

## **Cash Treats - Terms and conditions**

As used herein, the word "Card" means all credit cards (excluding corporate cards) issued by Malayan Banking Berhad ("MBB") and "Cardmember" means the holder of a Card. The terms and conditions herein are to apply in conjunction with the "MBB Cardmember Agreement". In the event of any discrepancy or inconsistency between the terms and conditions herein and the terms in the "MBB Cardmember Agreement", the terms of this agreement shall prevail in so far as they apply to Cash Treats.

1. This Cash Treats is only opened to all Principal Cardmembers aged 21 years and above.
2. The Cash Treats is made available by MBB to all Cardmembers subject to the terms and conditions herein.
3. Only Cardmember whose account is current and in good standing may apply for Cash Treats. The Cardmember whose application(s) for Cash Treats are approved shall be able to draw and receive cash from the Cardmember's existing credit limit for his / her Card.
4. The Cash Treats allows the Cardmember to draw up to 90% of the Cardmember's existing credit limit (subject to MBB's approval) and the Cash Treats Amount will be deposited into the Cardmember's savings / current bank account maintained with MBB.
5. The Cardmember may apply for the Cash Treats by calling Maybank Call Centre at 03-5891 4756. (Mon to Thurs :9.00am-5.45pm, Fri:9.00am-4.45pm)
6. The Cardmember would not be able to accumulate Treats Points for the Cash Treats.
7. The Cardmember shall specify the following:
  - the amount he/she wishes to draw ("the Cash Treats Amount")
  - the particulars of the MBB bank account
8. Upon MBB's approval of the Cardmember's application and the disbursement of the Cash Treats Amount to the Cardmember, the Cash Treats Amount together with the Cash Treats Interest thereon for the Cash Treats Period as hereinafter defined, shall be deducted from the Cardmember's existing credit limit.
9. An application for the Cash Treats specified above will be deemed to be acceptance of the terms and conditions herein contained.
10. The approval or otherwise of the Cardmember's application will be subject to:
  - the current standing of the Cardmember's account; and
  - the Cardmember's available credit limit at that time CT MAR2013
11. MBB may in its sole discretion approve the application for the Cash Treats amount specified by the Cardmember or such lower amount ("the Cash Treats Amount") as MBB shall deem fit. MBB shall not be obliged to inform or notify the Cardmember first of the lower amount prior to its approval.
12. The minimum acceptance amount is RM1,000 and in any case is subject to the Bank's sole and absolute discretion and may be varied by MBB from time to time.
13. A non refundable Cash Advance Fixed Fee of RM100 for each Cash Treats application or such amount as may be determined by MBB at MBB's sole and absolute discretion will be charged to the Cardmember's Card Account.
14. Cardmember shall select in his / her application a period ("the Cash Treats Period") for the payment of his / her Cash Treats Amount together with the Cash Treats Interest (as hereinafter defined).
  - The period for payment of the Cash Treats Amount together with the Cash Treats Interest shall be 6, 12, 18, 24, 30 or 36 months ("Cash Treats Instalment Period").
  - During the Cash Treats Instalment Period, the Cash Treats Amount together with Cash Treats Interest shall be paid by way of equal monthly installments ("the Cash Treats Monthly Installment"). The Cash Treats Instalment Period shall be as specified by MBB and at the election of the Cardmember. Neither Cash Treats Instalment Period nor the Cash Treats Monthly Instalment may be altered. MBB is entitled to and shall charge interest on the Cash

*Treats Amount ("Cash Treats Interest") for the Cash Treats Installment Period. The Cash Treats Interest at 8.88% per annum may be determined and/or subject to change from time to time by MBB at its sole and absolute discretion.*

15. *The Cash Treats Monthly Installment is computed as the sum of the Cash Treats Amount and Cash Treats Interest divided by the number of months in the Cash Treats Installment Period. In the event of any delay or failure to pay the Cash Treats Monthly Installment, the terms of the "MBB Cardmember Agreement" shall apply to the Cash Treats Monthly Installment as if the amount was a charge from a normal transaction.*
16. *The sum of the Cash Treats Amount and Cash Treats Interest shall be billed to the Cardmember on the next statement date following MBB's approval of the Cardmember's application.*
17. *In the event the Cardmember defaults in any of his/her obligations herein, the terms in the "MBB Cardmember Agreement shall apply.*
18. *The Cardmember may apply for more than on Cash Treats subject to the available credit limit.*
19. *If the Cardmember fully settles his / her Cash Treats Amount before the expiry of the Cash Treats Installment Period, there will be no early settlement fee charged.*
20. *On the Cash Treats default of payment on any monies due under the Card Account or breach of any provisions of the MBB Cardmember Agreement or any of these items and conditions by the Cardmember or cancellation of the Card or termination of the Card Account for whatever reason - all outstanding said installments or balance of monies owing under the Cash Treats shall immediately become due and payable by the Cardmember and shall at the absolute discretion of MBB be charged to the Card Account whereupon the "MBB Cardmember Agreement shall apply to all the said instalments or balance.*
21. *In accordance with the "MBB Cardmember Agreement, in the event the specified minimum payment of the Current Balance is not received in full by the Payment Due Date, the applicable late payment charge and finance charges shall be levied on the unpaid amount which include the Cash Treats Monthly Installment or part thereof.*
22. *MBB reserves the right to add, modify, change or vary all or any of those terms and conditions or to replace wholly or in part the Cash Treats by another scheme, whether similar or not, or to withdraw with 21 day's notice to the Cardmember.*
23. *MBB will not be responsible for and disclaims all liability to any actions, claims, loss, damages, costs, charges and expenses which a Cardmember may suffer, sustain or incur by his participation in the Cash Treats.*