

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take the Maybank 2 Cards Premier. 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)



Maybank

Card: Maybank 2 Cards Premier
Date: August 2015

1. What is this product about?

Maybank 2 Cards Premier is a super premium card targeted to affluent customers. It's suited for different lifestyle needs with its rich value proposition.

2. What benefits do I get from this product?

- Earn 5x TreatPoints for all spend on your Maybank 2 Cards Reserve American Express® Card except on Government Bodies, Insurance Provider and Educational Institute will earn 2x TreatPoints
- 10,000 TreatPoints upon card activation.
- TreatPoints can be converted to Enrich Miles (Malaysia Airlines), KrisFlyer Miles (Singapore Airlines) at a low conversion rate 4,770 TP = 1,000 Air Miles.
- 1-for-1 dining benefits at Shangri La Hotel with Maybank 2 Cards Reserve American Express Card.
- Premier Lifestyle Programme - Hotel & Leisure Partners American Express
Entré platform: www.entre.com/maybank
- Complimentary Retail Protection (for Maybank 2 Cards Reserve American Express Card only) and Travel Personal Accident & Travel Inconvenience Insurance if you charge your retail purchase and travel fares in full to your Maybank 2 Cards Reserve American Express Card.
- 24/7 Concierge Services
- Global assistance

Golf Privileges

- Complimentary Green Fees for card members to play at **Complimentary Green Fees** for card members to play at **71 Golf Clubs in 13 countries** (17 Clubs in Malaysia and 54 International Clubs).
- 10% savings on green fees for guest.
- For more details, refer to terms and conditions via www.maybank2u.com.my

5 Times Complimentary Access In Plaza Premium Lounge At Local Airports (customer need to flash their Maybank Visa Infinite card)

- KLIA - Plaza Premium Lounge at International area
- KLIA2 :
 - Plaza Premium Lounge at Gateway@klia2, Sector 3, Regional Area
 - Wellness Spa at klia2, Sector 6, International Area (after skybridge)
- Senai International Airport - Plaza Premium Lounge at Airside
- Penang International Airport - Plaza Premium Lounge at Domestic and International areas
- Langkawi International Airport - Plaza Premium Lounge at Landside and Airside
- Kuching International Airport - Plaza Premium Lounge at Airside
- Kota Kinabalu International Airport - Plaza Premium Lounge at Domestic and International areas.

Dewan Filharmonik Petronas

- Experience the best of entertainment and leisure with Dewan Filharmonik Petronas world class concerts.
- For enquiries and bookings, contact Dewan Filharmonik Petronas Box Office at 03-20517007 or visit www.mpo.com.my

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Date: August 2015

3. What are my obligations?

- Minimum monthly repayment: 5% of statement balance or RM25, whichever is higher
- The Cardholder should notify Maybank within 20 days from the closing date of billing period as stated on the statement of the account should there be dispute or discrepancies.
- Cardholder is to take all reasonable precaution to prevent loss or theft of the Credit Card. The Cardholder shall notify Maybank by telephone, fax or email immediately upon discovery of lost or theft and confirm the same in writing to Maybank.
- The Principal Cardholder will be responsible and liable for all charges incurred by the supplementary Cardholder.

4. What are the fees and charges I have to pay?

Annual fee	First year waived, 2nd year: RM 800 for both Cards.														
Finance charge (Retail transaction)	<table border="1"> <thead> <tr> <th rowspan="2">Conditions / Payment Months / Total 12 Months</th> <th colspan="2">Interest Rate</th> </tr> <tr> <th>Per Month</th> <th>Per Annum</th> </tr> </thead> <tbody> <tr> <td>For Prompt Payment 12/12 months (Tier 1)</td> <td>1.25%</td> <td>15%</td> </tr> <tr> <td>For Prompt Payment 10/12 months (Tier 2)</td> <td>1.42%</td> <td>17%</td> </tr> <tr> <td>For Prompt Payment of less than 10/12 months (Tier 3)</td> <td>1.50%</td> <td>18%</td> </tr> </tbody> </table> <p>To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months.</p>	Conditions / Payment Months / Total 12 Months	Interest Rate		Per Month	Per Annum	For Prompt Payment 12/12 months (Tier 1)	1.25%	15%	For Prompt Payment 10/12 months (Tier 2)	1.42%	17%	For Prompt Payment of less than 10/12 months (Tier 3)	1.50%	18%
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Cash advance fee	Fixed fee of 5% on all Cash Advance through the use of the credit card or RM18 per transaction, whichever is higher.														
Finance charge (Cash advance)	18% p.a. or 1.5% p.m. of cash advance amount calculated on a daily basis														
Additional Statement Request Fee	RM5 per monthly statement.														
Card Replacement Fee	RM50.00 for each of the first replacement Credit Card on one (1) Credit Card Account.														
Overseas Transaction Conversion Fee	Maybank 2 Cards Reserve American Express Card All foreign charges converted by American Express apply a conversion factor of 2.5% to the converted amount. A Charge that is made in foreign currency other than U.S. Dollars when the conversion is done by American Express be converted into U.S. Dollars before being converted in your billing currency														
Government Service Tax	The Malaysian Goods & Services Tax (GST) will be imposed on all fees/charges charged by the Bank to our Cardmembers where applicable effective 1 April 2015 at the current prevailing rate.														

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Legal fees	On solicitor and client basis plus other expenses incurred by Maybank in the enforcement of Maybank's right and entitlement under T & C
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Note: We will communicate to you at least 21 calendar days prior to the effective date of implementation if there are any changes in fees and charges that applicable to your Card facility.

5. What if I fail to fulfill my obligations?

- **Late payment Fee:** If the minimum payment is not made by payment due date, a late payment charge will be levied at 1% of the unpaid retail and cash advances/withdrawal transaction outstanding balance, subject to a minimum of RM10, whichever is higher up to maximum of RM100.
- **Right to set-off** any credit balance in your account maintained with us against any outstanding balance in this credit card account without assigning reason, by giving 7 calendar days prior notice on our attention to set off a credit balance.
- **Liability for unauthorized transactions** - The Cardmember shall be liable for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, effected with the Maybank 2 Cards Premier.
- If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your card.

6. What are the major risks?

- By paying only minimum monthly payment, the charge amount and the time taken to settle the full amount will be increased. Think about your payment capacity prior to charging the Maybank 2 Cards Premier. The finance charge on the outstanding balances ranges from 15% to 18% per annum depending on your previous 12 months payment record. If you pay less than the minimum amount or we receive your payment after the due date, a late payment charge of will be levied at 1% of the unpaid retail and cash advances/withdrawal transaction outstanding balance, subject to a minimum RM10, whichever is higher up to maximum of RM100.
- The finance charges imposed on the outstanding balance for this Maybank 2 Cards Premier is based on a tiered pricing structure in accordance to your payment history.
- If you have problems in paying your Maybank 2 Cards Premier balances, kindly contact us early to discuss the alternative payment.
- You should notify us immediately after having found that your Maybank 2 Cards Premier is lost or stolen.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may reach us via one of the following channels:

- i) Call-in to 1 800 22 1111 (Calling within Malaysia)
+603-7949 0707 (Calling from outside of Malaysia)
- ii) Email: infinite.card@maybank.com.my
- ii) Write-in attention to: Head, Cardmember Interaction,
Customer Engagement
7th Floor, Menara Maybank,
100, Jalan Tun Perak
50050 Kuala Lumpur

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- iv) Fax: 03-7953 8610
- v) Any nearby Maybank Branch

8. Where can I get further information?

- i. Should you require additional information or enquiry on credit card, please refer to www.maybank.com.my website or write to:-

Maybank Card Center
7th Floor Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel : 1800 22 1111
Email : infinite.card@maybank.com.my

- ii. If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Blok D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Telephone No : 1-300-88-5465
Fax : 03-21741515
E-mail : bnmtelelink@bnm.gov.my

- iii. Alternatively, you may seek the services of Agensi Kaunselling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at:-

Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Telephone No : 1-800-88-2575
E-mail : enquiry@akpk.org.my

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure is issued on August 2015 and will be valid until the next periodical review.

LEMBARAN MAKLUMAT PRODUK

(Sila baca dan fahami Lembaran Maklumat Produk bersama-sama dengan terma & syarat bagi produk Maybank 2 Cards Premier sebelum anda memohon kad ini. Sila dapatkan penjelasan daripada institusi sekiranya anda tidak memahami bahagian di dalam dokumen ini atau terma-terma am)



Kad: Maybank 2 Cards Premier
Tarikh: Ogos 2015

1. Apakah Maybank 2 Cards Premier?

Maybank 2 Cards Premier ialah kad premium yang ditujukan kepada pelanggan mewah. Ia adalah sesuai untuk keperluan gaya hidup yang berbeza dengan nilai yang kaya

2. Apakah manfaat yang saya dapat daripada produk ini?

- 5x TreatPoints untuk setiap RM1 perbelanjaan Maybank 2 Cards Reserve American Express Card anda pengecualian pada Badan Kerajaan, Pembekal Insurans and Institut Pendidikan akan mendapat 2x TreatPoints bagi setiap RM1 perbelanjaan.
- 10,000 TreatPoints selepas pengaktifan kad.
- TreatPoints boleh ditukar kepada Enrich Miles (MAS), KrisFlyer Miles (Singapore Airlines) pada kadar penukaran yang terendah. 4,770 TP = 1,000 AirMiles.
- 1-untuk-1 menjamu selera di Shangri La Hotel (untuk Maybank 2 Cards Reserve American Express Card sahaja)
- Program keistimewaan - Hotel & Leisure Partners.
Entré platform: www.entre.com/maybank
- Perlindungan percuma Runcit (untuk Maybank 2 Cards Reserve American Express Card sahaja) dan Perjalanan Kemalangan & Insurans Kesulitan Perjalanan jika anda mengenakan pembelian runcit anda dan tambang perjalanan sepenuhnya kepada Maybank 2 Cards Reserve American Express anda.
- 24 jam sehari setiap hari Akses Akaun Dalam Talian
- Bantuan di seluruh dunia

Keistimewaan Golf

- Fi Green secara percuma untuk ahli kad bermain di 71 kelab premium di 13 negara (17 Kelab di Malaysia and 54 luar negara) .
- Penjimatan 10% ke atas fi green untuk tetamu.
- Untuk butiran lanjut, rujuk terma dan syarat di www.maybank2u.com.my

Kad keahlian Priority Pass

- Nikmati akses secara percuma sebanyak 5 kali setahun ke ruang menunggu lapangan terbang di seluruh dunia.
- Untuk maklumat lanjut, layari www.prioritypass.com

Akses percuma 5 kali setahun ke Plaza Premium Lounge di Malaysia

- KLIA - Plaza Premium Lounge di tempat Internasional
- KLIA2 :
 - Plaza Premium Lounge di Gateway@klia2, Sector 3, Regional Area
 - Wellness Spa at klia2, Sector 6, International Area (after skybridge)
- Senai International Airport - Plaza Premium Lounge at Airside
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Kad: Maybank 2 Cards Premier
Tarikh: Ogos 2015

Dewan Filharmonik Petronas

- Nikmati hiburan dan suasana santai terbaik dengan konsert bertaraf dunia di Dewan Filharmonik - Petronas.
- Ahli kad juga boleh menjamu selera di Kelab Petroleum Malaysia yang eksklusif dengan pembelian tiket untuk pertunjukan pada hari yang sama.
- Untuk pertanyaan dan tempahan, hubungi Tempat Tiket Dewan Filharmonik Petronas di 03-20517007 atau layari www.mpo.com.my

3. Apakah kewajipan yang saya perlu laksanakan sekiranya saya memohon produk ini?

- Pembayaran balik minimum: 5% daripada baki belum dibayar atau bayaran minimum sebanyak RM25
- Pemegang kad hendaklah memberitahu Maybank dalam tempoh 20 hari dari tarikh tutup tempoh bil seperti yang dinyatakan pada penyata akaun jika terdapat apa-apa pertikaian atau perbezaan.
- Pemegang kad hendaklah mengambil langkah berjaga-jaga yang munasabah untuk mengelakkan kehilangan atau kecurian Kad Kredit. Pemegang Kad hendaklah memberitahu Maybank melalui telefon, faks atau e-mel dengan segera apabila mendapati kad hilang atau dicuri dan mengesahkannya secara bertulis kepada Maybank.
- Pemegang Kad Utama hendaklah bertanggungjawab dan bertanggung ke atas semua caj yang ditanggung oleh Pemegang Kad Tambahan.

4. Apakah caj dan yuran yang perlu dibayar?

Yuran tahunan	Fi tahunan kad utama: Tahun pertama percuma, tahun kedua: RM800 bagi kedua-dua kad														
Caj kewangan (Urus niaga runcit)	<table border="1"><thead><tr><th rowspan="2">Syarat-syarat / Bulan Pembayaran / Jumlah 12 Bulan</th><th colspan="2">Kadar Faedah</th></tr><tr><th>Sebulan</th><th>Setahun</th></tr></thead><tbody><tr><td>Bayaran balik segera 12/12 bulan (Tahap 1)</td><td>1.25%</td><td>15%</td></tr><tr><td>Bayaran balik segera 10/12 bulan (Tahap 2)</td><td>1.42%</td><td>17%</td></tr><tr><td>Bayaran balik segera kurang daripada 10/12 bulan (Tahap 3)</td><td>1.50%</td><td>18%</td></tr></tbody></table> <p>Untuk menikmati caj kewangan yang lebih rendah untuk transaksi runcit, anda perlu membuat sekurang-kurangnya 10 pembayaran segera dalam tempoh 12 bulan lepas.</p> <ul style="list-style-type: none">• Efektif 1 April 2015, Cukai Barang & Perkhidmatan Malaysia (CBP) akan dikenakan oleh Bank ke atas Pemegang Kad bagi semua fi/caj yang berkenaan pada kadar semasa.• Semua transaksi luar Negara yang dituker oleh American Express akan dikenakan factor tukaran sebanyak 2.5% kepada amaun yang ditukarkan. Caj yang dibuat dalam matawang asing selain dari Dolar A.S, apabila penukaran dibuat oleh American Express, akan ditukar kepada Dolar A.S sebelum ditukar ke dalam bil matawang pemegang kad.	Syarat-syarat / Bulan Pembayaran / Jumlah 12 Bulan	Kadar Faedah		Sebulan	Setahun	Bayaran balik segera 12/12 bulan (Tahap 1)	1.25%	15%	Bayaran balik segera 10/12 bulan (Tahap 2)	1.42%	17%	Bayaran balik segera kurang daripada 10/12 bulan (Tahap 3)	1.50%	18%
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Kad: Maybank 2 Cards Premier
Tarikh: Ogos 2015

Fi Pendahuluan Tunai	Fi tetap 5% ke atas semua Pengeluaran Tunai menerusi Kad Kredit atau RM18 bagi setiap urus niaga, yang mana lebih tinggi.
Caj kewangan (pendahuluan tunai)	18% p.a. atau 1.5% sebulan bagi baki jumlah pendahuluan tunai yang dikira setiap hari
Yuran Permintaan Penyata Tambahan	RM5 setiap penyata bulanan.
Caj Penggantian Kad	RM50.00 untuk setiap penggantian Kad Kredit seterusnya untuk satu (1) Akaun Kad Kredit.

Nota: Pihak Bank akan memberitahu anda sekurang-kurangnya 21 hari sebelum tarikh pelaksanaan sekiranya terdapat sebarang perubahan pada yuran dan caj yang berkaitan dengan Kad.

5. Bagaimana jika saya gagal melaksanakan kewajipan-kewajipan saya?

- Fi pembayaran lewat: Jika pembayaran balik minima tidak dijelaskan pada tarikh matang, caj 1% akan dikenakan daripada baki belum jelas transaksi pembelian runcit dan pengeluaran tunai yang tertunggak pada tarikh penyata akaun, tertakluk pada caj minima RM10, sehingga tahap maksima sebanyak RM100.
- Hak untuk memindah baki: Bank berhak untuk memindahkan sebarang baki kredit dalam akaun di Bank tanpa sebarang sebab untuk membayar sebarang tunggakan akaun Kad di mana pihak Bank akan memberitahu anda sekurang-kurangnya 7 hari lebih awal.
- Liabiliti ke atas sebarang transaksi: Ahli Kad hendaklah menanggung liabiliti untuk segala caj dan pendahuluan walau apa sekalipun yang timbul daripada segala transaksi sama ada dibenarkan atau tidak dibenarkan, yang dilakukan menggunakan Kad anda.
- Jika anda gagal untuk mematuhi terma dan syarat-syarat kad kredit, kami mempunyai hak untuk menamatkan kad anda.

6. Apakah risiko-risiko utama?

- Dengan hanya membuat pembayaran minimum bagi bayaran bulanan, jumlah caj dan masa yang diambil untuk menjelaskan semua baki akan bertambah. Fikirkan tentang keupayaan bayaran balik anda sebelum menggunakan Maybank 2 Cards Premier anda. Caj kewangan adalah di antara 15% hingga 18% setahun ke atas baki belum jelas berdasarkan rekod bayaran dalam tempoh 12 bulan. Jika pembayaran balik minima tidak dijelaskan pada tarikh matang, caj 1% akan dikenakan daripada baki belum jelas transaksi pembelian runcit dan pengeluaran tunai yang tertunggak pada tarikh penyata akaun, tertakluk pada caj minima RM10, sehingga tahap maksima sebanyak RM100.
- Caj Kewangan yang dikenakan ke atas baki belum dijelaskan bagi Kad Kredit ini adalah berdasarkan struktur harga bertingkat berdasarkan kepada sejarah pembayaran anda.

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Kad: Maybank 2 Cards Premier
Tarikh: Ogos 2015

- Sekiranya anda mempunyai masalah membayar baki Kad Kredit anda, sila hubungi kami dengan segera untuk membincangkan alternatif pembayaran balik.
- Anda harus memaklumkan kepada kami dengan serta-merta sekiranya mendapati bahawa Kad Kredit anda hilang atau dicuri.

7. Apakah yang perlu saya lakukan jika terdapat perubahan maklumat dan butiran berkenaan maklumat peribadi saya?

Adalah penting untuk anda menghubungi pihak kami sekiranya terdapat sebarang pertukaran maklumat atau butiran peribadi anda, ini adalah untuk memastikan semua urusan surat menyurat sampai kepada pihak anda tepat pada waktunya. Untuk mengemaskinikan alamat dan nombor telefon anda, anda boleh menghubungi kami menerusi salah satu saluran berikut:

- i) Telefon : 1 800 22 1111 (Panggilan dari tempatan)
+603-7949 0707 (Panggilan dari luar negara)
- ii) E-mel : infinite.card@maybank.com.my
- iii) Menulis kepada (untuk perhatian):

Ketua, Pelaksanaan Perkhidmatan Perhubungan
Pelanggan Tingkat 7, Menara Maybank, 100, Jalan
Tun Perak 50050 Kuala Lumpur

- iv) Faks : 03-7953 8610
- v) Cawangan Maybank yang berdekatan

8. Di mana saya boleh mendapatkan maklumat lanjut?

- i. Sekiranya anda memerlukan maklumat lanjut atau pertanyaan tentang kad kredit ini, anda boleh mengunjungi laman web www.maybank2u.com.my atau tulis ke alamat:-

Tingkat 7, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel : 1 800 22 1111
e-mel : infinite.card@maybank.com.my

- ii. Jika pertanyaan atau aduan tidak diselesaikan oleh pihak kami dengan cara memuaskan, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:

Blok D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Telefon : 1-300-88-5465
Faks : 03-21741515

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E-mel : bnmteelink@bnm.gov.my

- iii. Di samping itu, anda boleh mendapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit (AKPK), iaitu agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan wang, kaunseling kredit dan pengurusan semula hutang secara percuma bagi individu. Anda boleh menghubungi AKPK di :-

Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Telefon : 1-800-88-2575
E-mel : enquiry@akpk.org.my

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MEMATUHI PEMBAYARAN BALIK KAD IKHWAN-i ANDA.

Maklumat yang di sediakan dalam Lembaran Makluman Produk ini di keluarkan pada Ogos 2015 dan sah sehingga semakan semula.