

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to apply for the Balance transfer Program. Be sure to also read the general terms and conditions.)

BALANCE TRANSFER PROGRAM

1. What is this Balance Transfer Program?

Balance Transfer is a program where Principal Cardholder can request to transfer their outstanding balances from other banks credit card(s) as shown in the latest credit card statement into their Maybank Credit Cards account at lower interest rate.

2. What benefits do I get from this program/product?

- Saving from normal Interest Rate Charges (15% to 18%)
- Consolidate your other credit card statement into one statement
- Convenience of making payments via Maybank2u or our branches

3. What is the Interest rate offered and how long?

0.5% per month for 6 months (Minimum RM1,000)	0.75% per month for 9 months (Minimum RM1,000)	0 % per month for 12 months (Minimum RM1,000)	0.375 % per month for 24 months (Minimum RM2,000)	0.413 % per month for 36 months (Minimum RM2,000)
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4. What is the maximum amount I can transfer?

For 6, 9, 24 and 36 months plans the maximum amount is based on your available balance. For 12 months plans the maximum is capped at RM50,000 per transactions and one time up-front fee of 3% from the approved amount will be charge for each approved application and billed into the card credit statement on the posting date.

5. Will I be rewarded with Treats Points?

No Treats Points will be rewarded, otherwise stated for promotional/campaign purpose.

6. What are my obligations?

You have to pay the monthly 5% minimum payment amount and also pay in full the Balance Transfer monthly installment amount before the statement due date.

7. What are the major risks?

- By paying only minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity before applying for the BT facility.
- The normal interest rate charges based on a tiered pricing structure in accordance to your 12 month repayment history will be applied to your remaining monthly installment balances if you don't pay the monthly installment in full for each month.
- If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives.

8. Where can I get further information?

You can refer to the www.Maybank2u.com.my website.



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 66 88
E-mail: mbbcardservices@maybank.com.my

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure sheet is issued on June 2013 and will be valid until the next periodical review.