

Frequently Asked Question (FAQs)

EzyCash/-i 0% for 6 months and upfront fee waived for all plans Campaign

Q1	What is the EzyCash/-i via M2u Campaign?																													
	<p>EzyCash/-i is a program where Principal Cardmember can request for cash from their credit card available balances to be transferred into their Personal Maybank Savings/Current account. Principal Cardmember can apply for EzyCash/-i via M2u by login to www.maybank.com.my website</p> <p>For this Campaign Period, Eligible Cardmember will enjoy 0% for 6 months and upfront fee waived for all EzyCash/-i tenure of (6/12/18/24/36 months).</p>																													
Q2	What is the interest/management fee?																													
	<p>The interest rate/management fee is 0 % for the repayment/payment tenure of 6 months' plan, and 8.88% p.a for the repayment/payment tenure of 12, 18, 24, and 36 months plan</p> <table border="1"> <thead> <tr> <th></th> <th>6 months</th> <th>12 months</th> <th>18 months</th> <th>24 months</th> <th>36 months</th> </tr> </thead> <tbody> <tr> <td>Interest rate/management fee</td> <td>0%</td> <td colspan="4">8.88% p.a</td> </tr> </tbody> </table>							6 months	12 months	18 months	24 months	36 months	Interest rate/management fee	0%	8.88% p.a															
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Q3	What is the Campaign Offer?																													
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Q4	When is the Campaign Period for this campaign?																													
	This Campaign commences from 22nd April 2024 to 31st July 2024 (both date inclusive)																													
Q5	What are the type of card product applicable for this Campaign?																													
	All Maybank Conventional and Maybank Islamic principal credit cards including staff credit card but excluding corporate Card																													
Q6	Who is eligible to apply for this EzyCash/-i Campaign on M2u?																													
	All new and existing Maybank Conventional and Maybank Islamic principal Cardmembers are eligible to apply except Maybank Corporate Card.																													

Q7	How do I apply for this Campaign on M2u Campaign																				
	<p>Step 1: Log in to M2u Step 2: Go to “Cards”> select a credit card Step 3: Select “More Details” on right top at the Cards column> click “Apply EzyCash” Step 4: Transfer from> Select Credit Card Step 5: Transfer to> Select Active Saving Account> enter EzyCash/-i amount Step 6: Select EzyCash/-i Plan Type Step 7: Read, understand and click accept Terms and Conditions and Product Disclosure Sheet (PDS). Step 8: Click submit; Step 9: Verify your application for EzyCash/-i details Step 10: Authorize via Secure2U</p>																				
Q8	What is the minimum and maximum amount for EzyCash/-i via M2u per application?																				
	<p>The minimum amount of EzyCash/-i is RM2,000 and the maximum is up to 70% of the available credit card balances. The approved amount will be based on the credit limit of your Card and the available instalment balance. The final amount approved will be based on Maybank credit evaluation factors and your credit card utilization and payments behaviour.</p>																				
Q9	How is the repayment/payment method?																				
	<p>The repayment/payment method will be according to the plan selected.</p> <p>Monthly Instalment for the Campaign is calculated based on straight line method as per below: -</p> <table border="1" data-bbox="284 1111 1361 1223"> <tr> <td data-bbox="284 1111 699 1223">Monthly Instalment Calculation method</td> <td data-bbox="699 1111 1361 1223"> $\frac{\text{Principal (P)} + [(\text{P} \times \text{Tenure (Years)} \times \text{Interest Rate or Management Fee})]}{\text{Tenure (Months)}}$ </td> </tr> </table>	Monthly Instalment Calculation method	$\frac{\text{Principal (P)} + [(\text{P} \times \text{Tenure (Years)} \times \text{Interest Rate or Management Fee})]}{\text{Tenure (Months)}}$																		
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	<p>Sample of calculation for illustration purposes.</p> <table border="1" data-bbox="293 1312 1383 1865"> <thead> <tr> <th data-bbox="293 1312 544 1348"></th> <th data-bbox="544 1312 815 1348">6 months</th> <th data-bbox="815 1312 1098 1348">12 months</th> <th data-bbox="1098 1312 1383 1348">24 months</th> </tr> </thead> <tbody> <tr> <td data-bbox="293 1348 544 1464">EzyCash/-i approved amount (Principal)</td> <td data-bbox="544 1348 815 1464">RM6,000</td> <td data-bbox="815 1348 1098 1464">RM10,000</td> <td data-bbox="1098 1348 1383 1464">RM15,000</td> </tr> <tr> <td data-bbox="293 1464 544 1581">Interest Rate/Management Fee</td> <td data-bbox="544 1464 815 1581">0.00% p.a</td> <td data-bbox="815 1464 1098 1581">8.88%p.a</td> <td data-bbox="1098 1464 1383 1581">8.88%p.a</td> </tr> <tr> <td data-bbox="293 1581 544 1792">Monthly Instalment</td> <td data-bbox="544 1581 815 1792"> $\frac{\text{RM6,000} + [\text{RM6,000} \times 6 \times 0.00\%]}{6 \text{ months}} = \text{RM1,000.00}$ </td> <td data-bbox="815 1581 1098 1792"> $\frac{\text{RM10,000} + [\text{RM10,000} \times 1 \times 8.88\%]}{12 \text{ months}} = \text{RM907.33}$ </td> <td data-bbox="1098 1581 1383 1792"> $\frac{\text{RM15,000} + [\text{RM15,000} \times 2 \times 8.88\%]}{24 \text{ months}} = \text{RM736.00}$ </td> </tr> <tr> <td data-bbox="293 1792 544 1865">Onetime up-front fee</td> <td colspan="3" data-bbox="544 1792 1383 1865" style="text-align: center;">WAIVED</td> </tr> </tbody> </table>		6 months	12 months	24 months	EzyCash/-i approved amount (Principal)	RM6,000	RM10,000	RM15,000	Interest Rate/Management Fee	0.00% p.a	8.88%p.a	8.88%p.a	Monthly Instalment	$\frac{\text{RM6,000} + [\text{RM6,000} \times 6 \times 0.00\%]}{6 \text{ months}} = \text{RM1,000.00}$	$\frac{\text{RM10,000} + [\text{RM10,000} \times 1 \times 8.88\%]}{12 \text{ months}} = \text{RM907.33}$	$\frac{\text{RM15,000} + [\text{RM15,000} \times 2 \times 8.88\%]}{24 \text{ months}} = \text{RM736.00}$	Onetime up-front fee	WAIVED		
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Q10	What if I fail to pay the monthly instalment amount in full?
	In the event you fail to pay the monthly instalment amount in full, you will be subject to interest rate/management fee on the outstanding balance and the Credit Card late payment charge in accordance with the terms and conditions under the relevant Maybank Card Agreement.
Q11	When will the EzyCash/-i amount be credited?
	The fund will be credited within a day upon approval of the EzyCash/-i application. Note: Server for on-line application will not be available daily from 11:30pm to 6:00am (Malaysian time).
Q12	What if I don't have an account with Maybank/Maybank Islamic?
	You are required to open a savings or current account with Maybank/Maybank Islamic. The account must be a personal savings / current account. Please note that joint savings/current accounts are not allowed. Current Account with Cash Line /Overdraft facility is also not allowed
Q13	Are there any TreatsPoints granted under this promotion?
	No. TreatsPoints will not be granted for EzyCash/-i.
Q14	Is there any early settlement fee charged if I perform early settlement within the payment period
	No early settlement fee will be charge. All outstanding monthly instalments together with the interest/management fee shall become immediately due and payable.
Q15	Can I apply for multiple EzyCash/-i?
	Yes, provided there is available credit limit.

Soalan Lazim (FAQs)

EzyCash/-i 0% untuk 6 bulan dan tanpa yuran pendahuluan untuk semua pelan kempen.

S1	Apakah maksud EzyCash/-i melalui Kempen M2u?																													
	<p>EzyCash/-i adalah program untuk Ahli Kad Utama yang membenarkan mereka mengeluarkan tunai dari baki Kad Kredit yang sedia ada untuk dipindahkan ke dalam akaun Simpanan / Semasa Individu Maybank. Ahli Kad Utama boleh memohon EzyCash/-i melalui M2u dengan log masuk ke laman sesawang www.maybank.com.my.</p> <p>Untuk Tempoh Kempen ini, Ahli Kad yang Layak akan menikmati kadar 0% untuk 6 bulan dan dikecualikan yuran pendahuluan untuk semua pelan EzyCash/-i dengan tempoh 6,12,18,24,36 bulan.</p>																													
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S4	Bilakah Tempoh Kempen untuk Kempen ini?																													
	<p>Kempen ini adalah bermula daripada 22 April 2024 sehingga 31 Julai 2024 (termasuk kedua dua tarikh)</p>																													
S5	Apakah jenis produk kad yang boleh digunakan untuk Kempen ini?																													
	<p>Semua kad Kredit Utama Maybank Konvensional dan Maybank Islamic termasuk kad kredit kakitangan Maybank tidak termasuk kad korporat.</p>																													
S6	Siapakah yang layak untuk memohon EzyCash/-i Kempen di M2u?																													
	<p>Semua Ahli Kad Utama Maybank Konvensional dan Maybank Islamic termasuk kad kredit kakitangan tetapi tidak termasuk Kad Kredit korporat.</p>																													

S7	Bagaimanakah cara untuk saya memohon EzyCash/-i melalui Kempen M2u?																						
	<p>Langkah 1 : Log masuk ke M2u Langkah 2 : Pergi ke “Kad” > pilih kad kredit Langkah 3 : Pilih “Maklumat Lanjut” di sebelah kanan atas di lajur kad> klik “mohon EzyCash” Langkah 4 : Pindahan dari> Pilih kad kredit Langkah 5 : Pindahkan ke> Pilih Akaun Simpanan Aktif> masukan amaun EzyCash/-i Langkah 6 : Pilih jenis pelan EzyCash/-i Langkah 7 : Baca, fahami dan klik terima Terma dan Syarat serta helaian pendedahan produk Langkah 8 : Klik hantar Langkah 9 : Sahkan permohonan anda untuk butiran EzyCash/-i Langkah 10 : Membenarkan transaksi melalui Secure2u</p>																						
S8	Berapakah jumlah minimum dan maksimum untuk EzyCash/-i melalui M2u bagi setiap permohonan?																						
	<p>Jumlah minimum bagi EzyCash/-i adalah RM2,000 dan jumlah maksimum adalah sehingga 70% daripada baki kredit kad yang ada. Amaun yang diluluskan adalah tertakluk had kredit kad anda dan baki ansuran yang tersedia. Jumlah akhir yang diluluskan adalah tertakluk faktor penilaian kredit Maybank dan penggunaan kad kredit serta tingkah laku pembayaran anda.</p>																						
S9	Bagaimanakah kiraan kaedah bayaran balik/bayaran?																						
	<p>Kaedah bayaran balik/bayaran adalah mengikut pelan yang dipilih.</p> <p>Bayaran ansuran bulanan untuk Kempen ini adalah dikira berdasarkan kaedah garis lurus seperti dibawah:-</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; padding: 5px;">Kaedah Pengiraan Ansuran Bulanan</td> <td style="padding: 5px;"> $\frac{\text{Jumlah Pokok (P)} + [(\text{Jumlah Pokok} \times \text{tahun} \times \text{kadar faedah atau fi pengurusan})]}{\text{Pegangan (Bulan)}}$ </td> </tr> </table> <p>Contoh pengiraan dibawah adalah untuk tujuan ilustrasi.</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="width: 25%;"></th> <th style="width: 25%;">6 bulan</th> <th style="width: 25%;">12 bulan</th> <th style="width: 25%;">24 bulan</th> </tr> </thead> <tbody> <tr> <td>Jumlah EzyCash/-i yang diluluskan (Kad Utama)</td> <td>RM6,000</td> <td>RM10,000</td> <td>RM15,000</td> </tr> <tr> <td>Kadar Faedah / Fi Pengurusan</td> <td>0.00% setahun</td> <td>8.88% setahun</td> <td>8.88% setahun</td> </tr> <tr> <td>Ansuran Bulanan</td> <td> $\frac{\text{RM6,000} + [\text{RM6,000} \times 6 \times 0.00\%]}{6 \text{ bulan}}$ =RM1,000.00 </td> <td> $\frac{\text{RM10,000} + [\text{RM10,000} \times 1 \times 8.88\%]}{12 \text{ bulan}}$ =RM907.33 </td> <td> $\frac{\text{RM15,000} + [\text{RM15,000} \times 2 \times 8.88\%]}{24 \text{ bulan}}$ =RM736.00 </td> </tr> <tr> <td>Yuran Pendahuluan</td> <td colspan="3">Dikecualikan</td> </tr> </tbody> </table>	Kaedah Pengiraan Ansuran Bulanan	$\frac{\text{Jumlah Pokok (P)} + [(\text{Jumlah Pokok} \times \text{tahun} \times \text{kadar faedah atau fi pengurusan})]}{\text{Pegangan (Bulan)}}$		6 bulan	12 bulan	24 bulan	Jumlah EzyCash/-i yang diluluskan (Kad Utama)	RM6,000	RM10,000	RM15,000	Kadar Faedah / Fi Pengurusan	0.00% setahun	8.88% setahun	8.88% setahun	Ansuran Bulanan	$\frac{\text{RM6,000} + [\text{RM6,000} \times 6 \times 0.00\%]}{6 \text{ bulan}}$ =RM1,000.00	$\frac{\text{RM10,000} + [\text{RM10,000} \times 1 \times 8.88\%]}{12 \text{ bulan}}$ =RM907.33	$\frac{\text{RM15,000} + [\text{RM15,000} \times 2 \times 8.88\%]}{24 \text{ bulan}}$ =RM736.00	Yuran Pendahuluan	Dikecualikan		
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S10	Bagaimanakah jika saya gagal membayar jumlah penuh ansuran bulanan?
	Sekiranya anda gagal membayar jumlah ansuran bulanan sepenuhnya, anda akan tertakluk kepada Caj Kewangan/Fi Pengurusan ke atas Baki Tertunggak dan caj bayaran lewat Kad Kredit selaras dengan terma yang ditetapkan di bawah Perjanjian Kad Maybank yang berkaitan.
S11	Bilakah jumlah amaun EzyCash/-i akan dikreditkan?
	Dana akan dikreditkan dalam masa sehari selepas permohonan EzyCash/-i diluluskan. Nota: Pelayan dalam talian aplikasi tidak akan ada setiap hari bermula jam 11.30pm sehingga 6.00am. (Waktu Malaysia)
S12	Bagaimanakah jika saya tidak mempunyai akaun Maybank/Maybank Islamic?
	Anda hendaklah membuka akaun simpanan atau semasa dengan Maybank/Maybank Islamic. Akaun tersebut mestilah akaun simpanan / semasa individu. Sila ambil maklum bahawa akaun simpanan/semasa bersama adalah tidak dibenarkan. Akaun semasa dengan kemudahan Overdraf juga tidak dibenarkan.
S13	Adakah terdapat TreatsPoints yang akan diberikan di bawah kempen ini?
	Tidak. TreatsPoints tidak akan diberi untuk EzyCash/-i.
S14	Adakah terdapat sebarang bayaran penyelesaian awal dikenakan jika saya melakukan penyelesaian awal dalam tempoh pembayaran?
	Tiada yuran penyelesaian awal yang akan dikenakan. Semua ansuran bulanan tertunggak dan faedah/fi pengurusan perlu dibayar serta merta.
S15	Bolehkah saya memohon EzyCash/-i secara berulang?
	Ya, jika had kredit mencukupi.