



Maybank Islamic



STATEMENT OF CARD ACCOUNT
Maybank Islamic Berhad (787435-M)

IMPORTANT INFORMATION ON YOUR STATEMENT

PAYMENT OPTIONS

You may affect your payment through any of the following methods:

- By cash or cheque at any Maybank/Maybank Islamic branches nationwide.

• Payment by cheque

Please follow these simple steps:

1. Make your cheque payable to Maybank Card Centre for (your name).
2. Please indicate the account number and the amount payable to each of your credit card accounts on the reverse side of the cheque.
3. Send your cheque together with the top portion of your statement to any Maybank/Maybank Islamic branches or to the Maybank Card Centre (7th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur)
4. Please allow sufficient time for mailing and clearing of your cheque. Your payment will be credited once the cheque is cleared. Do not send any cash through the post.

When Should You Settle Your Account

Payments may be made any day before your PAYMENT DUE DATE

FEES AND CHARGES

• Late Payment Charges

Prevailing daily overnight Islamic Interbank Money Market (IIMM) rate will be imposed on the unpaid principal outstanding balance of the month after the due date following the relevant statement date. The LPC shall not be compounded.

• Tax

The Sales & Service Tax of RM25 governed by the Service Tax Act 2018 shall be imposed on Cards upon card issuance and card anniversary effective 1 September 2018

• Overseas Transactions

The currency of transactions conducted outside Malaysia will be converted into Ringgit Malaysia on the date the transaction record is received and/or processed by us. The converted amounts will be shown on your statement. The exchange rate used for the conversion may differ from the rate prevailing on the date of the transaction, due to market fluctuation. The exchange rate used for the conversion reflects a bundling of (i) currency conversion components of 1% imposed by Visa International or Mastercard International (in the case of Visa or Mastercard Credit Cards), and (ii) 1% imposed by the Bank.

• Liability and Charges for lost/stolen cards

Please take note that you shall not act fraudulently in the used of your credit card and shall inform us immediately upon your discovery that your card is lost or stolen, failing which you shall be liable in full for any unauthorised transaction effected through the use of your card prior to date reporting. The card will be replaced at the Bank's discretion.

• Request for Statement or Transaction Copy for Verification

Sales Draft Retrieval fee - Ringgit Malaysia Fifteen (RM15.00) per copy Maybank Islamic Purchasing / Distribution Card-i Statement Request - Ringgit Malaysia Five (RM5.00) per copy per month (statement period within 2 years) and Ringgit Malaysia Ten (RM10.00) per copy per month (statement period beyond 2 years).

MANNER OF USE

Your card is not to be used for any unlawful or non Shariah compliant activities, including but not limited to illegal online betting, gambling and payment to non Shariah compliant goods and services. Maybank Islamic shall at its discretion at any time with notice and without to provide any reason to suspend, cancel or withdraw all or any facilities services, benefits and privileges granted to you under this card if the card is found to be used for this purpose.

The usage of Card is prohibited at the non-Shariah Compliant Merchant Category Codes (MCCs) including but not limited to the following and any other non Shariah compliant merchants which will be informed by the Bank from time to time;

No	MCC	Description
1	5921	Package Stores – Beer, Wine and Liquor
2	5993	Cigar Stores and Stands
3	7261	Funeral Services and Crematories
4	7273	Dating Services
5	7800	Government Owned Lotteries (US Region only)
6	7801	Government Licensed Online Casinos (Online Gambling) (US Region only)
7	7802	Government Licensed Horse/Dog Racing (US Region only)
8	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers at Race Tracks
9	9406	Government Owned Lotteries (Non US region)
10	9754	Gambling-Horse and Dog Racing, State Lotteries

LOST OR STOLEN CARD

If your card is lost or stolen, report immediately at 03-2072 1373 or Toll Free Number 1-800-88-3231. We are available 24 hours a day, 7 days a week. (If your card is lost or stolen when travelling abroad, you can contact us or report to Visa or Mastercard Assistance Centers or their affiliates)

Customer Service

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:-

Head Customer Engagement

7th Floor, Menara Maybank

100 Jalan Tun Perak,

50050 Kuala Lumpur

Or

Any nearby Maybank/Maybank Islamic Branch

Telephone No : 1800 88 9559 or +603-78443595 (calling from outside Malaysia)

E-mail : businesscard@maybank.com.my

If you wish to complaint on the products or services provided by us, you may contact us at:

Maybank Card Center

7th Floor Menara Maybank

100 Jalan Tun Perak

50050 Kuala Lumpur

Telephone No : 1-300-88-6688 / 1-800-88-9559

E-mail : mbbcardservices@maybank.com.my

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

Telephone No : 1-300-88-5465

Fax : 03-21741515

E-mail : bnmteleshop@bnm.gov.my