

## MAYBANK EZYCASH/EZYCASH-i CAMPAIGN - TERMS AND CONDITIONS

1. Maybank EzyCash/EzyCash-i Campaign 2018 (“Campaign”) is only open (“Campaign Period”) by Invitation basis to Principal Cardmembers of Maybank and Maybank Islamic (“Cardmember”) which is valid and in good credit assessment (as may be determined by Malayan Banking Berhad (Co. No. 3813-K) (“Maybank”) or Maybank Islamic Berhad (Co. No. 787435-M) (“Maybank Islamic”) (collectively referred to as “ Bank”).
2. Eligibility are subject to:
  - i. Invited Principal Cardmember(s) of Maybank and/or Maybank Islamic’s Visa, MasterCard and American Express Credit Card(s) issued by the Bank (Malaysia).
  - ii. This campaign is valid for **EzyCash/EzyCash-i Plan with 12/18/24/36 months payment via Maybank2u ONLY**
3. The following persons are NOT eligible to participate:
  - i. Maybank and/or Maybank Islamic’s Visa, MasterCard and American Express Credit Card(s) not issued by the Bank (Malaysia);
  - ii. Maybank and/or Maybank Islamic’s Visa, MasterCard and American Express Credit Cardmember(s) who is/are in default of facilities granted by the Bank at any time during the Campaign Period, subject to Bank’s sole and absolute discretion.
4. One time Cash Advance service fee/actual cash withdrawal management charge of RM100 applies for each approved Ezycash/EzyCash-i Plan for 12/18/24/36 application (NON refundable).

*Note: 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.*
5. **Campaign Offer: 50% WAIVED on onetime cash advance fee/ actual cash withdrawal management charge of RM100 with minimum EzyCash/EzyCash-i amount of RM5,000.**
  - i. This offer is only applicable for EzyCash/EzyCash-i with interest rate/management fee of 8.88% p.a.
  - ii. The Cash Advance service fee/ actual cash withdrawal management charge of RM100 will be charged separately to your credit card account.
  - iii. The 50% waiver will be credited to your credit card account within 45 days upon approval date.
6. The offer duration will be informed to selected cardmember via SMS and/or Email Direct Mailer
7. The Bank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add any of the terms and conditions herein at any time at its absolute discretion upon giving 21 days prior notice via Maybank portal or through any other channels which the Bank may think fit.
8. These terms and condition are in addition to the EzyCash/EzyCash-i General Terms and Conditions and the Bank Cardmember Agreement which regulates the provisions of credit card facilities by the Bank. By participating in this Campaign, Cardmember agrees to be bound by these terms and conditions.

### How to apply EzyCash/Ezycash-i via Maybank2u



EzyCash/EzyCash-i via Maybank2u will not be available daily from 11.30pm to 6am (local time)

#### **General Terms and Conditions**

1. The EzyCash/EzyCash-i allows the Cardmember to draw up to 90% of the available credit limit. The approved amount will be depending on the Cardmember credit limit and available instalment balance. The final amount approved will be based on Bank's credit evaluation.
2. The EzyCash/EzyCash-i approved amount will be deposited into the Cardmember's individual savings/current account with the Bank. Disbursement of fund into joint savings, joint current account and/or current account with overdraft facility is not allowed.
3. The minimum application amount is RM2,000.00 and the maximum application amount is up to 90% of Cardmember's available credit limit.
4. The approval of the Cardmember's application will be subject to the Cardmember's available credit limit at the time the application is processed. Cancellation of EzyCash/EzyCash-i application by the Cardmember must be in writing to [mbbcardservices@maybank.com.my](mailto:mbbcardservices@maybank.com.my) and the onetime cash advance fee/actual cash withdrawal management charge is not refundable.
5. The Cardmember may apply for more than one EzyCash/EzyCash-i facility subject to Cardmember's available credit limit.
6. Cardmember would not be entitled for any Treats Points for EzyCash/EzyCash-i program unless stated otherwise.
7. Cardmember to ensure correct information be provided upon applying for EzyCash/EzyCash-i:
  - i. the amount of EzyCash/EzyCash-i to be applied
  - ii. Maybank/Maybank Islamic's individual savings/current account number
8. The EzyCash/EzyCash-i approved amount shall be paid by the Cardmember within equal monthly instalments with the interest/management fee by the selected plan. Each instalment amount will be billed to the Cardmember's account on the billing date of the month until the full settlement of the instalments.
9. The EzyCash/EzyCash-i amount will be reserved with the existing credit card limit for this purpose. The outstanding of instalment amount shall be reduced and restored gradually following the payment of each monthly instalment during the instalment period.
10. In accordance with the Bank 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 interest/late payment charge and normal management fee shall be levied on the unpaid amount which includes the Campaign Monthly Instalment or part thereof.

11. If the Cardmember fully settled the EzyCash/EzyCash-i outstanding before the expiry of the EzyCash/EzyCash-i instalment period, there will be no fee charged.
12. If the Cardmember's credit card account is terminated for any reason whatsoever, the Cardmember shall forthwith settle all balances due under the EzyCash/EzyCash-i program upon termination. Otherwise, the prevailing interest rate/late payment charge shall be levied on the outstanding balance for EzyCash/ EzyCash-i program. For Islamic credit card, management charges shall not be compounded.
13. By participating with EzyCash/EzyCash-i program, Cardmember agrees to access the Bank's website at [www.maybank2u.com.my](http://www.maybank2u.com.my) on regular basis to view the terms and conditions and kept up-to-date with any changes or variations made to the terms and conditions.
14. The Bank reserves the right to vary, change, amend, delete or add to these Terms and Conditions wholly or in part by giving 21 days prior notice to the Cardmember.

## KEMPEN MAYBANK EZYCASH/EZYCASH-i 2018 - TERMA DAN SYARAT

1. Kempen Maybank EzyCash/EzyCash-i 2018 hanya dibuka (“Tempoh Kempen”) secara jemputan kepada Ahli Kad Utama Kad Kredit Maybank dan Maybank Islamic (“Ahli Kad”) yang sah dan keadaan kredit yang baik (yang ditentukan oleh Malayan Banking Berhad (Co. No. 3813-K) (“Maybank”) or Maybank Islamic Berhad (Co. No. 787435-M) (“Maybank Islamic”) (secara kolektif dikenali sebagai “Bank”).
2. Kelayakan tertakluk kepada:
  - i. Ahli Kad Utama Kad Kredit Maybank dan/atau Maybank Islamic Visa, MasterCard dan American Express yang dikeluarkan oleh Bank (Malaysia) dan menerima jemputan untuk menyertai kempen ini.
  - ii. Kempen ini sah untuk permohonan **EzyCash/EzyCash-i Plan untuk 12/18/24/36 bulan melalui Maybank2u SAHAJA.**
3. Individu di bawah tidak layak menyertai kempen ini:
  - i. Kad Kredit Visa, MasterCard dan American Express Maybank dan/atau Maybank Islamic yang tidak dikeluarkan oleh Bank (Malaysia); dan
  - ii. Ahli Kad Kredit Visa, MasterCard dan American Express Maybank dan/atau Maybank Islamic yang mempunyai tunggakan bayaran kemudahan kad kredit dengan Bank dalam tempoh masa kempen, tertakluk kepada budi bicara Bank.
4. Yuran perkhidmatan sebanyak RM100 akan dikenakan untuk setiap EzyCash Plan/EzyCash Plan-i 12/18/24/36 untuk transaksi yang telah diluluskan (tidak boleh dipulangkan).

*Nota : Efektif 1 April 2015, Cukai Barang & Perkhidmatan Malaysia (CBP) akan dikenakan oleh Bank ke atas Ahli Kad kredit bagi semua fi/caj yang berkenaan pada kadar semasa.)*
5. **Tawaran Kempen : 50% Pulangan Tunai ke atas RM100 yuran perkhidmatan sekali bayar dengan amaun EzyCash/EzyCash-i RM5000**
  - i. Tawaran ini hanya sah untuk EzyCash/EzyCash-i plan dengan kadar faedah/caj pengurusan 8.88% setahun.
  - ii. Yuran perkhidmatan sekali bayar akan dikenakan sebanyak RM100 dan akan dicajkan berasingan ke akaun Ahli kad kredit.
  - iv. 50% pulangan tunai (ke atas yuran perkhidmatan) akan dikreditkan ke akaun kredit kad dalam tempoh 45 hari selepas tarikh kelulusan.
6. Tempoh tawaran akan dimaklumkan kepada Pemegang Kad yang terpilih melalui SMS dan/atau Email
7. Bank berhak untuk menarik diri, membatalkan, menggantung, memanjatkan atau menamatkan kempen ini secara keseluruhan atau sebahagian, atau menukar, memadam atau menambah syarat daripadanya dari semasa ke semasa atas budi bicara Bank dengan notis awal 21 hari melalui Maybank portal atau sebarang saluran yang dianggap sesuai oleh Bank.
8. Terma dan syarat ini adalah tambahan kepada Terma dan Syarat Am EzyCash/EzyCash-i dan Perjanjian Ahli Kad Bank berdasarkan syarat-syarat kemudahan kad kredit oleh pihak Bank. Dengan menyertai Kempen ini, Ahli Kad bersetuju untuk mematuhi terma dan syarat yang ditetapkan.

### Bagaimana memohon EzyCash melalui Maybank2u



EzyCash/EzyCash-i melalui Maybank2u tidak boleh dicapai dari jam 11.30 malam sehingga 6.00 pagi setiap hari (waktu tempatan)

#### **Terma dan Syarat Am**

1. EzyCash/EzyCash-i membenarkan Ahli Kad mengeluarkan sehingga 90% daripada had kredit tersedia. Kelulusan tertakluk kepada had kredit dan baki bayaran balik Ahli Kad. Kelulusan juga tertakluk kepada penilaian kredit oleh pihak Bank.
2. Jumlah EzyCash/EzyCash-i yang diluluskan akan dikreditkan ke akaun simpanan/semasa individu Ahli Kad dengan Bank. Pengkreditan deposit ke dalam akaun simpanan bersama, akaun semasa bersama dan/atau akaun semasa dengan kemudahan overdraft tidak dibenarkan.
3. Permohonan minimum ialah RM2,000.00 dan amaun permohonan maksimum ialah sehingga 90% daripada baki had kredit tersedia Ahli Kad.
4. Kelulusan permohonan adalah tertakluk kepada baki had kredit tersedia Ahli Kad pada masa permohonan diproses. Pembatalan permohonan EzyCash/EzyCash-i hendaklah dikemukakan secara bertulis kepada [mbbcardservices@maybank.com.my](mailto:mbbcardservices@maybank.com.my) dan yuran pendahuluan tidak akan dipulangkan.
5. Ahli Kad boleh memohon lebih daripada satu kemudahan EzyCash/EzyCash-i tertakluk kepada had kredit Ahli Kad.
6. Ahli Kad tidak akan menerima Treats Points untuk program EzyCash/EzyCash-i ini melainkan dinyatakan sebaliknya.
7. Ahli Kad mestilah memastikan maklumat yang diberikan semasa memohon EzyCash/EzyCash-i adalah betul:
  - i. Amaun EzyCash/EzyCash-i yang dipohon
  - ii. Akaun Simpanan/Semasa individu Maybank/Maybank Islamic
8. Amaun EzyCash/EzyCash-i yang diluluskan mestilah dibayar balik oleh Ahli Kad dalam tempoh bayaran balik (amaun sama rata) dengan kadar faedah/caj pengurusan mengikut pelan yang dipilih. Amaun bayaran balik akan dibilkan ke akaun kad kredit Ahli Kad setiap bulan pada setiap tarikh penyata sehingga selesai bayaran penuh tempoh bayaran balik.
9. Amaun EzyCash/EzyCash-i akan dikeluarkan daripada had kredit limit Ahli Kad sedia ada. Baki bayaran bulanan akan berkurang dan ditambah balik ke had kredit limit mengikut bayaran bulanan sepanjang tempoh bayaran balik.
10. Selaras dengan Penjanjian Ahli Kad Bank, sekiranya bayaran minimum yang ditetapkan daripada baki semasa tidak diterima secara penuh sebelum tarikh akhir bayaran pada bulan tersebut, kadar faedah/caj bayaran lewat dan caj pengurusan biasa akan dikenakan ke atas amaun yang tidak dibayar termasuk ansuran bulanan Kempen atau sebahagiannya.

11. Sekiranya Ahli Kad membayar penuh amaun EzyCash/EzyCash-i sebelum tarikh tamat tempoh pembayaran balik EzyCash/EzyCash-i, tiada sebarang caj akan dikenakan.
12. Sekiranya Akaun Ahli Kad ditamatkan atas sebarang sebab, Ahli Kad hendaklah menyelesaikan semua baki belum jelas EzyCash/EzyCash-i di bawah Program ini sebaik sahaja ia ditamatkan. Sekiranya gagal, kadar faedah/caj bayaran lewat akan dikenakan ke atas baki belum jelas untuk program EzyCash/ EzyCash-i. Tiada caj pengurusan berganda untuk Ahli Kad Maybank Islamic.
13. Dengan menyertai kempen ini, Ahli Kad bersetuju untuk merujuk kepada laman web rami Bank di [www.maybank2u.com](http://www.maybank2u.com) dari masa ke semasa untuk mendapatkan terma dan syarat atau sebarang perubahan atau pindaan dibuat ke atas terma dan syarat.
14. Maybank/Maybank Islamic berhak mengubahsuai, menukar, meminda, memadam atau menambah sebarang Terma dan Syarat yang dinyatakan di sini, secara menyeluruh atau sebahagian dengan pemberitahuan sekurang-kurangnya 21 hari terlebih dahulu kepada Ahli Kad.