



Maybank

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take up the Debit Cards. Be sure to also read the general terms and conditions.)

DEBIT CARDS: Maybank FC Barcelona Visa Debit Card

1. What is this product about?

Maybank FC Barcelona Visa Debit Card, a payment instrument which allows payment of goods and/or services at retail and service establishments from the Debit Cardmembers deposit account.

For a successful transaction to take place, the cardmembers need to have sufficient funds in their deposit accounts.

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

- Annual Fee of RM8/- for unlimited Cash Withdrawal from Maybank ATM's or RM0.50 for every Cash withdrawal from the 5th withdrawal onwards in a month.
- Enjoy free withdrawal at any Maybank ATM in Malaysia, Singapore, Brunei, Philippines and Cambodia, RM 1.00 at MEPS network and RM 12.00 for Overseas at PLUS.
- Card replacement fee is RM12.00.

(The Malaysia Goods & Service Tax (GST) will be imposed on all fees/ charges charged by the Bank to the Cardmember under this agreement from 1 April 2015 and the Cardmember agrees to pay the Bank the GST amount as and when notified by the Bank)

3. What if I fail to fulfill my obligations?

You are liable for any unauthorized transactions before reporting to the Bank.

4. What are the major risks?

If the Cardmember loses the card, they should notify the bank immediately to block the card. Cardmembers should set an appropriate daily purchase limit at point-of-sale to minimize the risks and always check that their card is with them like they would with cash.

5. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner and cardmember can be contacted when required.

6. What are the benefits?

- No annual fee or late charges
- Shop at over millions of Visa accepted outlets worldwide
- Access to worldwide ATM for cash withdrawal (MEPS/PLUS)
- Your debit card comes with a Contactless Feature which enables you to pay for goods and services by tapping or waving your debit card at contactless readers/terminals ("Contactless Transactions"). Contactless Transactions not exceeding RM250 do not require your PIN number or signature. The total aggregate Contactless Transaction limit permitted on a daily basis is RM250. You can disable the Contactless Transactions feature via Maybank Group Customer Care (MGCC), Maybank Card Centre or nearest Maybank branch.

7. Where can I get further information?

Should you require additional information, please 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

8. Other debit card packages available

- Pin Base for withdrawals and for retail purchases

- Set your own daily purchase limit to Maximum RM10,000 at any Maybank ATM's
- Earn additional 0.10% p.a. interest in Maybank2u.Premier account subject to the following conditions:-
 - i) The Maybank2u.Premier account is linked to the Maybank FC Barcelona Visa Debit Card.
 - ii) Maintain a minimum Average Daily Balance (ADB) of RM10,000 in the Maybank2u.Premier account.
 - iii) Have a minimum monthly incremental growth of RM2,000 in the Maybank2u.Premier account against fixed periodical baseline as below:

Campaign Tranche	Campaign Period	Baseline
1	1 Oct 2017 to 31 Dec 2017	Account balance as at 30 Sept 2017
2	1 Jan 2018 to 31 Dec 2018	Account balance as at 31 Dec 2017
3	1 Jan 2019 to 31 Dec 2019	Account balance as at 31 Dec 2018
4	1 Jan 2020 to 30 June 2020	Account balance as at 31 Dec 2019

- iv) Additional 0.10% p.a. interest will be calculated against the monthly incremental growth of minimum RM2,000 up to a maximum RM50,000 in the Maybank2u.Premier account.
- v) Additional 0.10% p.a. interest will be credited into the Maybank2u.Premier account on a monthly basis, with the description 'FCB BONUS INTEREST'.

The information provided in this disclosure sheet is valid as at 31/10/2017.



Maybank

RISALAH PENDEDAHAN PRODUK

(Baca Risalah Pendedahan Produk ini sebelum anda membuat keputusan untuk mengambil Kad Debit. Pastikan anda turut membaca terma dan syarat am.)

KAD DEBIT: Maybank FC Barcelona Visa Debit Card

1. Apakah Kad Debit?

Kad Debit ialah instrumen pembayaran yang membolehkan pembayaran barangan dan/atau perkhidmatan di kedai runcit dan institusi perkhidmatan daripada akaun deposit Ahli Kad Debit.

Untuk membolehkan urusan niaga berjaya, ahli kad hendaklah mempunyai wang yang mencukupi dalam akaun deposit mereka.

2. Apakah fi dan caj yang perlu saya bayar?

- Fi Tahunan sebanyak RM8/- bagi Pengeluaran Tunai tanpa had dari ATM Maybank atau RM0.50 bagi setiap pengeluaran Tunai daripada pengeluaran ke-5 dan seterusnya dalam sebulan.
- Nikmati pengeluaran percuma di mana-mana ATM Maybank di Malaysia, Singapura, Brunei, Filipina dan Kemboja, RM 1.00 di rangkaian MEPS dan RM 12.00 di Rangkaian Plus Luar Negara.
- Fi penggantian kad ialah RM12.00.

(Cukai Barangan dan Perkhidmatan Malaysia (GST) akan dikenakan ke atas semua fi/caj yang dikenakan oleh Bank kepada Pemegang Kad di bawah Perjanjian ini mulai 1 April 2015 dan Pemegang Kad bersetuju untuk membayar kepada Bank jumlah GST apabila diberitahu oleh Bank)

3. Bagaimana jika saya gagal memenuhi obligasi saya?

Anda bertanggungjawab ke atas apa-apa urusan niaga tanpa kebenaran sebelum melaporkan kepada Bank.

4. Apakah risiko utama?

Jika Ahli Kad kehilangan kad, mereka hendaklah memberitahu pihak bank dengan segera untuk menyekat kad tersebut. Ahli Kad hendaklah menetapkan had pembelian harian yang sesuai di tempat jualan untuk meminimumkan risiko dan sentiasa memastikan kad mereka sentiasa bersama mereka.

5. Apakah yang perlu saya lakukan jika terdapat perubahan dalam butiran hubungan saya?

Anda perlu memaklumkan kami tentang apa-apa perubahan terhadap butiran hubungan anda untuk memastikan semua surat-menyurat sampai kepada anda tepat pada masanya.

6. Apakah manfaat yang diberikan?

- Tiada yuran tahunan dan caj pembayaran lewat
- Berbelanja di jutaan rangkaian rakan niaga Visa.
- Akses untuk pengeluaran wang tunai di ATM di seluruh dunia (MEPS/PLUS)
- Kad debit anda dilengkapi dengan ciri tanpa sentuhan yang membolehkan anda membayar barangan dan perkhidmatan dengan sentuhan atau imbasan kad debit anda di pembaca / terminal tanpa sentuhan ("Transaksi Tanpa Sentuhan"). Transaksi tanpa sentuhan tidak melebihi RM250 tidak memerlukan nombor PIN atau tandatangan anda. Jumlah Transaksi Tanpa Sentuhan agregat yang dibenarkan setiap hari adalah RM250. Anda boleh menghentikan ciri Transaksi Tanpa Sentuhan pada Kad Debit anda dengan menghubungi Pusat Khidmat Pelanggan Kumpulan Maybank (MGCC), Pusat Kad Maybank atau cawangan Maybank yang terdekat.

7. Di manakah saya boleh mendapatkan maklumat lanjut?

Jika anda memerlukan maklumat lanjut, sila layari laman web www.maybank2u.com.my. Jika anda mempunyai apa-apa pertanyaan, sila hubungi kami di:

Pusat Maybankard
Tingkat 7, Menara Maybank
100, Jalan Tun Perak
50050 Kuala Lumpur
Tel: 1300 88 66 88
E-mel: mbbcardservices@maybank.com.my

8. Pakej kad debit lain yang disediakan

- Pengeluaran wang dan pembelian berasaskan pin.
- Tetapkan had pembelian harian anda kepada nilai maksimum sebanyak **RM10,000** ribu di mana-mana ATM Maybank.
- Dapatkan faedah tambahan 0.10% setahun menerusi akaun Maybank2u.Premier tertakluk kepada syarat berikut:-
 - i) Akaun Maybank2u.Premier dipautkan kepada Kad Debit Maybank FC Barcelona Visa Debit.
 - ii) Kekalkan Baki Purata Harian (BPH) minima RM10,000 di dalam akaun Maybank2u.Premier.
 - iii) Mempunyai penambahan bulanan minima RM2,000 di dalam akaun Maybank2u.Premier berdasarkan garis dasar yang ditetapkan berikut:-

Pusingan		
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Kempen	Tempoh Kempen	Garis Dasar
1	1 Okt 2017 to 31 Dis 2017	Baki akaun pada 30 Sept 2017
2	1 Jan 2018 to 31 Dis 2018	Baki akaun pada 31 Dis 2017
3	1 Jan 2019 to 31 Dis 2019	Baki akaun pada 31 Dis 2018
4	1 Jan 2020 to 30 Dis 2020	Baki akaun pada 31 Dis 2019

- iv) Faedah tambahan 0.10% setahun adalah berdasarkan penambahan bulanan minima RM2,000 sehingga maksima RM50,000 di dalam akaun Maybank2u.Premier.
- v) Faedah tambahan 0.10% setahun akan dikreditkan ke dalam akaun Maybank2u.Premier pada setiap bulan, dengan nama 'FCB Bonus Interest'.

Maklumat yang disediakan dalam risalah pendedahan ini adalah sah setakat 31/10/2017.