

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Cash Treats. Be sure to also read the terms and conditions.)

**CASH TREATS**

Date :

1. What is this product about?

Cash Treats is a cash instalment program allowing Principal Credit Cardmember to draw Cash from available Maybank Islamic credit card balances and credited to Maybank/Maybank Islamic individual/personal account.

2. What do I get from this product?

- i. Savings from normal Cash Advance Interest Rate (1.5 % at daily rest)
- ii. Payment via monthly instalment.
- iii. Easy to apply - No Documents required
- iv. Cash will be credited into your Maybank Savings/Current account within 2 working days.

| Cash Treats | | | | | | |
|----------------------|---|-----------------|-----------------|-----------------|-----------------|-----------------|
| Plan Name | Cash Treats P6 | Cash Treats P12 | Cash Treats P18 | Cash Treats P24 | Cash Treats P30 | Cash Treats P36 |
| Payment tenure | 6 months | 12 months | 18 months | 24 months | 30 months | 36 months |
| Payment method | The payment is by equal monthly instalment amount over the payment tenure | | | | | |
| Interest Rate p.a | 8.88% | | | | | |
| Fee/Charges | RM100 per approved transaction | | | | | |
| Minimum amount | RM1,000 | | | | | |
| Maximum amount | 70% of available credit limit (subsequent request amount is in multiple of hundred) | | | | | |
| Disbursement Account | <ol style="list-style-type: none"> i. Maybank/Maybank Islamic individual/personal account. Please note that joint savings /current account are not allowed ii. Current Account with Cash Line/Overdraft facility is also not allowed. iii. The payment to Maybank/Maybank Islamic Savings/Current account will take effect within 2 business days from the application approval date | | | | | |

Note: Effective 15 December 2020, maximum allowable amount for Cash Treats is 70% of available credit limit.

Cash Treats Application

Call to 1-300 88 6688 and provide Name, New NRIC, Credit Card Number, Cash Treats amount request, Maybank/Maybank Islamic Savings/Current account number

3. What are my obligations?

- Your Monthly Instalment : RM _____
- The Monthly Instalment payment is calculated in accordance to below formula:

$$\frac{\text{Principal (P)} + [(P \times \text{Tenure Years} \times \text{Interest Rate})]}{\text{Tenure Months}}$$

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

A fixed cash advance fee of RM100 is applicable for every approved application and it is not refundable. The charges will be billed to the credit card account separately.

5. What if I fail to fulfil my obligations?

Normal Finance Charge of 15%-18% p.a will be charged on the remaining balance instalment amount unpaid on the due date until the instalment is paid in full. For Cash Treats instalment approved on 1st October 2019 onwards, first monthly instalment will be posted 1 (one) day after your instalment plan is approved. You are required to pay the monthly instalment amount in full by your statement due date.

6. What if I fully settle the balance before it's maturity?

Please email your request to mbbcardservices@maybank.com.my or contact Maybank Group Customer Care 1300 88 6688. You shall forthwith settle all balances due upon termination. Otherwise the prevailing finance charge shall be levied on the outstanding balance comprises of principal outstanding and current month finance charge accrued.

7. What are the major risks?

- i. The monthly instalment must be paid in full before the statement due date. Think about your repayment capacity before applying for the Cash Treats facility.
- ii. Normal Finance Charge of 15%-18% p.a will be applied to your remaining monthly instalment balances if you don't pay the monthly instalment in full for each month.
- iii. If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives.

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

It is important that you inform us of any changes in your contact details to ensure that all correspondences or phone calls reach you in a timely manner. Please contact us at 1300 88 6688 to change your contact details. Alternatively, you can change your contact details by visiting us at any Maybank/Maybank Islamic branches nationwide.

9. Where can I get further information?

Visit www.maybank.com.my for more details for terms and conditions

If you have any enquiries, please contact us at:

Maybankard Centre

7th Floor Menara Maybank

100 Jalan Tun Perak

50050 Kuala Lumpur

Tel: 1300 88 6688

E-mail: mbbcardservices@maybank.com.my

10. Other credit card instalment products available?

- i. Balance Transfer
- ii. EzyCash
- iii. EzyPay
- iv. EzyPay Plus

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH PAYMENTS ON YOUR MAYBANK CASH TREATS .

The information provided in this disclosure sheet is valid from 15 December 2020

LEMBARAN PENERANGAN PRODUK

(Sila baca dan fahami Lembaran Penerangan Produk ini sebelum anda membuat keputusan untuk memohon kemudahan Cash Treats. Sila pastikan juga anda telah membaca terma dan syarat am.

**Maybank****CASH TREATS**

Tarikh :

1. Apakah produk ini?

Cash Treats-i ialah kemudahan wang tunai yang membenarkan Ahli Kad mengeluarkan tunai daripada baki boleh guna kad kredit dan dipindahkan ke Akaun individu Maybank/Maybank Islamic.

2. Apakah yang saya dapat daripada produk ini ?

- i. Penjimatan daripada Kadar faedah Pendahuluan Tunai (1.5 % caj harian)
- ii. Pembayaran balik melalui ansuran bulanan
- iii. Mudah untuk memohon - Tiada dokumen diperlukan
- iv. Kemudahan Wang Tunai- Sebaik sahaja permohonan diluluskan , wang tunai akan dikreditkan ke akaun Simpanan/Semasa Maybank/Maybank Islamik dalam tempoh 2 hari bekerja daripada tarikh permohonan diluluskan.

| Cash Treats | | | | | | |
|------------------------|--|-----------------|-----------------|-----------------|-----------------|-----------------|
| Nama Pelan | Cash Treats P6 | Cash Treats P12 | Cash Treats P18 | Cash Treats P24 | Cash Treats P30 | Cash Treats P36 |
| Tempoh bayaran | 6 bulan | 12 bulan | 18 bulan | 24 bulan | 30 bulan | 36 bulan |
| Bayaran bulanan | Amaun pembayaran setiap bulan adalah sama sepanjang tempoh bayaran | | | | | |
| Kadar faedah setahun | 8.88% | | | | | |
| Amaun minimum | RM1,000 | | | | | |
| Amaun maksimum | 70% daripada had kredit boleh guna (amaun seterusnya ialah gandaan seratus) | | | | | |
| Akaun penerimaan tunai | <ol style="list-style-type: none"> i. Akaun individu Maybank/Maybank Islamic ii. Akaun simpanan/semasa bersama adalah tidak dibenarkan untuk kemudahan ini. Akaun Semasa dengan kemudahan Overdraft juga tidak dibenarkan. iii. Wang tunai akan dikreditkan ke akaun Simpanan/Semasa Maybank/Maybank Islamik dalam tempoh 2 hari bekerja daripada tarikh permohonan diluluskan. | | | | | |

Nota: Mulai 15 Disember 2020, amaun maksima yang dibenarkan untuk Cash Treats ialah 70% daripada had kredit boleh guna.

Permohonan Cash Treats

Telefon ke **1-300 88 6688** dan berikan maklumat Nama, No Kad Pengenalan baru/lama, No Kad Kredit, Amaun Cash Treats yang dipohon, No akaun simpanan/semasa Maybank

3. Apakah tanggungjawab saya?

- Ansuran bulanan anda : RM _____
- Cara pengiraan ansuran bulanan adalah seperti berikut:

$$\frac{\text{Amaun Prinsipal (P)} + [(P \times \text{Bil Tahun Tempoh Bayaran} \times \text{Kadar Faedah})]}{\text{Bilangan Bulan Tempoh Bayaran}}$$

4. Apakah caj yang perlu saya bayar ?

Yuran sekali bayar sebanyak RM100 akan dikenakan untuk setiap permohonan yang diluluskan dan ianya tidak boleh dipulang balik. Caj ini akan dibilkan ke akaun kad kredit secara berasingan.

5. Bagaimana jika saya gagal memenuhi tanggungjawab saya?

Caj Kewangan Biasa 15%-18% setahun akan dikenakan ke atas baki ansuran bulanan jika bayaran ansuran bulanan tidak dibayar penuh pada bulan tersebut sehingga ansuran bulanan tersebut dibayar penuh. Pelan ansuran Cash Treats yang diluluskan pada 1hb Oktober 2019 dan seterusnya, ansuran bulanan yang pertama akan dikenakan pada 1(satu) hari selepas pelan ansuran diluluskan. Anda dikehendaki membayar amaun ansuran bulanan yang penuh sebelum tamat tempoh pembayaran penyata anda.

6. Bagaimana jika saya membuat bayaran penuh sebelum tempoh matang?

Sila emel permohonan pembatalan ke mbbcardservices@maybank.com.my atau hubungi Maybank Group Customer Care 1300 88 6688 . Anda perlu membayar baki tunggakan penyelesaian awal dengan segera. Caj kewangan kad kredit akan berkuatkuasa ke atas baki tertunggak termasuk tunggakan pokok dan caj kewangan yang dikenakan pada bulan tersebut.

7. Apakah risiko utama ?

- i. Bayaran ansuran bulanan haruslah dibayar sepenuhnya sebelum tarikh akhir pembayaran pada bulan tersebut. (Sila pertimbangkan kemampuan pembayaran sebelum memohon kemudahan Cash Treats)
- ii. Caj Kewangan Biasa 15%-18% setahun akan dikenakan ke atas baki ansuran bulanan jika bayaran ansuran bulanan tidak dibayar penuh pada bulan tersebut.
- iii. Jika anda mempunyai masalah pembayaran kad kredit, hubungi kami untuk berbincang cara pembayaran yang lain.

8. Apakah yang perlu dilakukan sekiranya terdapat perubahan pada butiran maklumat saya?

Adalah penting untuk memaklumkan kepada kami sebarang perubahan dalam butiran hubungan anda untuk memastikan semua surat-menyurat atau panggilan telefon dapat menghubungi anda tepat pada masanya. Sila hubungi kami di 1300 88 6688 untuk menukar maklumat hubungan anda. Sebagai alternatif, anda boleh menukar maklumat hubungan anda dengan melawat kami di mana-mana cawangan Maybank di seluruh negara.

9. Di mana saya boleh mendapatkan maklumat lanjut?

Sila rujuk di laman sesawang www.maybank.com.my

Untuk sebarang pertanyaan, sila hubungi :

Maybankard Centre
7th Floor Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 1300 88 6688
Emel: mbbcardservices@maybank.com.my

10. Produk Kad Kredit lain yang tersedia:

- i. Balance Transfer
- ii. EzyCash
- iii. EzyPay
- iv. EzyPay Plus

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN PEMBAYARAN CASH TREATS.

Maklumat yang disediakan di dalam lembaran penerangan produk ini sah dari 15 Disember 2020