

## PRODUCT DISCLOSURE SHEET



Read this Product Disclosure Sheet before you decide to take the Maybank Islamic Ikhwan Visa Infinite Card-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

Card:  
Maybank Islamic Ikhwan Visa Infinite Card-i

Date: June 2013

### 1. What is this product about?

Maybank Islamic Ikhwan Visa Infinite Card-i is an Islamic card based on the Shariah principle of Ujrah (fee on service). The Card Limit has been granted to you whereby any utilised amount of the Card Limit will be subject to Management Charges if, the amount has not been settled in full or before the due date.

### 2. What do I get from this product?

#### (a) Types of Card:

Maybank Islamic Ikhwan Visa Infinite Card-i

#### (b) Card Limit:

- Range from RM50,000 onwards (the card limit is subject to your credit evaluation).
- Not more than 2 times of your monthly income if your income is RM 36,000 per annum or less.

#### (c) Rebate (Ibra'):

- The Bank has the rights to give rebate on the Management Charges if there is no retail transaction has been performed. The rebate will be calculated based on the differences between Fixed Monthly Management Charges and Actual Monthly Management Charges at the relevant Statement Date.  
*(Not applicable for Cash Withdrawal and Balance Transfer Programme).*
- The Bank has the rights to give rebate on the Cash Withdrawal Management Charges if there is no Cash Withdrawal has been performed. The rebate will be calculated based on the differences between Fixed Monthly Cash Withdrawal Charge and Actual Monthly Cash Withdrawal Charge at the relevant Statement Date.  
*(Not applicable for Retail Transaction and Balance Transfer Programme).*

#### (d) Benefits

##### 1. Treats Points

- Every RM1 spend locally earn 2 TreatsPoints
- Every RM1 spend overseas earn 5 TreatsPoints
- 10,000 TreatsPoints upon activation of card
- TreatsPoints can be converted to Enrich Miles (MAS), KrisFlyer Miles (Singapore Airlines) or Q Miles (Qatar Airways) at a low conversion rate. 4,500 TP = 1,000 Air Miles
- Redeem your TreatsPoints for Flexi Travel - airline tickets, cruises or car rentals via Mayflower. Visit [www.traveltreats.com.my](http://www.traveltreats.com.my), Call 1300 30 6688 for bookings or any enquiries.
- Redeem your TreatsPoints via [www.maybankard.net.my](http://www.maybankard.net.my)
- TreatsPoints never expire.

##### 2. Golf Privileges

- Complimentary Green Fees for card members to play at 10 premium clubs in Malaysia. Unlimited number of rounds.
- 10% savings on green fees for guest.
- 20 rounds a month complimentary green fees at selected golf courses in Singapore, Indonesia, Thailand, China, Australia and UAE.
- No minimum paying guest requirement if all hold Principal Maybankard World MasterCard, Visa Infinite, American Express Centurion Card, American Express Platinum charge card and Maybankard 2 Amex Platinum credit card.
- Minimum of 2 players a flight for weekdays and 3 for weekends.
- For more details, refer to [www.maybank2u.com.my](http://www.maybank2u.com.my)

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### Local Golf Club:-

- Kota Permai Golf & Country Club, Selangor
- Saujana Golf & Country Resort, Kuala Lumpur
- Sutera Harbour Golf & Country Club, Sabah
- The Legends Golf & Country Resort, Johor
- Tropicana Golf & Country Club, Selangor
- Bukit Jalil Golf & Country Club, Kuala Lumpur
- 4 other Premium Golf Clubs

### International Golf Privileges:-

- Emirates Golf Club, Dubai
- Imperial Klub Golf, Tangerang, Indonesia
- Klub Golf Bogor Raya, Bogor, Indonesia
- Lotus Hills Golf Resort, Guangzhou, China
- Mission Hill Phuket Golf Club, Phuket, Thailand
- Nirwanan Bali Golf Club, Bali, Indonesia
- Orchid Country Club, Singapore
- Ria Bintan Golf Club, Bintan, Indonesia
- Royal Gems Golf and Lodge, Bangkok Thailand
- The Dunes Golf Links, Melbourne, Australia

### 3. Complimentary Hilton Premium Club Privilege Membership Card

- I. 1 for 1 dining in Asia Pacific at participating Hilton Hotels
- II. 10% discount on standard and promotional room rates
- III. For more details, refer to [www.maybank2u.com.my](http://www.maybank2u.com.my)

### 4. Priority Pass Airport Lounge

- Enjoy 5 times complimentary access annually to airport lounges worldwide
- Beyond the 5th time visit, a fee of US\$27 will be charged per person
- Each accompanying guest will be charged a fee of US\$27
- For further info, visit [www.prioritypass.com](http://www.prioritypass.com)

### 5. Dewan Filharmonik Petronas

- Experience the best of entertainment and leisure with Dewan Filharmonik - Petronas world class concerts.
- Card members also get to enjoy dining at the exclusive Malaysian Petroleum Club with purchase of ticket for shows on the same day.
- For enquiries and bookings, contact Dewan Filharmonik Petronas Box Office at 03-20517007 or visit [www.mpo.com.my](http://www.mpo.com.my)

### 6. Visa Airport Speed Pass

- Enjoy the convenience and efficiency of fast track immigration at over 280 International airports with Visa Airport Speed Pass
- Visit [www.airportspeedpass.com](http://www.airportspeedpass.com) for more information on participating airports

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### Exceptional Rewards

- 5 x TreatsPoints for overseas spend
- 2x TreatsPoints for local spend
- 10,000 TreatsPoints upon activation of the card
- Choice of airlines to convert TreatsPoints - Enrich, Krisflyer and Qatar
- Fastest way to earn Air Miles
- Flexi Travel privileges
- Priority Pass to airport lounges
- Visa Airport Speed pass

### Financial Convenience

- Superior credit line
- Private banking access
- Convenient cash access
- Maybank Network Strength

### Convenient Payment mode

- Online at Maybank2u.com
- Direct Debit or standing instruction
- Cheque deposits or cash deposit machines
- Maybank branch
- ATM facilities

### 3. What are my obligations?

- Minimum monthly payment: 5% of the outstanding balance or a minimum payment of RM 25.
- 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 disputes 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 Cardholders.

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

Annual fee	
▪ Principal	1 <sup>st</sup> year: waived Subsequent year : RM800 ( <i>waiver of annual fee is granted upon spend of RM50,000 per annum</i> )
▪ Supplementary	Free for life ( <i>up to first 4 complimentary supplementary</i> )
Actual Cash Withdrawal Management Charges	Flat rate of 5% of the total amount of cash advance or minimum RM10/, whoever is higher.
Card replacement fee	RM50/- for every card replacement
Sales draft retrieval fee	Original Sales draft at RM15/- per copy/Photocopy of sales draft at RM5/- per copy.

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Additional statement request fee	RM5/- per month statement
Overseas transaction conversion fee	For foreign charges converted by Visa, the amount charged to the Card will be converted to Ringgit Malaysia on the date of transaction is processed. The exchange rate will be based on the rate determined by Visa International at such time. The exchange rate may differ from the rate in the effect on the date of transaction due to market fluctuations.
Over limit fee	To be fill up by product owner
Fixed Monthly Management Charges	<b>Infinite</b>
	RM30,000
Fixed Monthly Cash Withdrawal Charges	<b>Infinite</b>
	RM44,300

**Actual Monthly Management Charges; please refer to the table below**

	Actual Monthly Management Charges	
	Per Month	Per Annum
For prompt repayment of 12/12 months	1.25%	15%
For prompt repayment of 10/12 months	1.42%	17%
For Prompt repayment of less than 10/12 months	1.50%	18%
Cash Advance (calculated on a daily basis)	1.50%	18%

To enjoy lower Actual Monthly Management Charges for retail transactions, you should make at least 10 prompt payments in the last 12 months.

- Service Tax - The annual RM50/- and RM25/- Service Tax 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.

#### 5. What if I fail to fulfill my obligations?

**Late payment charges:** 1% of the unpaid outstanding balance as at your statement date or a minimum of RM10/-, whichever is higher up to a maximum of RM75/-.

- **Right to set off:** We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this credit card account by giving 7 calendar day prior notice on our attention to set off.
- **Liability for unauthorized transactions:** The cardholder shall be liable for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, affected with the credit card.
- If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your card.

#### 6. What if I fully settle the balance before its maturity? (For balance transfer or flexi payment plans)

- Lock-in period : Upto 36 months
- Early settlement penalty: NA

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### 7. What are the major risks?

- By paying only minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when charging the credit card.
- The finance charges imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your repayment history.
- If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives.
- You should notify us immediately after having found that your credit card is lost or stolen.

### 8. 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:-

<b><u>Ikhwan Visa Infinite</u></b>	
<b>Tel</b>	1-800-22-1111 (in Malaysia) +603-7949 0707 (outside Malaysia)
<b>Email</b>	<a href="mailto:infinite.card@maybank.com.my">infinite.card@maybank.com.my</a>
<b>Write-in attention to</b>	Head, Service Fulfillment 7 <sup>th</sup> Floor, Customer Engagement, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
<b>Fax</b>	+603-7953 8600

<b>Tel</b>	1-300-88-6688 (calling from Malaysia) or +603-78443696 (calling from outside Malaysia)
<b>Email</b>	<a href="mailto:mbbcardservice@maybank.com.my">mbbcardservice@maybank.com.my</a>
<b>Write-in attention to</b>	Head, Cardmember Interaction, Customer Engagement 7 <sup>th</sup> Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
<b>Fax</b>	+603-7953 860
Any nearby Maybank Branch	

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### 9. Where can I get further information?

- i. Should you require additional information or enquiry on credit card, please refer to [www.maybank2u.com.my](http://www.maybank2u.com.my) website or write to:-  
Maybankcard Centre  
7<sup>th</sup> Floor Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Tel: 1 800 22 1111  
E-mail : [mbbcardservices@maybank.com.my](mailto:mbbcardservices@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  
Tel: 1 300 88 5465  
email: [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)
- iii. Alternatively, you may seek the services of Agency 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  
Tel: 1 800 88 2575  
email: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

### 10. Other credit card product available

- Maybank Islamic PETRONAS Ikhwan Visa Platinum Card-i
- Maybank Islamic PETRONAS Ikhwan Visa Gold Card-i
- Maybank Islamic Ikhwan American Express Platinum Card-i
- Maybank Islamic Ikhwan American Express Gold Card-i

**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 sheet is issued on 1<sup>st</sup> June 2013 and will be valid until the next periodical review.

## RISALAH MAKLUMAT PRODUK

Sila baca dan fahami Lembaran Maklumat Produk bersama-sama dengan terma & syarat bagi produk Kad-i Maybank Islamic Ikhwan Visa Infinite sebelum anda memohon kad ini. Sila dapatkan penjelasan daripada institusi sekiranya anda tidak memahami bahagian di dalam dokumen ini atau terma-terma am



Kad:  
Kad-i Maybank Islamic Ikhwan Visa Infinite  
Tarikh: Jun 2013

### 1. Produk ini mengenai apa?

Kad-i Maybank Islamic Ikhwan Visa Infinite adalah kad kredit Islam berdasarkan konsep Syariah *Ujrah* (upah perkhidmatan).

Had Kad diberikan kepada anda di mana kami memberikan anda had di mana amaun yang telah anda gunakan belum lagi dijelaskan secara sepenuhnya pada atau sebelum tarikh yang ditentukan, amaun yang belum dijelaskan tersebut akan tertakluk kepada caj *Ujrah* / Caj Pengurusan.

### 2. Apakah yang saya dapat daripada produk ini?

#### (a) Jenis-jenis Kad:

Maybank Islamic Ikhwan Visa Infinite Card-i

#### (b) Had Kad:

- Bermula dari RM50,000 ke atas (had kad bagi yang layak diterima adalah tertakluk kepada penilaian kredit anda)
- Tidak lebih dari 2 kali pendapatan bulanan anda sekiranya pendapatan anda adalah RM36,000 setahun atau kurang.

#### (c) Rebat (Ibra'):

- Pihak Bank berhak untuk memberikan rebat ke atas Caj Pengurusan sekiranya tiada urusan runcit dilaksanakan. Rebat akan dikira berdasarkan perbezaan di antara Caj Pengurusan Bulanan Tetap dan Caj Pengurusan Bulanan Sebenar pada tarikh penyata yang dikeluarkan.  
(*Rebat bulanan dikecualikan bagi Pengeluaran Tunai dan program Pindahan Baki*).
- Pihak Bank berhak untuk memberikan rebat ke atas Caj Pengurusan Pengeluaran Tunai sekiranya tiada Pengeluaran Tunai dilaksanakan. Rebat akan dikira berdasarkan perbezaan di antara Caj Pengeluaran Tunai Bulanan Tetap dan Caj Pengeluaran Tunai Bulanan Sebenar pada tarikh penyata yang dikeluarkan.  
(*Rebat bulanan dikecualikan bagi Urusniaga Runcit dan program Pindahan Baki*).

#### (d) Faedah:

- 2x TreatPoints untuk setiap pembelian RM1 dalam negara.
- 5x TreatPoints untuk setiap pembelian RM5 di luar negara.
- 10,000 TreatPoints sebaik pengaktifan Kad-i
- TreatPoints boleh ditukar kepada Enrich Miles (MAS), KrisFlyer Miles (Singapore Airlines) atau Q Miles (Qatar Airways) pada kadar penukaran yang rendah sebanyak 4,500 TP = 1,000 Air Miles.
- Percuma Green Fees untuk Ahli Kad bermain di 10 kelab premium dalam Malaysia. Tiada had pusingan.
- Nikmati makan malam istimewa dan potongan istimewa untuk harga bilik ke atas 125 hotel dan restoran terpilih di dalam rantau Asia Pasifik.

## RISALAH MAKLUMAT PRODUK

Sila baca dan fahami Lembaran Maklumat Produk bersama-sama dengan terma & syarat bagi produk Kad-i Maybank Islamic Ikhwan Visa Infiite sebelum anda memohon kad ini. Sila dapatkan penjelasan daripada institusi sekiranya anda tidak memahami bahagian di dalam dokumen ini atau terma-terma am



Kad:  
Kad-i Maybank Islamic Ikhwan Visa Infinite  
Tarikh: Jun 2013

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

- Bayaran minimum bulanan: 5% daripada baki belum dibayar atau minimum sebanyak RM25.
- Sekiranya terdapat sebarang pertikaian atau percanggahan, Ahli Kad perlu memberitahu Maybank dalam masa 20 hari dari tarikh tutup bil seperti yang dinyatakan dalam penyata akaun.
- Ahli Kad hendaklah mengambil segala langkah berjaga-jaga yang munasabah untuk mencegah kehilangan atau kecurian Kad. Ahli Kad hendaklah memaklumkan kepada pihak Bank menerusi telefon, faks atau e-mel dengan serta merta selepas kehilangan atau kecurian Kad dan mengesahkan kehilangan atau kecurian tersebut secara bertulis kepada pihak Bank.
- Ahli Kad Utama hendaklah bertanggungjawab sepenuhnya ke atas segala urusan yang dijalankan oleh Ahli Kad Tambahan.

### 4. Apakah caj dan yuran yang perlu dibayar?

Yuran Tahunan			
• Kad Utama	Tahun Pertama: Percuma Tahun berikutnya: RM800 ( <i>dikecualikan dengan penggunaan melebihi RM50,000 setahun</i> )		
• Kad Tambahan	Percuma sepanjang hayat bagi 4 Ahli Kad Tambahan		
Fi Pendahuluan Tunai	Kadar rata 5% daripada amaun yang di dikeluarkan atau minimum RM10/-, yang mana lebih tinggi		
Fi Pengantian Kad	RM50/- bagi setiap kad gantian		
Fi draf jualan semula	Draf jualan asal RM15/- setiap salinan/Fotokopi draf jualan RM5/- setiap salinan.		
Fi permintaan penyata tambahan	RM5/- bagi setiap penyata bulanan		
Fi transaksi luar Negara	<b>VISA</b> Untuk caj mata wang asing yang dicaj oleh Visa, amaun yang dicaj kepada Kad akan ditukarkan kepada Ringgit Malaysia pada tarikh transaksi diproses. Kadar pertukaran akan berdasarkan kepada kadar yang ditentukan oleh Visa International pada masa tersebut. Kadar pertukaran mungkin berbeza daripada kadar sebenarnya pada tarikh transaksi disebabkan oleh turun naik pasaran.		
Fi melebihi had	To be fill up by product owner		
Caj Pengurusan Bulanan Tetap	<table border="1"><tr><td>Infinite</td></tr><tr><td>RM 30,000</td></tr></table>	Infinite	RM 30,000
Infinite			
RM 30,000			
Caj Pengeluaran Tunai Bulanan Tetap	<table border="1"><tr><td>Infinite</td></tr><tr><td>RM44,300</td></tr></table>	Infinite	RM44,300
Infinite			
RM44,300			



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Kad-i Maybank Islamic Ikhwan Visa Infinite

Tarikh: Jun 2013

Caj Pengurusan Sebenar, sila rujuk jadual di bawah:-

	Kadar Ujrah	
	Bulanan	Tahunan
Bayaran balik segera 12/12 bulan	1.25%	15%
Bayaran balik segera 10/12 bulan	1.42%	17%
Bayaran balik segera kurang dari 10/12 bulan	1.50%	18%
Pendahuluan tunai(dikira atas dasar harian)	1.50%	18%

Untuk menikmati caj kewangan yang lebih rendah untuk transaksi runcit, anda perlu membuat sekurang-kurangnya 10 pembayaran segera dalam tempoh 12 bulan lepas.

- **Cukai perkhidmatan** : Cukai perkhidmatan tahunan RM50/- dan RM25/- yang masing-masing di kenakan ke atas setiap kad utama dan kad tambahan akan dicaj ke akaun kad anda semasa kad dikeluarkan, pada tarikh ulang tahun atau semasa pembaharuan.

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

- **Caj Bayaran Lewat** : 1% daripada baki belum jelas akan dikenakan, tertakluk pada caj minima RM10/-, sehingga tahap maksima sebanyak RM75/-.
- **Hak untuk memindah baki**: Bank berhak untuk memindahkan sebarang baki kredit dalam akaun Bank anda tanpa sebarang sebab ntuk 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.
- Sekiranya anda gagal untuk mematuhi terma dan syarat Kad ini, kami berhak untuk membatalkan Kad anda.

### 6. Bagaimana jika saya menyelesaikan pinjaman sepenuhnya sebelum tarikh matang? (Untuk pelan pemindahan baki atau pembayaran fleksibel)

- Tempoh tertutup : sehingga 36 bulan
- Denda penyelesaian awal: Tidak berkenaan

### 7. 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 Kad anda.
- Caj Pengurusan yang dikenakan ke atas baki belum dijelaskan bagi Kad ini adalah berdasarkan struktur harga bertingkat berdasarkan kepada sejarah pembayaran anda.
- Sekiranya anda mempunyai masalah membayar baki Kad anda, sila hubungi kami dengan segera untuk membincangkan alternatif pembayaran balik.
- Anda harus memaklumkan kepada kami dengan serta-merta sekiranya mendapati bahawa kad anda hilang atau dicuri.

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### 8. 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.

#### Ikhwan Visa Infinite

Tel	1-800-22-1111 (dalam Malaysia) +603-7949 0707 (luar Malaysia)
Emel	infinite.card@maybank.com.my
Alamat surat-menyurat	Head, Service Fulfillment Tingkat 7, Customer Engagement, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Fax	+603-7953 8600

Tel No	1-300-88-6688 (Panggilan dari Malaysia) +603-78443696 (Panggilan dari luar Malaysia)
E-mel	<a href="mailto:mbbcardservice@maybank.com.my">mbbcardservice@maybank.com.my</a>
Write-in attention to	Ketua, Pelaksanaan Perkhidmatan, Perhubungan Pelanggan Tingkat 7, Menara Maybank, 100 Jalan Tun Perak 50050 Kuala Lumpur
Faks	03-7953860
Cawangan Maybank yang berdekatan	

### 9. 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](http://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 : [mbbcardservices@maybank.com.my](mailto:mbbcardservices@maybank.com.my)

- ii. Jika pertanyaan atau aduan tidak di selesaikan 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  
Tel: 1-300-88-5465  
e-mel: [bnmteleling@bnm.gov.my](mailto:bnmteleling@bnm.gov.my)

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Kad-i Maybank Islamic Ikhwan Visa Infinite

Tarikh: Jun 2013

- 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 sumula hutang secara percuma bagi individu. Anda boleh menghubungi AKPK di:-  
Tingkat 8, Maju Junction Mall  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel: 1 800 88 2575  
e-mel: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

### 10. Produk Kad Ikhwan lain yang boleh didapati:

Kad-i Maybank Islamic PETRONAS Ikhwan Visa Platinum

Kad-i Maybank Islamic PETRONAS Ikhwan Visa Gold

Kad-i Maybank Islamic Ikhwan American Express Platinum

Kad-i Maybank Islamic Ikhwan American Express Gold

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

Maklumat yang disediakan dalam Risalah Makluman Product in di keluarkan pada 01/06/2013 dan sah sehingga semakan semula.