

FREQUENTLY ASKED QUESTIONS
MAYBANK ISLAMIC IKHWAN CARD-i

Q1: What is the Maybank Islamic Ikhwan Card-i?

A1: The Maybank Islamic Ikhwan Card-i is an Islamic Card based on the Shariah contract of *Ujrah* (fee on service). It is universally accepted and can be used like any other credit card.

Q2: What are the differences between Maybank Islamic Ikhwan Card-i and a conventional credit card?

A2: The Maybak Islamic Ikhwan Card-i is formulated based on Shariah principle:

- In Islamic Banking, the late payment charge is non-compounding as compared to a conventional credit card.
- The Maybank Islamic Ikhwan Card-i is based on Shariah principles, and so it cannot be used for transactions prohibited by Shariah such as gambling, liquor, etc.
- It is governed by the concept of economic justice and cardholders will avoid interest or riba in their banking transactions.

Q3: What is the annual income requirement for Maybank Islamic Ikhwan Card-i?

A3: The minimum annual income requirement is as follows:

Card	Gold	Platinum	Infinite
Visa	-	-	RM 180,000
PETRONAS Ikhwan Visa	RM 30,000	RM 60,000	-
Amex	RM 30,000	RM 60,000	-

Q4: Is the Government Service Tax applicable for this Maybank Islamic Ikhwan Card-i?

A4: Yes. Government Service Tax is applicable as follows:-

- RM50.00 per Principal Card.
- RM25.00 per Supplementary Card.

Q5: What are the documents required for an application?

A5: The documents required are as follows:

- i. Copy of NRIC (both sides) or passport (including supplementary applicants).
- ii. Latest BE form with official tax receipt.
- iii. Latest 3 months salary slips.
- iv. Latest 6 months savings account activity.
- v. If you are self-employed, please enclose copies of your business registration and at least 6 month's bank statements.
- vi. For Expatriate: A letter from your employer confirming the duration of employment contract in Malaysia and the applicant must be a Maybank / Maybank Islamic account holder.
- vii. For Graduates: Copy of degree certificate / professional qualification and employment letter or 1 month's salary slip.

Q6: If I already have a credit card from another bank, do I need to send all documents?

A6: If you have been a Principal Cardmember for credit / charge card which issued in Malaysia and valid worldwide for at least a year, you only need to enclose the following:-

- Copy NRIC (both sides) or passport (including supplementary applicants).
- Copy of credit / charge card of Supplementary Applicant (both sides), if any.

Q7: Can I apply for the Maybank Islamic Ikhwan Card-i if I don't have an account with Maybank / Maybank Islamic?

A7: Yes, you don't have to be a Maybank / Maybank Islamic account holder in order to apply for a Maybank Islamic Ikhwan Card-i. Just print out the application form via our website and fill it in. Subsequently, enclose the required documents and mail or send it to the nearest Maybank / Maybank Islamic branch.

Q8: If I already have a Maybank credit card, can I apply for the Islamic Ikhwan Card-i?

A8: Yes, you can. The approval for Maybank Islamic Ikhwan Card-i is subject to the new credit assessment. You are required to fill in the Maybank Islamic Ikhwan Card-i application form and submit it with the relevant documents.

Q9: What is the Maybank Islamic Ikhwan Card-i card limit?

A9: The card limit will be based on your credit assessment.

Q10: I have fully utilised my conventional card limit, can I transfer my credit limit from Ikhwan Card-i to conventional card?

A10: The credit limit between the conventional card and Maybank Islamic Ikhwan Card-i is not transferable.

Q11: Can I close my Maybank conventional credit card account and transfer the balance to my Maybank Islamic Ikhwan Card-i?

A11: Yes, you can, by paying the outstanding balance in full, or choose a Balance Transfer plan for the outstanding amount. If you choose to close your Maybank conventional card account and transfer the balance to Maybank Islamic Ikhwan Card-i, you are advised to read the [Conversion from Conventional to Ikhwan Card-i FAQs](#) for further details.

Q12: What are the Management Charges for the Maybank Islamic Ikhwan Card-i?

A12: i) Actual Monthly Management Charges (AMMC)

Conditions	Management Charges	
	Per Month	Per Annum
Payment Months / Total 12 months		
For prompt payment of 12/12 months	1.25%	15%
For prompt payment of 10/12 months	1.42%	17%
For prompt payment of less than 10/12 months	1.50%	18%

AMMC will be imposed on the outstanding retail transaction balance that is not paid after the payment due date. The charge will be calculated from the day of the transactions were posted until the full payment has been made.

Fixed Monthly Management Charges (FMMC)

Card Type	Gold	Platinum	Infinite
FMMC	RM 900	RM2,700	RM 30,000

ii) Actual Cash Withdrawal Management Charges (ACWMC)

Actual Cash Withdrawal Management Charge	
Service Fee	Management Charge
One-time fee of 5% on the Cash Withdrawal amount or minimum of RM10 per transaction, whichever is higher.	18% p.a. on the outstanding balance of Cash Withdrawal. Cash withdrawal charges will be calculated on daily basis

Fixed Monthly Cash Withdrawal Charges		
Gold	Platinum	Infinite
RM1,300.00	RM3,900.00	RM44,300.00

Q13: What happened if in the event that AMMC is higher than FMMC?

A13: There are 3 scenarios for AMMC and FMMC as follows:

- In the event, AMMC is higher than FMMC, the Bank will charge the AMMC up to FMMC amount only.
- In the event, there is no retail transaction has been performed, the Bank may grant full Ibra' (rebate) on the FMMC.
- In the event, the AMMC is lower than FMMC, the Bank may grant Ibra' (rebate) on the differences between FMMC and AMMC.

Note:

The above scenarios are also applicable for Actual Cash Withdrawal Management Charge and Fixed Monthly Cash Withdrawal Charge.

Q14: What is the Cash Advance fee?

A14: For Maybank Islamic Ikhwan Card-i the cash advance fee is known as "Cash Withdrawal Charge". The Charge for each cash withdrawal transaction is 5% of the amount withdrawn or minimum RM10, whichever is higher.

Q17: What about the minimum monthly payment?

A17: The minimum monthly payment is 5% of the total new balance or RM25 whichever is higher.

Q18: What is the penalty?

A18: For Maybank Islamic Ikhwan Card-i, the penalty is known as "late payment charges". The charge is 1% of the total outstanding balance as at your statement date or minimum charge of RM10 and maximum charge of RM75, whichever is higher.

Q19: Is there any restriction in using my Maybank Islamic Ikhwan Card-i?

A19: The Ikhwan Card-i can be used anywhere, at all outlets that accept Visa and/or American Express® cards. Like other Islamic cards, your Maybank Islamic Ikhwan Card-i should not be used for unlawful and non-halal activities, including illegal online betting or gambling. The Bank is entitled to terminate your Card immediately without any notice, if the Card has been discovered for such purposes.

Q20: Will I receive a monthly statement for my Maybank Islamic Ikhwan Card-i?

A20: Yes, you will receive separate monthly statements for Maybank Islamic Ikhwan Card-i and your conventional card.

Q21: Do I have to make separate payments for Maybank conventional and Islamic Ikhwan card?

A21: Yes. However, for payments made by cheque, you can use the same cheque whereby just indicate the amount to be paid for each card on the back of the cheque.

Q22: What are the benefits I enjoy with Maybank Islamic Ikhwan Card-i?

A22: You will enjoy all the benefits that conventional Cardmembers enjoy such as:-

- Takaful coverage.
- Visa Wave – make purchase speedier at participating merchant outlets.
- Auto Paybills – bills are automatically charged to Maybank Islamic Ikhwan Card-i upon enrolment.
- Balance Transfer Plan – transfer outstanding balance from other credit cards to your Maybank Islamic Ikhwan Card-i and enjoy savings.

- Maybankard Treats – special deals and great rewards from dining, shopping, golf to health treats all year round.
- Treats On-Chip – earn e-Coupons to redeem and receive discounts and items at participating merchants.
- TreatsPoints HotSpot – use your TreatsPoints to redeem gift on-the-spot at over 300 HotSpot locations nationwide.
- Maybankard Travel Treats & Enrich Frequent Flyer Programme – enjoy discounted rates on all business and leisure travel. Also earn TreatsPoints to redeem free air travel with Malaysia Airlines Enrich Frequent Flyer programme.
- M2U Mobile Banking – Cardmembers can securely access, view Ikhwan Card-i balances or pay bills to over 500 corporations with Maybank Islamic Ikhwan Card-i while on the move, anytime and anywhere.

Q23: Whom to contact if my Ikhwan Card-i is lost or stolen?

A23: If your Card is lost or stolen, please call 03-2072 1373 or our toll-free number 1800-88-3231 to report immediately. (Available 24 hours a day, 7 days a week).

If your Card is lost or stolen while abroad, contact us or report to Visa Assistance Centres or their affiliates. For the American Express® Card-i, please notify the American Express® Travel Service Officer.

SOALAN-SOALAN LAZIM
KAD IKHWAN-i MAYBANK ISLAMIC

S1: Apakah Kad Ikhwan-i Maybank Islamic?

J1: Kad Ikhwan-i Maybank Islamic adalah kad kredit Islam berdasarkan kontrak Syariah *Ujrah* (upah perkhidmatan). Ia diterima secara universal dan boleh digunakan seperti kad kredit yang lain.

S2: Apakah perbezaan di antara Kad Ikhwan-i Maybank Islamic dan kredit kad konvensional?

J2: Kad Ikhwan-i Maybank Islamic adalah berlandaskan prinsip Syariah:

- Dalam Perbankan Islam, caj bayaran lewat adalah tidak berkompauan berbanding kad kredit konvensional.
- Kad Ikhwan-i Maybank Islamic adalah berdasarkan prinsip Syariah. Oleh itu, Kad ini tidak boleh digunakan untuk melakukan transaksi yang dilarang oleh Syariah seperti perjudi, arak dsb.
- Berlandaskan konsep keadilan ekonomi di mana pemegang kad dapat menghindari faedah atau riba dalam urusan perbankan mereka.

S3: Apakah ciri-ciri atau nilai Islam yang terdapat pada Kad ini?

J3: Kad Ikhwan-i membawa 5 nilai Islam:

- Kebajikan (Sadaqah) – Menderma melalui Kad Ikhwan-i atau TreatsPoints kepada badan kebajikan amal yang terpilih.
- Pelancongan (Ziarah) – Program pelancongan ke tempat-tempat bersejarah Islam di negara Timur Tengah.
- Perlindungan (Takaful) – Pakej-pakej takaful khas.
- Simpanan (Al-Tawfir) – Pelan pindah baki dan pelan EzyPay istimewa sepanjang tahun.
- Perkongsian (Musharakah) – Dapatkan TreatsPoints dengan penggunaan Kad Ikhwan-i dan nikmati keistimewaan serta tebus produk untuk diri anda, rakan-rakan dan ahli keluarga.

S4: Apakah kelayakan pendapatan tahunan minimum yang diperlukan untuk Kad Ikhwan-i Maybank Islamic?

J4: Kelayakan pendapatan tahunan minimum adalah seperti berikut:

Kad	Emas	Platinum	Infinite
Visa	RM 30,000	RM 60,000	RM 240,000
Amex	RM 30,000	RM 120,000	-

S5: Adakah Cukai Perkhidmatan Kerajaan dikenakan untuk Kad Ikhwan-i Maybank Islamic?

J5: Ya. Cukai Perkhidmatan Kerajaan yang dikenakan adalah seperti berikut:

- RM50.00 bagi setiap Ahli Kad Utama.
- RM25.00 bagi setiap Ahli Kad Tambahan.

S6: Apakah dokumen-dokumen yang diperlukan semasa membuat permohonan?

J6: Dokumen-dokumen yang diperlukan adalah seperti berikut:

- i. Salinan Kad Pengenalan (depan dan belakang) atau pasport (termasuk pemohon kad tambahan).
- ii. Borang BE terkini bersama dengan resit cukai rasmi.
- iii. 3 bulan penyata gaji yang terkini.
- iv. 6 bulan penyata aktiviti akaun simpanan yang terkini.
- v. Sekiranya anda bekerja sendiri, sila lampirkan salinan pendaftaran perniagaan dan sekurang-kurangnya 6 bulan penyata bank yang terkini.

APPENDIX 4 – SOALAN-SOALAN LAZIM

- vi. Untuk Ekspatriat: Surat akuan daripada majikan untuk mengesahkan jangka masa kontrak pekerjaan di Malaysia dan pemohon mestilah merupakan pemegang akaun Maybank / Maybank Islamic.
- vii. Untuk Graduan: Salinan sijil ijazah / sijil kelayakan profesional dan surat akuan pekerjaan atau 1 bulan penyata gaji yang terkini.

S7: Sekiranya saya mempunyai kad kredit daripada bank lain, adakah saya perlu melampirkan semua dokumen-dokumen yang diperlukan?

J7: Sekiranya anda adalah pemegang utama kad kredit / caj daripada mana-mana bank di Malaysia dan masih sah di seluruh negara sekurang-kurangnya setahun, anda hanya perlu melampirkan dokumen-dokumen tersebut:-

- Salinan Kad Pengenalan (depan dan belakang) atau pasport (termasuk pemohon kad tambahan).
- Salinan kad kredit / caj pemohon kad tambahan (depan dan belakang), jika ada.

S8: Bolehkah saya memohon Kad Ikhwan-i Maybank Islamic sekiranya saya tidak mempunyai akaun dengan Maybank / Maybank Islamic?

J8: Ya, anda tidak perlu menjadi pemegang akaun Maybank / Maybank Islamic untuk memohon Kad Ikhwan-i Maybank Islamic. Anda hanya perlu mencetak borang permohonan daripada laman sesawang kami dan mengisi borang permohonan tersebut. Seterusnya melampirkan dokumen-dokumen yang diperlukan dan pos atau hantar ke cawangan Maybank / Maybank Islamic yang terdekat.

S9: Sekiranya saya mempunyai kad kredit Maybank, bolehkah saya memohon Kad Ikhwan-i Maybank Islamic?

J9: Ya, anda boleh. Kelulusan permohonan Kad Ikhwan-i Maybank Islamic adalah tertakluk kepada penilaian kredit yang baru. Anda dikehendaki untuk mengisi borang permohonan Kad Ikhwan-i Maybank Islamic dan menyerahkan dokumen-dokumen yang berkaitan kepada pihak kami.

S10: Apakah had kemudahan Kad Ikhwan-i Maybank Islamic?

J10: Jumlah had Kad adalah berdasarkan kepada penilaian kredit anda.

S11: Saya telah menggunakan sepenuhnya had kredit untuk kad kredit konvensional saya, bolehkah saya memindahkan had kemudahan dari Kad Ikhwan-i kepada kad konvensional saya?

J11: Had kemudahan / had kredit di antara kad kredit konvensional dan Kad Ikhwan-i Maybank Islamic adalah tidak boleh dipindah milik.

S12: Bolehkah saya menutup akaun kad kredit konvensional Maybank saya dan memindahkan baki akaun ke dalam Kad Ikhwan-i Maybank Islamic saya?

J12: Ya, anda boleh, dengan membayar sepenuhnya amaun tertunggak atau memilih untuk mengambil pelan Pemindahan Baki (Balance Transfer). Sekiranya anda memilih untuk menutup akaun kad kredit konvensional Maybank dan memindah baki ke dalam Kad Ikhwan-i Maybank Islamic, anda dinasihatkan untuk membaca [Soalan-soalan Lazim Penukaran daripada Konvensional to Kad Ikhwan-i \(Conversion from Conventional to Ikhwan Card-i FAQs\)](#) untuk maklumat lanjut.

S13: Apakah caj pengurusan Kad Ikhwan-i Maybank Islamic?

J13: i) Caj Pengurusan Bulanan Sebenar (CPBS)

Syarat	Caj Pengurusan	
	Bulanan	Tahunan
Bayaran Bulanan / Selama 12 Bulan		
Bayaran segera 12/12 bulan	1.13%	13.5%
Bayaran segera 10/12 bulan	1.33%	16.0%
Bayaran segera kurang daripada 10/12 bulan	1.46%	17.5%

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CPBS akan dicaj ke atas jumlah urusan pembelian runcit yang belum dibayar selepas tarikh akhir pembayaran. Pengiraan caj akan dikira bermula dari tarikh urusan yang telah diposkan ke dalam akaun kad sehingga pembayaran penuh telah dijelaskan.

Caj Pengurusan Bulanan Tetap (CPBT)

Jenis Kad	Emas	Platinum	Infinite
FMMC	RM 900	RM 3,600	RM 30,000

ii) Caj Pengurusan Pengeluaran Tunai Sebenar (CPPTS)

Caj Pengurusan Pengeluaran Tunai Sebenar	
Yuran Perkhidmatan	Caj Pengurusan
Yuran sekali sahaja sebanyak 5% ke atas amaun Pengeluaran Tunai atau minimum RM10 bagi setiap transaksi yang mana lebih tinggi.	18% setahun ke atas baki belum jelas Pengeluaran Tunai. Caj Pengurusan dikira atas dasar harian.

Caj Pengeluaran Tunai Bulanan Tetap		
Emas	Platinum	Infinite
RM1,300.00	RM5,300.00	RM44,300.00

S14: Apakah yang akan berlaku sekiranya CPBS lebih tinggi daripada CPBT?

J14: Terdapat 3 senario untuk CPBS dan CPBT seperti berikut:

- a) Sekiranya CPBS lebih tinggi daripada CPBT, pihak Bank akan mengenakan CPBS sehingga jumlah FMMC sahaja.
- b) Sekiranya tiada urusan runcit dijalankan, pihak Bank akan memberikan rebat sepenuhnya pada CPBT.
- c) Sekiranya CPBS lebih rendah daripada CPBT, pihak Bank akan memberikan rebat sekiranya terdapat perbezaan di antara CPBS dan CPBT.

Nota:

Senario-senario di atas juga diguna pakai bagi Caj Pengurusan Pengeluaran Tunai Sebenar dan Caj Pengeluaran Tunai Bulanan Tetap.

S15: Apakah yuran Pendahuluan Tunai?

J15: Yuran pendahuluan tunai untuk Kad Ikhwan-i Maybank Islamic dikenali sebagai Caj Pengeluaran Tunai. Caj untuk setiap pengeluaran tunai adalah sebanyak 5% daripada jumlah pengeluaran atau minimum RM10, yang mana lebih tinggi.

S16: Bagaimanakah dengan bayaran minimum bulanan?

J16: Bayaran minimum bulanan adalah 5% daripada jumlah baki yang baru atau RM25, yang mana lebih tinggi.

S17: Apakah penalti?

J17: Penalti untuk Kad Ikhwan-i Maybank Islamic digelar sebagai Caj Bayaran Lewat. Caj yang dikenakan adalah sebanyak 1% daripada jumlah amaun tertunggak atau RM5 dan maksimum RM50, yang mana lebih tinggi.

S18: Adakah terdapat apa-apa sekatan dalam menggunakan Kad Ikhwan-i Maybank Islamic?

J18: Kad Ikhwan-i boleh digunakan di mana sahaja, di kedai-kedai yang menerima kad Visa dan / atau kad American Express®.

APPENDIX 4 – SOALAN-SOALAN LAZIM

Sepertimana kad Islam yang lain, Kad Ikhwan-i Maybank Islamic tidak boleh digunakan untuk transaksi yang melanggar undang-undang / Shariah, termasuklah perjudian atau pertaruhan haram secara maya, Pihak Bank berhak untuk membatalkan Kad anda dengan serta merta dengan memberi notis.

S19: Adakah saya akan menerima penyata bulanan akaun Kad Ikhwan-i Maybank Islamic?

J19: Ya, anda akan menerima penyata bulanan berasingan untuk Kad Ikhwan-i Maybank Islamic dan kad konvensional anda.

S20: Adakah saya perlu membuat bayaran secara berasingan untuk kad konvensional Maybank dan Kad Ikhwan-i Maybank Islamic?

J20: Ya. bagi pembayaran melalui cek, anda boleh menggunakan cek yang sama dengan menyatakan amaun yang perlu dibayar bagi setiap kad dibelakang cek tersebut.

S21: Apakah faedah-faedah yang akan saya terima dengan menggunakan Kad Ikhwan-i Maybank Islamic?

J21: Anda akan menerima faedah yang sama seperti ahli kad konvensional seperti:-

- Perlindungan Takaful.
- Visa Wave – pembayaran yang pantas, di kedai-kedai yang mengambil bahagian.
- Pembayaran Bil secara Auto– bil-bil akan dicaj secara automatik ke dalam Kad Ikhwan-i selepas mendaftar.
- Pelan Pemindahan Baki – memindahkan amaun yang belum dijelaskan daripada kad kredit yang lain ke dalam Kad Ikhwan-i Maybank Islamic serta nikmati penjimatan.
- Ganjaran Maybankard – tawaran yang istimewa dan ganjaran yang menarik sepanjang tahun daripada ganjaran tempat makan, membeli-belah, golf sehingga ganjaran kesihatan.
- Ganjaran Pada Cip – terima e-Kupon untuk menebus dan menerima diskaun dan barangan di kedai-kedai yang mengambil bahagian.
- 'TreatsPoints HotSpot' – gunakan TreatsPoints anda untuk menebus hadiah serta merta di 300 lokasi-lokasi HotSpot di seluruh negara.
- Program 'Maybankard Travel Treats' & 'Enrich Frequent Flyer' – nikmati kadar diskaun ke atas semua penerbangan untuk perniagaan atau percutian. Nikmati juga TreatsPoints dengan menebus penerbangan percuma dengan program Malaysia Airlines Enrich Frequent Flyer.
- Perbankan Telefon M2U – Ahli kad boleh mengakses, menyemak jumlah baki Kad Ikhwan-i atau membayar bil-bil dengan menggunakan Kad Ikhwan-i Maybank Islamic ke atas 500 syarikat-syarikat walau di mana anda berada dan pada bila-bila masa.

S22: Siapakah yang saya boleh hubungi sekiranya Kad Ikhwan-i saya hilang atau dicuri?

J22: Sekiranya Kad Ikhwan-i anda hilang atau dicuri, sila hubungi 03-2072 1373 atau talian bebas tol 1800-88-3231 untuk melaporkan dengan segera. (Boleh dihubungi 24 jam sehari, 7 hari dalam seminggu).

Sekiranya Kad anda hilang atau dicuri semasa di luar negara, hubungi kami dengan segera atau laporkan kepada Pusat Bantuan Visa atau untuk Kad American Express®, sila laporkan kepada Pegawai Perkhidmatan Pelancongan American Express® .