

PRODUCT DISCLOSURE SHEET



Read this Product Disclosure Sheet before you decide to take the Maybank FC Barcelona Visa Signature. Be sure to also read the general terms and conditions. Seek clarification from your institution if you do not understand any part of this document or the general terms

Card:
Maybank FC Barcelona Visa Signature

Date: 29 January 2018

1. What is this product about?

Maybank FC Barcelona Visa Signature Credit Card is positioned as a cash back card. Maybank is the first official regional banking partner in Malaysia and Singapore for FC Barcelona. Maybank FC Barcelona Visa Signature is targeted to high end mass affluent customers earning minimum RM48, 000 per annum.

Age Requirement

- a) Principal Cardmember : 21 to 65 years old
- b) Supplementary Cardmember : Minimum 18 years old

2. What do I get from this product?

Value Proposition

- 2% Cash back for all purchases all year long and capped at maximum of RM50.
- 10% Cash back for all purchases on every May (football season ends) and August (football season begins) and capped at maximum of RM 100.
- E-statement -Auto enrolment
- No TreatsPoints earned for this card.

Partnership Discounts

- 10% Discount on FCB official online store
- 5% Discount in FCBotiga official online store in Camp Nou.

Superior Credit Line

Tailor-made credit line to suit the Cardmember's discerning needs.

Maybank FC Barcelona Visa Signature Customer Service

Service is available 24 hours a day, 7 days a week at 1-800-88-1801.

Worldwide Recognition and Global Acceptance

Cardmembers will enjoy incomparable convenience internationally and instant cash with over 1 million VISA and VISA PLUS ATMs worldwide, and affiliate banks in more than 210 countries.

Maybank Network Strength

Service is well supported by over 400 Maybank branches nationwide and over 1,000 Automated Teller Machines (ATMs).

Multiple Bill Payment Options

Multiple bill payment options makes paying of bills such an ease for the cardmembers.

Visa Concierge Service & Global Assist

Concierge service and global assist to attend to the cardmember's urgent needs.

Visa Airport Speed Pass

Enjoy the convenience and efficiency of fast track immigration at over 280 international airports with Visa Airport Speed Pass. Visit www.airportspeedpass.com for more information on participating airports

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Travel Insurance Coverage

Up to RM 500 thousand Travel Insurance Coverage when Cardmembers charge their travel ticket in FULL to their Maybank FC Barcelona Visa Signature Card.

Travel Coverage:

Type Of Coverage	Insured Amount
Travel Personal Accident Insurance	Up to RM 500,000
Missed Flight Connection (after 12 hours)	Up to RM 200
Luggage Delay (after 12 hours)	Up to RM 200
Lost Luggage (after 48 hours)	Up to RM 500

In the event of claims for luggage delay or loss, your purchase of essential clothing and requisites must be charged to your Maybank FC Barcelona Visa Signature Card. Cash or usage of other cards will result in non-payment of claims.

Visa Signature Concierge Service

- 24 hours a day, 7 days a week concierge service by Visa Signature. Services are also available via Concierge online.
- Cost of any goods or services purchased are billed directly to card members Maybank FC Barcelona Visa Signature
- Visa Signature Concierge Service offerings include:
 - 1) Travel information and assistance
 - 2) Country and major city information
 - 3) Gift and specialty services
 - 4) Business Services
 - 5) Entertainment Services

For more information on Concierge online please visit Visa Signature AP website www.visasignature-asia.com

3. What are my obligations?

- Minimum monthly payment: 5% of the outstanding balance or a minimum payment of RM 25.
- The cardholder should notify Maybank within 20 days from the closing date of billing period as stated on the statement of the account should there be disputes or discrepancies
- Cardholder is to take all reasonable precaution to prevent loss or theft of the Credit Card. The Cardholder shall notify Maybank by telephone, fax or email immediately upon discovery of lost or theft and confirm the same in writing to Maybank
- The principal Cardholder will be responsible and liable for all charges incurred by the supplementary Cardholders

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

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Annual fee															
Principal	Free for life														
Supplementary (Complimentary up to 4 cards)	Free for life														
Cash Advance fee	Fixed fee of 5% on the total amount withdrawn or minimum of RM10.00 per transaction, whichever is higher.														
Card replacement fee	RM 50.00 - for every card replacement														
Sales draft retrieval fee	RM 5.00 - per copy/Photocopy of sales draft														
Additional statement request fee	RM 5.00 per copy for each statement above 6 months														
Finance Charges	<p>a) For Cash Advance: 18% per annum or 1.5% per month of cash advance amount calculated on daily basis.</p> <p>b) For Retail Transactions: <ul style="list-style-type: none"> Finance charge is imposed on the Outstanding Retail Transaction balance that is not paid after the Payment Due Date. The finance charge will be calculated from the day the transactions were posted until full payment 18% per annum tier rate will apply to all newly approved Maybank FC Barcelona Visa Signature Card cards for the 1st year. Tier rates from card members other cards are not allowed to be carried over. </p> <table border="1" data-bbox="646 989 1409 1230"> <thead> <tr> <th rowspan="2">Conditions Payments Month/Total 12 months</th> <th colspan="2">Interest Rate</th> </tr> <tr> <th>Month</th> <th>Annum</th> </tr> </thead> <tbody> <tr> <td>Prompt Repayment of 12/12 months</td> <td>1.25%</td> <td>15%</td> </tr> <tr> <td>Prompt Repayment of 10/12 months</td> <td>1.42%</td> <td>17%</td> </tr> <tr> <td>Prompt Repayment of less than 10/12 months</td> <td>1.50%</td> <td>18%</td> </tr> </tbody> </table>	Conditions Payments Month/Total 12 months	Interest Rate		Month	Annum	Prompt Repayment of 12/12 months	1.25%	15%	Prompt Repayment of 10/12 months	1.42%	17%	Prompt Repayment of less than 10/12 months	1.50%	18%
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Prompt Repayment of less than 10/12 months	1.50%	18%													
Late payment penalty charge	If minimum payment is not made by the payment Due Date, the Cardmember shall be liable to pay a late payment charge of 1% on the total outstanding balance subject to a minimum of RM10.00 up to a maximum of RM75.00														
Overseas transaction conversion fee	Transactions conducted outside Malaysia will be converted to Ringgit Malaysia on the date the transaction is received and/or processed. The exchange rate may differ from the rate charged on the date of transaction due to market fluctuation. Exchange rate will be based on the rate determined by Visa International, MasterCard International or American Express at its absolute discretion plus a foreign exchange fee of 1.25%. In addition, an administrative fee of 1% or at such other rate imposed by Maybank shall be charged for the conversion of the transaction made in foreign currency.														
Over limit fee	-														
Others	If any														

- The Malaysian Goods & Services Tax (GST) will be imposed on all fees/charges charged by the Bank to our cardmember where applicable effective 1 April 2015 at the current prevailing rate.
- Transactions conducted outside Malaysia will be converted to Ringgit Malaysia on the date the transaction is received and/or processed. The converted amount is shown in the cardmember's statement. The exchange rate may differ from the rate charged on the date of transaction due to market fluctuation.

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The exchange rate used to convert the transaction made in foreign currency represents a bundling of currency conversion components of 1.25% imposed by Visa International or MasterCard International and 1% or at such other rate imposed by Maybank.

5. What if I fail to fulfill my obligations?

- **Late payment charges:** 1% on the total outstanding balance subject to a minimum of RM10.00 up to a maximum of RM75.00
- **Right to set off:** We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this credit card account by giving 7 calendar day prior notice on our attention to set off.
- **Liability for unauthorized transactions:** The cardholder shall be liable for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, affected with the credit card.
- If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your card.
- **Cardmember will be liable for PIN based unauthorised transaction if Cardmember has:**
 - a. Acted fraudulently ,or
 - b. Delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your card, or
 - c. Voluntarily disclosed your pin to another person, or
 - d. Recorded your PIN on the card, or anything kept in close proximity with your card
- **Cardmember will be liable for unauthorised transactions which require Signature card or with a contactless card, if you have:**
 - a. Acted fraudulently, or
 - b. Delayed in notifying us as soon as reasonable practicable after having discovered the loss or unauthorised use of your card, or
 - c. Left your card or item containing your card unattended in places visible and accessible to others, or
 - d. Voluntarily allowed another person to use your card
- Maybank shall be entitled at any time at its absolute discretion and without the need to provide any reasons, to revise, vary and/or reduce the Cardholder's Credit Limit and such change of Credit Limit takes effect immediately upon notification to the Cardholder. The Cardholder shall be deemed notified when such change of Credit Limit is reflected in the monthly statement of account

6. What if I fully settle the balance before its maturity? (For balance transfer or flexi payment plans)

- Lock-in period : Up to 36 months
- Early settlement penalty: NA

7. What are the major risks?

- By paying only minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when charging the credit card.
- The finance charges imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your repayment history.
- If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives.
- You should notify us immediately after having found that your credit card is lost or stolen.

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

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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. To update your contact details, you may reach us via one of the following channels:-

Tel	1 800 88 1801 (calling from Malaysia) or +603-78443696 (calling from outside Malaysia)
Email	mbbcardservices@maybank.com.my
Write-in attention to	Head, Cardmember Interaction, Customer Engagement 7 th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Fax	+603-7953 860
Any nearby Maybank Branch	

9. Where can I get further information?

- i. Should you require additional information or enquiry on credit card, please refer to www.maybank2u.com.my website or write to:-
Maybankcard Centre
7th Floor Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel : 1 800 88 1801
E-mail : mbbcardservices@maybank.com.my
- ii. If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at
Blok D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 1 300 88 5465
email: bnmtelelink@bnm.gov.my
- iii. Alternatively, you may seek the services of Agency Kaunselling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at:-
Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1 800 88 2575
email: enquiry@akpk.org.my

10. Other credit card product available

- Maybank Platinum Credit card

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES

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The information provided in this disclosure sheet is issued on 29 January 2018 and will be valid until the next periodical review.

RISALAH MAKLUMAT PRODUK

Sila baca dan fahami Lembaran Maklumat Produk bersama-sama dengan terma & syarat bagi produk Kad Maybank FC Barcelona Visa Signature sebelum anda memohon kad ini. Sila dapatkan penjelasan daripada institusi sekiranya anda tidak memahami bahagian di dalam dokumen ini atau terma-terma am



Card:
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Date: 29 Januari 2018

1. Produk ini mengenai apa?

Kad Kredit Maybank FC Barcelona Visa Signature adalah kad pemulangan tunai. Maybank adalah rakan kongsi perbankan rasmi pertama di Malaysia dan Singapura untuk FC Barcelona. Maybank FC Barcelona Visa Signature disasarkan kepada pelanggan berpendapatan minimum RM48, 000 setahun.

Had umur:

- a) Principal Cardmember : 21 - 65 tahun
- b) Supplementary Cardmember : Minimum 18 tahun

2. Apakah yang saya dapat daripada produk ini?

Tawaran Nilai

- Pulangan tunai 2% untuk semua pembelian sepanjang tahun dan dihadkan pada maksimum RM50.
- Pulangan 10% untuk semua pembelian pada setiap bulan Mei (musim bola sepak berakhir) dan Ogos (musim bola sepak bermula) dan dihadkan pada maksimum RM 100.
- E-statement - Auto enrollment
- Tiada TreatsPoints yang diberikan untuk kad ini.

Diskaun Perkongsian

- Diskaun 10% di kedai online rasmi FCB
- Diskaun 5% di kedai online rasmi FCBotiga di Camp Nou.

Talian Kredit Superior

Barisan kredit yang dibuat sesuai untuk memenuhi keperluan ketahui Ahli Kad.

Perkhidmatan Pelanggan

Perkhidmatan disediakan 24 jam sehari, 7 hari seminggu di 1-800-88-1801.

Pengiktirafan di Seluruh Dunia dan Penerimaan Global

Ahli Kad akan menikmati kemudahan yang tiada tandingannya di peringkat antarabangsa dan wang tunai dengan lebih dari 1 juta ATM VISA dan VISA PLUS di seluruh dunia, dan bank gabungan di lebih daripada 210 buah negara.

Kekuatan Rangkaian Maybank

Perkhidmatan disokong dengan lebih daripada 400 cawangan Maybank di seluruh negara dan lebih 1,000 Mesin Teller Automatik (ATM).

Pilihan Pembayaran Bil Pelbagai

Pelbagai pilihan pembayaran untuk ahli kad.

Perkhidmatan Concierge Visa & Bantuan Global

Perkhidmatan concierge dan global boleh membantu untuk memenuhi keperluan kad kredit.

Visa Airport Speed Pass

Nikmati kemudahan dan kecekapan imigresen yang pantas di lebih 280 lapangan terbang Antarabangsa dengan Visa Airport Speed Pass Layari www.airportspeedpass.com untuk maklumat lanjut tentang lapangan terbang yang mengambil bahagian.

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Perlindungan Insurans Perjalanan Sehingga RM 2 Juta*

Perlindungan Insurans Perjalanan berjumlah sehingga RM 500 ribu apabila Ahli Kad mengenakan tiket perjalanan mereka sepenuhnya ke atas Kad FC Barcelona Visa Signature mereka.

Jenis perlindungan	Sehingga
Insurans Kemalangan Diri Semasa Perjalanan	RM 500, 000
Terlepas Penerbangan Sambungan	RM 200
Kelewatan bagasi	RM 200
Kehilangan bagasi	RM 500

*Tertakluk kepada terma & syarat polisi insurans

Perkhidmatan Concierge FC Barcelona Visa Signature

- 24 jam sehari, perkhidmatan concierge 7 hari seminggu oleh Visa Signature. Perkhidmatan juga disediakan melalui Pembantu dalam talian.
- Kos barang atau perkhidmatan yang dibeli secara langsung kepada ahli kad Maybank FC Barcelona Signature Visa
- Tawaran Perkhidmatan Concierge Signature Visa termasuk:
 - 1) Maklumat perjalanan dan bantuan
 - 2) Negara dan maklumat bandar utama
 - 3) Perkhidmatan hadiah dan khusus
 - 4) Perkhidmatan Perniagaan
 - 5) Perkhidmatan Hiburan

Untuk maklumat lanjut mengenai Concierge online sila lawati laman web Visa Signature www.visasignature-asia.com

3. Apakah kewajipan yang saya perlu laksanakan sekiranya saya memohon produk ini?

- Bayaran minimum bulanan: 5% daripada baki belum dibayar atau minimum bayaran sebanyak RM25. Sekiranya terdapat sebarang pertikaian atau percanggahan, Ahli Kad perlu memberitahu Maybank dalam masa 20 hari dari tarikh tutup bil seperti yang dinyatakan dalam penyata akaun.
- Ahli Kad hendaklah mengambil segala langkah berjaga-jaga yang munasabah untuk mencegah kehilangan atau kecurian Kad. Ahli Kad hendaklah memaklumkan kepada pihak Bank menerusi telefon, faks atau e-mel dengan serta merta selepas kehilangan atau kecurian Kad dan mengesahkan kehilangan atau kecurian tersebut secara bertulis kepada pihak Bank.
- Ahli Kad Utama hendaklah bertanggungjawab sepenuhnya ke atas segala urusan niaga yang dijalankan oleh Ahli Kad Tambahan.

4. Apakah caj dan yuran yang perlu dibayar?

Yuran Tahunan	
Kad Utama	Dikecualikan
Kad Tambahan	Dikecualikan
Fi Pendahuluan Tunai	Kadar rata 5% daripada amaun yang di keluarkan atau minimum RM10/-, yang mana lebih tinggi

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Fi Penggantian Kad	RM50/- bagi setiap kad gantian
Fi draf jualan semula	Draf jualan asal RM5/- setiap Salinan.
Fi permintaan penyata tambahan	RM5/- bagi setiap penyata bulanan

Caj kewangan, sila rujuk jadual di bawah:-

	Kadar Faedah	
	Bulanan	Tahunan
Bayaran balik segera 12/12 bulan	1.25%	15%
Bayaran balik segera 10/12 bulan	1.42%	17%
Bayaran balik segera kurang dari 10/12 bulan	1.50%	18%
Pendahuluan tunai(dikira atas dasar harian)	1.50%	18%

Untuk menikmati caj kewangan yang lebih rendah untuk transaksi runcit, anda perlu membuat sekurang- kurangnya 10 pembayaran segera dalam tempoh 12 bulan lepas.

- Cukai Barangan dan Perkhidmatan Malaysia (GST) akan dikenakan ke atas semua fi / caj yang dikenakan oleh Maybank kepada Pemegang Kad di bawah Perjanjian ini mulai 1 April 2015 dan Pemegang Kad bersetuju untuk membayar kepada Maybank jumlah GST apabila diberitahu oleh Maybank.
- Urus niaga yang dilakukan di luar Malaysia akan ditukar kepada Ringgit Malaysia pada tarikh butiran diterima/atau diproses. Kadar pertukaran mungkin berbeza daripada kadar harian urus niaga kerana turun naik pasaran. Kadar pertukaran adalah berdasarkan kadar yang ditentukan oleh Visa International, MasterCard International atau American Express mengikut budi bicara mutlak mereka termasuk fi pertukaran asing sebanyak 1.25%. Selain dari itu, fi pentadbiran pada kadar 1% atau kadar lain yang akan dikenakan oleh Maybank akan dikenakan untuk penukaran transaksi yang dibuat dalam mata wang asing.

5. Bagaimana jika saya gagal melaksanakan kewajipan-kewajipan saya?

- **Caj Bayaran Lewat** :1% daripada baki belum jelas akan dikenakan, tertakluk pada caj minima RM10/-, sehingga tahap maksima sebanyak RM 75/-.
- **Hak untuk memindah baki:** Bank berhak untuk memindahkan sebarang baki kredit dalam akaun Bank anda tanpa sebarang sebab ntuk membayar sebarang tunggakan akaun Kad di mana pihak Bank akan memberitahu anda sekurang-kurangnya 7 hari lebih awal.
- **Liabiliti ke atas sebarang transaksi:** Ahli Kad hendaklah menanggung liabiliti untuk segala caj dan pendahuluan walau apa sekalipun yang timbul daripada segala transaksi sama ada dibenarkan atau tidak dibenarkan, yang dilakukan menggunakan Kad anda.
- Sekiranya anda gagal untuk mematuhi terma dan syarat Kad ini, kami berhak untuk membatalkan Kad anda.
- **Ahli Kad bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan PIN jika Ahli Kad:**
 - a. melakukan penipuan;
 - b. menanggung pemberitahuan Bank selepas menemui kehilangan atau penggunaan tanpa kebenaran kad kredit;
 - c. secara sukarela mendedahkan PIN kepada orang lain;
 - d. menyimpan sebarang rekod bertulis mengenai PIN bersama-sama atau berdekatan Kad

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- Ahli Kad bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan tandatangan atau kad tanpa sentuh jika Ahli Kad:
 - a. melakukan penipuan;
 - b. menanggungkan pemberitahuan Bank selepas menemui kehilangan atau penggunaan tanpa kebenaran kad kredit;
 - c. membiarkan/meninggalkan kad atau barang yang mengandungi kad anda tanpa jagaan di tempat-tempat yang terbuka dan boleh diakses oleh orang lain, atau
 - d. membenarkan secara sukarela bagi orang lain untuk menggunakan kad kredit
- Maybank berhak pada bila-bila masa mengikut budi bicara mutlaknya dan tanpa perlu memberikan apa-apa sebab, untuk menyemak semula, mengubah dan / atau mengurangkan Had Kredit Ahli Kad dan perubahan Had Kredit tersebut berkuat kuasa serta merta sebaik sahaja pemberitahuan kepada Ahli Kad. Ahli Kad akan dianggap telah dimaklumkan sekiranya perubahan Had Kredit tersebut tertera di dalam penyata bulanan akaun

6. Bagaimana jika saya menyelesaikan pinjaman sepenuhnya sebelum tarikh matang? (Untuk pelan pemindahan baki atau pembayaran fleksibel)

- Tempoh tertutup : sehingga 36 bulan
- Denda penyelesaian awal: Tidak dikenakan

7. Apakah risiko-risiko utama?

- Dengan hanya membuat pembayaran minimum bagi bayaran bulanan, jumlah caj dan masa yang diambil untuk menjelaskan semua baki akan bertambah. Fikirkan tentang keupayaan bayaran balik anda sebelum menggunakan Kad anda.
- Caj Pengurusan yang dikenakan ke atas baki belum dijelaskan bagi Kad ini adalah berdasarkan struktur harga bertingkat berdasarkan kepada sejarah pembayaran anda.
- Sekiranya anda mempunyai masalah membayar baki Kad anda, sila hubungi kami dengan segera untuk membincangkan alternatif pembayaran balik.
- Anda harus memaklumkan kepada kami dengan serta-merta sekiranya mendapati bahawa kad anda hilang atau dicuri.

8. Apakah yang perlu saya lakukan jika terdapat perubahan maklumat dan butiran berkenaan maklumat peribadi saya?

Adalah penting untuk anda menghubungi pihak kami sekiranya terdapat sebarang pertukaran maklumat atau butiran peribadi anda, ini adalah untuk memastikan semua urusan surat menyurat sampai kepada pihak anda tepat pada waktunya.

Tel No	1-800-88-1801 (Panggilan dari Malaysia) +603-78443696 (Panggilan dari luar Malaysia) E-mel mbbcardservices@maybank.com.my
Write-in attention to	Ketua, Pelaksanaan Perkhidmatan, Perhubungan Pelanggan Tingkat 7, Menara Maybank, 100 Jalan Tun Perak 50050 Kuala Lumpur
Faks	03-7953860 Cawangan -Cawangan Maybank yang berdekatan

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9. Di mana saya boleh mendapatkan maklumat lanjut?

Sekiranya anda memerlukan maklumat lanjut atau pertanyaan tentang Kad kredit ini, anda boleh mengunjungi laman web www.maybank.com.my atau tulis ke alamat:-

Tingkat 7, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 1 800 88 1801
e-mel : mbbcardservices@maybank.com.my

- ii. Jika pertanyaan atau aduan tidak di selesaikan oleh pihak kami dengan cara memuaskan, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:

Blok D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 1-300-88-5465
e-mel: bnmteeling@bnm.gov.my

- iii. Di samping itu, anda boleh mendapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit (AKPK), iaitu agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan wang, kaunseling kredit dan pengurusan sumula hutang secara percuma bagi individu. Anda boleh menghubungi AKPK di:-

Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1 800 88 2575
e-mel: enquiry@akpk.org.my

10. Produk Kad Kredit lain yang boleh didapati:

- Maybank Platinum card

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MEMATUHI PEMBAYARAN BALIK KAD ANDA.

Maklumat yang disediakan dalam Risalah Makluman Produk in di keluarkan pada 29 Januari 2018 dan sah sehingga semakan semula.