tax using the accumulated TreatsPoints points as below | Cukai perkhidmatan tahunan sebanyak RM 50 dan RM25 yang dikenakan akan dcajkan ke atas akaun-akaun berkenaan semasa pembukaan Kad dan pada setiap ulangtahun keahlian kad. Pemegang kad juga mempunyai pilihan untuk menebus cukai perkhidmatan ini dengan menggunakan jumlah mata ganjaran yang sedia terkumpul seperti berikut:

Principal Card	= RM50 or 10,000 TreatsPoints
Supplementary Card	= RM25 atau 5,000 TreatsPoints
Rewards : Principal Card	= RM50 Service Tax
: Supplementary Card	= RM25 each
Kad Utama	= RM50 atau 10,000 Mata ganjaran
Kad Tambahan	= RM25 atau 5,000 Mata ganjaran
Ganjaran : Kad Utama	= RM50 Cukai Perkhidmatan
: Kad Tambahan	= RM25 setiap satu

The Bank reserves the right to revise the Fees and Charge as and when it deems necessary, with 21 days prior notice. | Pihak Bank berhak meminda Caj dan Yuran pada bila-bila masa, dengan 21 hari selepas notis.