

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to sign-up for the Maybankard Auto PayBills Program. Be sure to also read the general terms and conditions.)

AUTO PAYBILLS PROGRAM

January 2018

1. What is this Auto Paybills Program?

Auto PayBills is a program where card member (subscriber) authorizes Maybank to obtain the amount of the monthly charges of the Subscriber from the Service Provider on the application form and automatically debit the bill amount to the Subscriber's credit card account.

2. Who can apply for the Auto Paybills Program?

The program is opened to all Maybank American Express, Visa and MasterCard credit card members & American Express Charge card members only.

3. What are the benefits of the program?

- **Convenient:** no more queues, late payments or penalties again
- **Wide range of merchants** that cover your electricity, telephone, satellite TV and mobile phone bills
- **More rewards** as you earn TreatsPoints and rebates

4. When can the Auto PayBills Program be effect?

Please allow a minimum of 4 to 8 weeks for the first Auto PayBills transaction to be performed. Meanwhile, the subscriber must continue paying the bills as per existing arrangement until the first payment is affected.

6. How to terminate the Auto PayBills service?

The subscriber may terminate the service by giving two (2) month's prior notice in writing to the service provider.

7. How to apply our Auto PayBills if he/ she is having existing autopay with other bank?

The subscriber need to cancel the Auto PayBills service with other banks credit card first BEFORE enrolling the Auto PayBills services through Maybankard Credit Card (if any) to avoid double billing and late debiting.

8. When can the local councils' enrolment be registered?

Enrolments for local councils must be registered on or before December and June in order to be effective for the February and August assessments respectively.

9. What are the fees and charges I have to pay?

There is no charge imposed for this service.

10. Will I be entitled for the Treats Points?

Yes, Treats Points will be rewarded according to the amount debited in the credit card account.

11. What if I fail to pay the monthly Auto Paybills amount in full?

Normal finance charge of 8.88% to 17.5 % (depending on your past 12 months payment records) will be charged on the remaining balance installment amount unpaid on the due date until the installment is paid in full.

12. When can the enrolment for local councils be registered?

Enrolments for local councils must be registered on or before December and June in order to be effective for the February and August assessments respectively.

13. How to apply for the Auto PayBills Program?

Follow the simple steps below:

- Print the Enrolment Form and complete the form
- Mail the form to : Maybankard Auto PayBills, P O Box 11438, 50746 Kuala Lumpur
- Alternatively, subscriber may fax the form to 03-20706868 or call 1-300-88-6688 for Visa / Master Card whereby for American Express Card kindly fax to 03-7953 8600 or call 1800 88 9559 to enrol

14. 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 valid as at 1 January 2018

Endorse by :-