

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Maybank Islamic Balance Transfer. Be sure to read the terms and conditions. Seek clarification from your institution if you do not understand any part of this document or the general terms)

**BALANCE TRANSFER****1. What is this product about?**

Balance Transfer is a facility 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 Islamic Credit Cards account at lower charges.

2. What is the Shariah concept applicable?

The financing is based on the Shariah concept of Ujrah (fee on service).

3. What benefits do I get from this product?

- i. Saving from normal Actual Cash Withdrawal Management Charge (1.5 % at daily rest)
- ii. Consolidate your other credit card statement into one statement
- iii. Convenience of making payments via Maybank2u or Maybank/Maybank Islamic branches

4. What is the Charges offered?

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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5. 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.

6. What are my obligations?

You have to pay the monthly 5% credit card 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?

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

8. What if I fail to pay the monthly instalment amount in full?

Actual Monthly Management Charge of 18% will be charged on the remaining balance installment amount unpaid on the due date until the installment is paid in full.

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

For Balance Transfer 0% p.a 12 months plans

One time up-front fee of 3% from the approved amount will be charged for each approved application and billed into the card credit statement on the posting date.

(The Malaysian Goods & Services Tax (GST) will be imposed on all fees/charges charged by the Bank to our Cardmembers where applicable effective 1 April 2015 at the current prevailing rate.)

10. Will I be entitled for the Treats Points?

No Treats Points will be rewarded, unless stated otherwise.

11. How can I apply for Balance Transfer?

Fill up the application form and email to mbbcardservices@maybank.com.my

12. Where can I get further information?

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

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 6688 E-mail: mbbcardservices@maybank.com.my

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH PAYMENTS OF YOUR BALANCE TRANSFER .

The information provided in this disclosure sheet is valid from **January 2016**.

LEMBARAN PENERANGAN PRODUK

(Sila baca dan fahami Lembaran Maklumat Produk ini sebelum anda membuat keputusan untuk memohon kemudahan Pindahan Baki. Sila dapatkan penjelasan daripada institusi sekiranya anda tidak memahami bahagian di dalam dokumen ini atau terma-terma am)



**Maybank
Islamic**

PINDAHAN BAKI**1. Apakah produk ini?**

Pindahan Baki ialah kemudahan di mana Pemegang Kad Utama boleh memohon untuk memindahkan baki tunggakan daripada kad kredit bank lain seperti penyata kad kredit terkini ke Kad Kredit Maybank Islamic dengan kadar caj yang lebih rendah.

2. Apakah konsep Syariah yang digunakan?

Pembiayaan ini berdasarkan kepada konsep Syariah Ujrah (upah perkhidmatan).

3. Apakah faedah yang saya dapat daripada produk ini ?

- i. Penjimatan daripada Caj Pengurusan Pengeluaran Tunai Sebenar (1.5 % caj harian)
- ii. Menggabungkan penyata kad kredit lain ke dalam satu penyata.
- iii. Kemudahan membuat pembayaran melalui Maybank2u atau cawangan Maybank/Maybank Islamic

4. Kadar caj yang ditawarkan?

0.5% sebulan untuk 6 bulan (Minimum RM1,000)	0.75% sebulan untuk 9 bulan (Minimum RM1,000)	0 % sebulan untuk 12 bulan (Minimum RM1,000)	0.375 % sebulan untuk 24 bulan (Minimum RM2,000)	0.413 % sebulan untuk 36 bulan (Minimum RM2,000)
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5. Amaun maksima untuk Pemindahan Baki?

Untuk plan 6, 9, 24 dan 36 bulan amaun maksima tertakluk kepada baki boleh guna kad kredit.
Untuk plan 12 bulan amaun maksima ialah RM50,000 untuk setiap transaksi.

6. Apakah tanggungjawab saya?

Anda perlu membuat bayaran minimum sekurang-kurangnya 5% daripada jumlah baki yang telah digunakan dan bayaran penuh ansuran bulanan untuk Pindahan Baki sebelum tarikh akhir pembayaran pada bulan tersebut.

7. Apakah risiko utama ?

- i. Bayaran ansuran bulanan haruslah dibayar sepenuhnya sebelum tarikh akhir pembayaran pada bulan tersebut. (Sila pertimbangkan kemampuan bayaran balik sebelum memohon kemudahan Balance Transfer)
- ii. Caj Pengurusan Bulanan Sebenar 18% akan dikenakan ke atas baki ansuran bulanan jika bayaran ansuran bulanan tidak dibayar penuh pada bulan tersebut.
- iii. Jika anda mempunyai masalah pembayaran kad kredit, hubungi kami untuk berbincang cara pembayaran yang lain.

8. Bagaimana jika saya gagal membayar penuh ansuran bulanan?

Caj Pengurusan Bulanan Sebenar 18% akan dikenakan ke atas baki ansuran bulanan jika bayaran ansuran bulanan tidak dibayar penuh pada bulan tersebut sehingga ansuran bulanan tersebut dibayar penuh.

9. Apakah caj lain yang perlu saya bayar ?

Plan Pindahan Baki 0% setahun untuk 12 bulan

Caj sekali bayar sebanyak 3% ke atas setiap amaun yang diluluskan dan akan dibilkan ke dalam penyata kad kredit untuk bulan akan datang .

(Efektif 1 April 2015, Cukai Barang & Perkhidmatan Malaysia (CBP) akan dikenakan oleh Bank ke atas Pemegang Kad kredit bagi semua fi/caj yang berkenaan pada kadar semasa.)

10. Adakah saya layak untuk ganjaran Treats Points?

Tiada ganjaran Treats Points kecuali dinyatakan sebaliknya.

11. Bagaimana untuk memohon kemudahan Pindahan Baki?

Sila isi borang permohonan dan emel kepada mbbcardservices@maybank.com.my

12. Di mana saya boleh mendapatkan maklumat lanjut?

Sila rujuk di laman sesawang www.maybank.com.my

Untuk sebarang pertanyaan, sila hubungi :

Maybankard Centre

7th Floor Menara Maybank

100 Jalan Tun Perak

50050 Kuala Lumpur

Tel: 1300 88 6688 E-mail: mbbcardservices@maybank.com.my

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENGEMASKINI BAYARAN PINDAHAN BAKI.

Maklumat yang disediakan di dalam helaian ini sah dari Januari 2016.