

CASH TREATS - Terms and Conditions

These terms and conditions governs the use of any of your new and existing Visa/MasterCard/American Express Credit Card(s) issued by Malayan Banking Berhad (“Credit Card”) or Maybank Islamic Berhad (“Credit Card-i”) to a cardholder (“Cardmember” or “you”) to apply for Cash Treats/Cash Treats-i

Malayan Banking Berhad (Co. No. 196001000142) (“MBB”) and Maybank Islamic Berhad (Co. No. 200701029411) (“MIB”) are collectively referred to as (“Maybank”). These Terms and Conditions are in addition to the Maybank Card Agreement which regulates the provision of Credit Card/Credit Card-i facilities by MBB and MIB.

In the event of inconsistencies between these Terms and Conditions and the said Maybank Card Agreement, these Terms and Conditions shall prevail in so far as they apply to Cash Treats/Cash Treats-i. Words and expression defined in the Card Agreement will have the same meanings when used in this terms and conditions.

ELIGIBILITY

1. Cash Treats/Cash Treats-i is only available to Principal Cardmember.
2. You must obtain an individual savings and/or current account with Maybank (MBB) and/or Maybank Islamic Berhad (MIB).
3. The approval of your application will be subject to:
 - i. your Card account in good standing ; and
 - ii. your Card available limit at the time of application

CASH TREATS

4. Cash Treats/Cash Treats-i offered:-

Cash Treats/Cash Treats-i						
Plan Name	P6	P12	P18	P24	P30	P36
Payment Tenure	6 months	12 months	18 months	24 months	30 months	36 months
Monthly Instalment	<i>$Cash\ Treats\ Amount\ (P) + [(P \times Tenure\ Years \times Interest\ Rate / Management\ Charge)]$</i> <i>Tenure Months</i>					
Interest Rate/Management Charge	8.88% p.a					
Fee/Charges	RM100 per approved transaction					
Minimum Amount	RM1,000					
Maximum Amount	70% of available credit limit (subsequence request amount is in multiple of hundred)					
Disbursement Account	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 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/Cash Treats-i is 70% of available credit limit

5. You may apply for Cash Treats/Cash Treats-i by calling Maybank Group Customer Care at 1300886688. (Monday to Thursday: 9.00am-5.45pm, Friday: 9.00am-4.45pm)

6. You shall specify the following when applying for Cash Treats/Cash Treats-i:
 - i. Cash Treats Amount
 - ii. Particulars of your MBB/MIB individual bank account.
7. You may apply for more than one Cash Treats/Cash Treats-i subject to the available credit limit of your Card account.
8. Upon approval of the Cash Treats/Cash Treats-i application and the disbursement has been made to your account, the Cash Treats/Cash Treats-i Amount together with the Interest Rate/Management Charge, onetime up-front fee thereon for the Cash Treats/Cash Treats-i period, shall be deducted from the existing credit limit of your Card account.
9. The sum of the Cash Treats/Cash Treats-i Amount and Cash Treats/Cash Treats-i Interest Rate/Management Charge and onetime up-front fee shall be billed to you on the next statement date following the approval of your application.

PAYMENT

10. If you opt to pay the minimum amount of five percent (5%) of the unpaid remaining balance ('the Amount Due') or Ringgit Malaysia twenty five (RM25), whichever is higher, instead of the Monthly Instalment in full, you agree that you will be liable to pay Interest Rate/Management Charge on the Outstanding Balance. For MIB credit cards, Management Charge shall not be compounded.
11. For Cash Treats/Cash Treats-i 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.
12. Failing to pay the monthly instalment amount in full as stated in clause (11) above, you will be subject to Interest Rate/ Management Charge on the Outstanding Balance and the Card late payment charge in accordance with the terms and conditions under the Maybank Card Agreement.

CREDIT LIMIT

13. The approved Cash Treats/Cash Treats-i amount is part of the total available credit limit for all your MBB/MIB Card account(s), including your supplementary credit card account(s) and it is towards reducing your available credit card limit. The available credit card limit will be progressively restored and made available for your use by the amount of the principal portion of each Cash Treats/Cash Treats-i monthly payment paid and to the extent that actual payment is received by the bank.

CANCELLATION / EARLY SETTLEMENT

14. If you wish to make full settlement or cancellation for the Cash Treats/Cash Treats-i amount before the maturing date, please email your request to mbbcardservices@maybank.com.my or contact Maybank Group Customer Care at 1300 88 6688. You shall forthwith settle all balances due upon termination. Otherwise the Finance/ Management Charge shall be levied on the outstanding balance comprises of principal outstanding.
15. In the event your Card account is cancelled or terminated (or notice of cancellation or termination of Card account has been given) by the Cardmember or Maybank for any reason; Maybank reserves the right to charge aggregate of all remaining monthly instalments and/or other amount payable under these Terms and Conditions to your Card account with immediate

payment required. Otherwise, for MBB credit card, the prevailing Finance Charge of up to 18% p.a. shall be levied on the outstanding balance. For MIB credit card, upon termination of the card, Management Charge would not be imposed. Late Payment Charges (LPC) will be charged if the Cardmember does not settle the amount due.

GENERAL TERMS AND CONDITIONS

16. MBB/MIB reserves the right to vary, change, supplement, amend, delete or add to these Terms and Conditions from time to time with twenty one (21) days prior notice to you and the notice shall be published at www.maybank2u.com.my or through any other channel(s) as determined by MBB/MIB. You should actively visit our website from time to time to ensure that you are aware of all proposed changes to the terms and conditions as the amended terms and conditions will supersede all previous terms and conditions.
17. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

CASH TREATS - Terma dan Syarat

Ini adalah terma dan syarat umum yang mengawal penggunaan mana-mana Kad Kredit Visa/ MasterCard/American Express yang baru dan sedia ada yang dikeluarkan oleh Malayan Banking Berhad (“Kad Kredit”) atau Maybank Islamic Berhad (“Kad Kredit-i”) untuk memohon Cash Treats/Cash Treats-i.

Malayan Banking Berhad (No. Syarikat: 196001000142) (“MBB”) dan Maybank Islamic Berhad (No. Syarikat: 200701029411) (“MIB”) secara kolektifnya dirujuk sebagai (“Maybank”).

Terma dan syarat ini adalah tambahan kepada Perjanjian Kad Maybank yang mengatur penyediaan kemudahan Kad Kredit/Kad Kredit-i oleh MBB dan MIB. Sekiranya terdapat ketidaksesuaian antara Terma dan Syarat ini dan Perjanjian Kad Maybank tersebut, Terma dan Syarat ini akan terpakai selagi ia digunakan untuk Cash Treats/Cash Treats-i. Perkataan dan ungkapan yang ditakrifkan dalam Perjanjian Kad adalah membawa maksud yang sama bila digunakan dalam terma dan syarat ini.

KELAYAKAN

1. Cash Treats/Cash Treats-i hanya ditawarkan kepada Ahli Kad Utama.
2. Ahli Kad mesti mempunyai Akaun simpanan individu dan / atau akaun semasa dengan Maybank dan / atau Maybank Islamic Berhad (MIB).
3. Kelulusan permohonan adalah tertakluk kepada:
 - i. akaun Kad anda dalam keadaan baik dan
 - ii. had kredit Kad anda yang boleh diguna pada masa permohonan

CASH TREATS

4. Cash Treats/Cash Treats-i yang ditawarkan:-

Cash Treats/Cash Treats-i						
Nama Pelan	P6	P12	P18	P24	P30	P36
Tempoh Pembayaran	6 bulan	12 bulan	18 bulan	24 bulan	30 bulan	36 bulan
Pembayaran Bulanan	$\frac{\text{Amaun Cash Treats (P)} + [(P \times \text{Bil Tahun Tempoh pembayaran} \times \text{Kadar Faedah/Caj Pengurusan}]}{\text{Bilangan Bulan Tempoh Pembayaran}}$					
Kadar Faedah/Caj Pengurusan	8.88% setahun					
Yuran/Caj	RM100 untuk setiap transaksi yang diluluskan					
Amaun Minimum	RM1,000					
Amaun Maksimum	70% had kredit boleh guna (amaun seterusnya ialah gandaan seratus)					
Akaun Penerimaan Tunai	<ol style="list-style-type: none">i. Akaun individu Maybank/Maybank Islamicii. Akaun simpanan/semasa bersama atau Akaun Semasa dengan kemudahan overdraft/ Cashline-i adalah tidak dibenarkan.iii. Wang tunai akan dikreditkan ke akaun individu Simpanan/Semasa Maybank/Maybank Islamic pilihan anda dalam hari yang sama sebaik sahaja permohonan diluluskan					

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

5. Anda boleh memohon untuk Cash Treats/Cash Treats-i dengan menghubungi Maybank Group Customer Care di 1300 88 6688. (Isnin-Khamis: 9.00am-5.45pm, Jumaat: 9.00am-4.45pm)
6. Anda mestilah memberikan maklumat berikut untuk permohonan Cash Treats/Cash Treats-i:
 - i. Amaun Cash Treats/Cash Treats-i
 - ii. Maklumat akaun individu “MBB”/”MIB”
7. Anda boleh memohon lebih daripada satu Cash Treats/Cash Treats-i tertakluk kepada had kredit boleh guna.
8. Setelah permohonan Cash Treats/Cash Treats-i diluluskan dan pembayaran dibuat ke akaun anda, amaun Cash Treats/Cash Treats-i bersama dengan Kadar Faedah/Caj Pengurusan dan yuran sekali bayar untuk tempoh bayaran Cash Treats/Cash Treats-i akan ditolak daripada had limit Kad anda.
9. Jumlah amaun Cash Treats/Cash Treats-i dan Kadar Faedah/Caj Pengurusan dan yuran sekali bayar akan dibilkan kepada anda melalui penyata Kad pada bulan akan datang dari tarikh permohonan diluluskan.

PEMBAYARAN

10. Jika anda memilih untuk membayar amaun minimum lima peratus (5%) daripada baki tertunggak yang belum dibayar di bawah pelan ansuran (“Pembayaran Tertunggak”) atau Ringgit Malaysia Dua Puluh Lima(RM25), yang mana lebih tinggi selain membayar amaun ansuran bulanan penuh, anda adalah tertakluk kepada Kadar Faedah/Caj Pengurusan ke atas baki tunggakan. Untuk kad kredit MIB, Caj Kewangan/ Caj Pengurusan tidak akan terkumpul.
11. Pelan ansuran Cash Treats/Cash Treats-i 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.
12. Kegagalan mematuhi syarat pada perenggan (11) akan menyebabkan anda tertakluk kepada caj ke atas Baki Tertunggak dan Caj Bayaran Lewat (CBL) Kad selaras dengan terma yang ditetapkan.

HAD KREDIT

13. Cash Treats/Cash Treats-i yang diluluskan adalah sebahagian daripada jumlah had kredit yang boleh guna untuk semua Kad MBB/MIB anda termasuk kad tambahan dan ianya akan ditolak daripada had limit sedia ada. Had kredit boleh guna akan ditambah secara berperingkat dan boleh diguna mengikut bayaran bulanan amaun Cash Treats/Cash Treats-i yang dibuat sehingga amaun bayaran sebenar yang diterima oleh pihak bank.

PEMBATALAN / PEMBAYARAN PENUH AWAL

14. Jika anda ingin membuat pembayaran penuh atau pembatalan ke atas amaun Cash Treats/Cash Treats-i sebelum tempoh matang, sila emel permohonan pembatalan ke mbbcardservices@maybank.com.my atau hubungi Maybank Group Customer Care di talian 1300 88 6688. Anda hendaklah segera menyelesaikan semua baki yang perlu dibayar ketika penamatan dibuat. Caj Kewangan/Caj Pengurusan kad kredit akan berkuatkuasa ke atas baki tertunggak termasuk tunggakan prinsipal.

15. Sekiranya akaun Kad dibatalkan atau ditamatkan (atau notis pembatalan atau penamatan akaun Kad telah diberikan) oleh Ahli Kad atau Maybank atas apa-apa sebab; Maybank mempunyai hak untuk mengenakan caj agregat kepada baki Ansuran Bulanan dan / atau amaun lain yang perlu dibayar di bawah Terma dan Syarat kepada akaun Kad anda yang mesti dibayar dengan segera. Jika tidak, untuk kad kredit MBB, Caj Kewangan semasa sehingga 18% setahun akan dikenakan ke atas baki tertunggak. Untuk kad kredit MIB, setelah penamatan kad, Caj Pengurusan tidak akan dikenakan. Caj Bayaran Lewat (CBL) akan dikenakan sekiranya Ahli Kad tidak menyelesaikan bayaran tertunggak.

TERMA DAN SYARAT AM

16. MBB/MIB berhak mengubah, menambah, memadam, meminda atau mengubahsuai sebarang Terma dan Syarat dari semasa ke semasa dengan pemberitahuan sekurang-kurangnya **21 hari** terlebih dahulu dan notis itu akan disiarkan di laman sesawang www.maybank2u.com.my atau dengan kaedah lain yang dianggap sesuai dan wajar oleh MBB/MIB. Sebarang pindaan adalah efektif dan haruslah dibaca dan difahami seolah-olah ia telah dimasukkan dan menjadi sebahagian daripada Terma dan Syarat. Anda hendaklah sentiasa melawati laman web kami dari masa ke semasa untuk memastikan anda sentiasa dikemaskini dengan sebarang perubahan ke atas terma dan syarat yang akan menggantikan terma dan syarat sebelum ini.
17. Syarat dan Peraturan ini tertakluk dan ditakrifkan berdasarkan undang-undang Malaysia.