

IMPORTANT INFORMATION ON YOUR STATEMENT

WAYS TO SETTLE YOUR ACCOUNT :

Payment Options

Maybank2u	Cash	Cheque	Direct Debit	Autophone
www.maybank2u.com.my	Cash Deposit Machine	Cheque Deposit Machine	Saving/Current Account	Contact 1 300 88 6688 For Details

Note: Payment by cheque payable to Maybank Card Centre. Please indicate amount paid and Card account number at reverse side of the cheque

GRACE PERIOD FOR RETAIL SPEND TRANSACTIONS

No Effective Management charges (EMF) will be imposed for 20 days from the statement date till the payment due date, if you have paid the full amount of your previous months retail spend transactions outstanding balance. If you opt to pay partial or minimum payment, the EMF will be imposed and calculated from the posting date till payment is made.

PAYMENT ALLOCATION METHOD

Any payment received will be applied in the order of balances attracting the highest EMF to the lowest EMF.

CASH ADVANCE

Gold/Platinum/Infinite Cards
70% from available card balance

FEE AND CHARGES

Effective Cash Advance Management Fee (ECAMF)	5% from withdrawal amount or minimum RM18 whichever is higher 18% per annum from the cash advance date till the full payment is made
Late Payment Charges	If the minimum payment is not made by payment due date, a late payment charges of 1% will be imposed on the retail and cash advance transactions outstanding balance after the payment due date, subject to a minimum of RM10, whichever is higher up to maximum of RM100.
Card Replacement Fee*	RM50 for each card replaced * Replacement card fee due to :- • Lost/ Stolen card • Card details disclosure to third party • Request change of new card number

*Note: All card will be replaced at the Maybank's discretion.

OVERSEAS TRANSACTION

- Transactions conducted outside Malaysia will be converted to Ringgit Malaysia on the date transaction is received and/or processed. The converted amount is shown in the cardmember's statement. The exchange rate may differ from the rate charged on the date of transaction due to market fluctuation. The exchange rate used to convert the transaction made in foreign currency represents a bundling of currency conversion components of 1% imposed by Visa International or Mastercard International and 1% or at such other rate imposed by Maybank.
- 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 will, when the conversion is done by American Express, be converted into U.S. Dollars before being converted in the Cardmember billing currency.

LOST OR STOLEN CARDS

If your card is lost or stolen, report immediately by calling the following numbers, available 24-hours a day, 7 days a week:-

1300 88 6688 / 603-7844 3696

If you are travelling abroad, you may report to Visa or Mastercard Assistance Centres or American Express Travel Service Offices.

Liability of Lost / Stolen Cards

You shall not act fraudulently in the use of your card and shall inform Maybank immediately upon discover that your card is lost or stolen, failing which you shall be liable in full for any unauthorised transactions effected through the usage of your card prior to the reporting date.

USAGE OF CARD FOR UNLAWFUL ACTIVITIES

The use of your card for any unlawful or non-Shariah permissible activities including but not limited to illegal online betting or gambling is prohibited. Maybank Islamic shall, at its sole discretion, terminate your card immediately without any notice or liability to you if the card is found to be used for this purpose(s).

SALE DRAFT RETRIEVAL COPY OR STATEMENT TRANSACTION COPY

Sale Draft Retrieval Copy Fee	Statement Copy Fee
RM15 every copy	RM5 every copy (within 2 years) RM10 every copy (beyond 2 years)

The records and entries in the Cardmember's Credit Card Account with Maybank as appearing on the monthly statement of account shall be deemed to be correct and binding on the Cardmember unless written notice to the contrary shall have been given to Maybank within Twenty (20) days from the Closing Date of Billing Period as stated on the statement of account.

MINIMUM PAYMENT

Minimum payment due is 5% of statement balance + 100% monthly instalment* (if any) + 100% past due amount (if any) + amount exceeded credit limit (if any) OR RM 25 whichever is higher.

*Note: *Applicable to new instalment plan from 01 October 2019 onwards*

PAYING ONLY MINIMUM MONTHLY PAYMENT

The following table illustrates the amount of the EMF incurred and the payment period, under different outstanding balance scenarios if you continue to pay only the minimum amount, the computations are based on the assumption below :-

- Based on below tier rate
- No new transactions on the card
- 30 days a months

Retail Spend Transactions : Examples of Different Outstanding Balance

Outstanding Balance (RM)	3,000		5,000		10,000		
	Pay Only Minimum Amount 5% Or RM 25	Pay RM 250	Pay Only Minimum Amount 5% Or RM 25	Pay RM 350	Pay Only Minimum Amount 5% Or RM 25	Pay RM 650	
Tier I 15% Per Annum	Payment Period (Months)	70	13	83	16	101	17
	Total EMF Incurred (RM)	833.58	219.86	1445.35	454.28	2974.89	992.03
Tier II 17% Per Annum	Payment Period (Months)	72	14	86	16	104	18
	Total EMF Incurred (RM)	983.43	254.06	1706.33	522.08	3513.28	1148.45
Tier III 18% Per Annum	Payment Period (Months)	73	14	87	16	107	18
	Total EMF Incurred (RM)	1063.02	270.61	1844.99	556.65	3800.22	1226.19

Cash Advance - Payment Example Of Different Outstanding Balance

Outstanding Balance (RM)	500	1,000	1,500	2,000	5,000	10,000
Payment Periods (Months)	24	40	49	54	72	86
ECAMF 18% Per Annum	77.13	197.57	302.75	404.26	1010.64	2021.29

EMF & ECAMF

For retail spend transactions, EMF is calculated from the posting date till full payment is made. For cash advance transactions, ECAMF is calculated from the transactions date till full payment is made.

Payment Months/Total 12 Months	EMF	
	Per Month	Per Annum
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%

Fixed Management Fee (FMF)

The FMF will be based on the card types :

Card Types	Gold	Platinum	Infinite
FMF	RM7,500	RM15,000	RM30,000

lbra' (Rebate)

Maybank Islamic may at any time, grant to the card member rebate on the FMFC, the amount of which will be determined and computed at the absolute discretion of Maybank Islamic. Without prejudice to such discretion, the amount of the lbra' if granted will be determined based on :

- The differences between FMFC and the EMF and/or ECAMF in the relevant statement date.
- Where the EMF and/or ECAMF on the current balances is lesser than the FMFC.

CUSTOMER SERVICE

If you have any enquiries or change of contact details and address, please call us at the following numbers:

Classic/Gold Cards	Platinum Cards	American Express Cards	American Express Platinum Cards
1 300 88 6688	1 800 88 1801	1 800 88 9559	
+603 7844 3696	+603 7949 0626	+603 7844 3595	+603 2056 8799

You may also contact us at:

E-mail	mbbcardservices@maybank.com.my
Mail	Head, Customer Engagement, Maybank Card Centre, 7th Floor Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur

If your problem has not resolve satisfactorily within the indicative timeline given, you may contact BNM through:

Call BNM TELELINK	Visit BNM TELELINK	E-mail BNM TELELINK
1 300 88 5465	BNM TELELINK Customer Service Centre, Ground Floor, Block D, Jalan Dato' Onn 50480 Kuala Lumpur	bnmtelelink@bnm.gov.my

* Note: BNM Telelink & Customer Service (Monday-Friday : 9.00am-5.00pm)

MAKLUMAT PENTING MENGENAI PENYATA AKAUN ANDA
CARA UNTUK MENJELASKAN AKAUN ANDA:
Pilihan Pembayaran

Maybank2u	Tunai	Cek	Arahan Debit Langsung	Tele Perbankan
www.maybank2u.com.my	Mesin Deposit Tunai	Mesin Deposit Cek	Akaun Simpanan/ Semasa	Hubungi 1 300 88 6688 untuk maklumat lanjut

Nota: Pembayaran kepada Maybank Card Centre. Sila tuliskan jumlah bayaran dan nombor kad di belakang cek anda.

TEMPOH TANPA CAJ BAGI TRANSAKSI PEMBELIAN RUNCIT

Tiada Fi Pengurusan Efektif (EMF) akan dikenakan selama 20 hari dari tarikh penyata sehingga ke tarikh akhir pembayaran, sekiranya baki tertunggak bagi transaksi pembelian runcit pada bulan yang terdahulu dijelaskan sepenuhnya. Sekiranya anda membayar separa atau baki minima, EMF ke atas baki tertunggak transaksi pembelian runcit akan dikenakan mulai tarikh transaksi dipaparkan sehingga pembayaran penuh baki tertunggak.

PENDAHULUAN TUNAI

Kad Emas/Platinum/Kad Kredit Infinite
70% dari baki kad sedia ada

CAJ DAN YURAN

Caj Pengurusan Pengeluaran Tunai Sebenar (CPPTS)	Minima RM18 atau 5% daripada jumlah pengeluaran (yang mana lebih tinggi). 18% setahun dari tarikh transaksi pendahuluan dibuat sehingga pembayaran penuh di buat.
Caj Pembayaran Lewat	Jika pembayaran balik minima tidak dijelaskan pada tarikh akhir bayaran, caj 1% akan dikenakan ke atas transaksi pembelian runcit dan pendahuluan tunai yang tertunggak selepas tarikh akhir pembayaran dibuat, tertakluk kepada caj minima RM10, sehingga tahap maksima sebanyak RM100.
Yuran Penggantian Kad*	RM50 bagi setiap penggantian kad * Fi penggantian kad disebabkan :- • Kad hilang/ Dicuri • Pendedahan maklumat kad kepada pihak ketiga • Penukaran nombor kad baru

*Nota: Semua kad akan digantikan tertakluk kepada budi bicara pihak Maybank.

TRANSAKSI LUAR NEGARA

- Semua transaksi yang dijalankan di luar negara akan ditukar kepada Ringgit Malaysia pada tarikh transaksi diterima dan / atau diproses. Amaun yang ditukarkan tersebut akan ditunjukkan dalam penyata pemegang kad. Kadar pertukaran mungkin berbeza daripada kadar yang dikenakan pada tarikh transaksi disebabkan oleh keadaan turun naik pasaran. Kadar pertukaran yang digunakan untuk menukar transaksi yang dibuat dalam mata wang asing merupakan satu gabungan komponen penukaran mata wang 1% yang dikenakan oleh Visa International atau Mastercard International dan 1% atau pada kadar lain yang dikenakan oleh Maybank.
- Semua transaksi luar negara yang ditukar oleh American Express akan dikenakan faktor 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.

KAD HILANG ATAU KECURIAN

Sekiranya kad hilang atau dicuri, laporkan dengan segera ke talian-talian berikut, yang disediakan 24 jam sehari, 7 hari seminggu :-

1300 88 6688 / 603-7844 3696

Sekiranya anda berada di luar negara, sila hubungi Pusat Bantuan Visa atau Mastercard atau Pejabat Perkhidmatan Pelancongan American Express.

Liabiliti atas Kehilangan / Kecurian Kad

Anda dilarang menggunakan Kad bagi tujuan penipuan dan seharusnya akan menghubungi Maybank dengan segera sekiranya didapati Kad anda telah hilang atau dicuri. Jika anda gagal berbuat demikian, anda akan bertanggungjawab sepenuhnya untuk sebarang transaksi tidak sah dengan penggunaan Kad anda sebelum tarikh dilaporkan.

PENGUNAAN KAD UNTUK KEGIATAN YANG MENYALAHUI UNDANG-UNDANG

Penggunaan kad anda untuk sebarang kegiatan yang menyalahi undang-undang atau tidak patuh Syariah termasuk dan tidak dihadkan kepada pertaruhan atau perjudian melalui internet. Maybank berhak menamatkan kad dengan serta merta tanpa sebarang notis atau tanggungan kepada anda sekiranya kad digunakan untuk tujuan itu.

SALINAN TRANSAKSI ATAU PERMINTAAN PENYATA AKAUN

Salinan Transaksi	Penyata Akaun
RM15 setiap salinan	RM5 setiap salinan (tempoh penyata dalam 2 tahun) RM10 setiap salinan (tempoh penyata melebihi 2 tahun)

Rekod dan catatan dalam Akaun Kad Kredit Pemegang Kad dengan Maybank seperti yang dilihat pada penyata akaun bulanan hendaklah disifatkan sebagai betul dan mengikat Pemegang Kad melainkan notis bertulis menyatakan sebaliknya telah diberikan kepada Maybank dalam tempoh Dua Puluh (20) hari dari Tarikh Tutup Tempoh Bil seperti yang tercatat dalam penyata akaun.

BAYARAN MINIMA

Bayaran minimum 5% daripada baki penyata + 100% ansuran bulanan* (jika ada) + 100% amaun tunggakan (jika ada) + amaun melebihi had kredit (jika ada) ATAU RM 25 yang mana lebih tinggi.

Nota: *Untuk pelan ansuran baru pada 01 Oktober 2019 dan seterusnya

BAYARAN BULANAN MINIMA SAHAJA

Jadual berikut menunjukkan jumlah EMF dan pembayaran tempoh yuran bagi senario baki tertunggak yang berbeza jika anda hanya membayar bayaran minima secara berterusan. Pengiraan adalah berdasarkan andaian berikut :-

- Berdasarkan kadar bertingkat dibawah
- Tiada transaksi baru pada kad
- 30 hari sebulan

Transaksi Runcit: Contoh Pembayaran Bagi Jumlah Tertunggak Yang Berbeza

Baki Tertunggak (RM)		3,000		5,000		10,000	
Pembayaran		Bayaran Minima 5% Atau RM25 Sahaja	Bayar RM 250	Bayaran Minima 5% Atau RM25 Sahaja	Bayar RM 350	Bayaran Minima 5% Atau RM25 Sahaja	Bayar RM 650
Bahagian I 15% Setahun	Tempoh Bayaran Balik (bulan)	70	13	83	16	101	17
	Jumlah EMF Dikenakan (RM)	833.58	219.86	1445.35	454.28	2974.89	992.03
Bahagian II 17% Setahun	Tempoh Bayaran Balik (bulan)	72	14	86	16	104	18
	Jumlah EMF Dikenakan (RM)	983.43	254.06	1706.33	522.08	3513.28	1148.45
Bahagian III 18% Setahun	Tempoh Bayaran Balik (bulan)	73	14	87	16	107	18
	Jumlah EMF Dikenakan (RM)	1063.02	270.61	1844.99	556.65	3800.22	1226.19

Pendahuluan Wang Tunai - Contoh Pembayaran Bagi Jumlah Tunggakan Yang Berbeza

Baki Tertunggak (RM)	500	1,000	1,500	2,000	5,000	10,000
Tempoh Bayaran (Bulan)	24	40	49	54	72	86
ECAMF 18% Setahun	77.13	197.57	302.75	404.26	1010.64	2021.29

EMF & ECAMF

Untuk transaksi pembelian runcit, EMF akan dikira dari tarikh transaksi yang dipaparkan dalam akaun sehingga pembayaran penuh dibuat. Untuk transaksi pengeluaran tunai, ECAMF akan dikira dari tarikh transaksi pendahuluan tunai dibuat sehingga pembayaran penuh dibuat.

Bayaran Balik Bulanan/Selama 12 Bulan	EMF	
	Sebulan	Setahun
Bayaran Balik Segera 12/12 Bulan	1.25%	15%
Bayaran Balik Segera 10/12 Bulan	1.42%	17%
Bayaran Balik Segera Kurang Daripada 10/12 Bulan	1.50%	18%

Fi Pengurusan Tetap (FMF)

FMF adalah berdasarkan ke atas jenis kad :

Jenis Kad	Emas	Platinum	Infinite
FMF	RM7,500	RM15,000	RM30,000

Rebat (Ibra')

Maybank Islamic boleh pada bila-bila, memberi rebat ke atas FMF kepada ahli kad, amaun yang akan ditentukan dan dikira oleh pihak Maybank Islamic. Tanpa prejudis kepada budi bicara tersebut, amaun rebat akan ditentukan:-

- Berdasarkan perbezaan antara FMF dan EMF dan/atau ECAMF pada tarikh penyata yang relevan.
- Di mana, jumlah EMF dan/atau ECAMF pada baki semasa adalah kurang daripada FMF.

PERKHIDMATAN PELANGGAN

Sekiranya anda mempunyai sebarang pertanyaan dan pertukaran alamat serta nombor telefon, sila hubungi kami ditalian berikut :

Kad Klasik/Emas	Kad Platinum	Kad American Express	Kad American Express Platinum
1 300 88 6688	1 800 88 1801	1 800 88 9559	
+603 7844 3696	+603 7949 0626	+603 7844 3595	+603 2056 8799

Anda juga boleh menghubungi kami menerusi:

E-mel	mbbcardservices@maybank.com.my
Mel	Head, Customer Engagement, Maybank Card Centre, 7th Floor Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur

Jika aduan anda tidak diselesaikan dalam jangka masa yang ditetapkan, anda boleh menghubungi BNM melalui:

Talian	Pusat Khidmat Pelanggan	E-mel
1 300 88 5465	BNM TELELINK Customer Service Centre, Ground Floor, Block D, Jalan Dato' Onn 50480 Kuala Lumpur	bnmteletlink@bnm.gov.my

* Nota: Operasi Talian BNM & Pusat Khidmat Pelanggan (Isnin-Jumaat: 9.00am-5.00pm)