

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take the Maybank 2 Cards Premier. 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 2 Cards Reserve American Express® Card  
Date: 7 September 2017

### 1. What is this product about?

Maybank 2 Cards Reserve American Express® Card is a super-premium card targeted to affluent customers. It's suited for different lifestyle needs with its rich value proposition.

### 2. What benefits do I get from this product?

- Every RM1 spend locally earn up to 5 TreatsPoints
- Every RM1 spend overseas earn up to 5 TreatsPoints
- Kindly be informed that effective 15 April 2016, all transactions for utilities, education, EzyPay and insurance transactions will earn 1x Treats Points and No Treats Points will be awarded for Government bodies transactions
- 10,000 Treats Points upon card activation.
- Treats Points can be converted to Enrich Miles (Malaysia Airlines), KrisFlyer Miles (Singapore Airlines) at a low conversion rate 4,770 TP = 1,000 Air Miles.
- Validity of Treats Points = 3 years
- 24/7 Concierge Services
- Global assistance
- Complimentary Retail Protection (for Maybank 2 Cards Reserve American Express Card only) and Travel Personal Accident & Travel Insurance if you charge your retail purchase and travel fares in full to your Maybank 2 Cards Reserve American Express Card.

#### Travel Insurance Coverage\*

- Up to RM 2,000,000 by charging the full airfare to your credit card. With Maybank World MasterCard, your travel to any destination abroad is a pleasure of the present.

Type of Coverage	Up to
Travel Personal Accident Insurance	RM 2,000,000
Flight Misconnection	RM 1,000
Luggage Delay	RM 1,000
Lost Luggage	RM 3,000

- In case of luggage delay and loss claims, your purchases of essential clothing and requisites must be charged to your Maybank World MasterCard. Cash or usage of other cards will result in non-payment of claims.

\*Subject to the terms and conditions of the policy

#### Dining Privilege

- Up to 50% dining benefits at Shangri La Hotel with Maybank 2 Cards Reserve American Express Card.
- Starwood Dining privilege at all Starwood participating hotels ( customer to present their Maybank Manchester United Visa Infinite Cards, no membership card will be issued )

#### Plaza Premium Lounge (For Maybank 2 Cards Reserve Visa Infinite Only)

- You can enjoy 5 times complimentary access per calendar at participating local and international Plaza Premium Lounge. (For updated participating lounge list, kindly visit [www.maybank.com.my](http://www.maybank.com.my))

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**Golf Privilege**

- Complimentary Green Fees for Cardmembers to play at 86 Golf Clubs in 18 countries (17 Clubs in Malaysia and 69 International Clubs).
- 10% savings on green fees for guest.
- For more details, refer to terms and conditions via [www.maybank2u.com.my](http://www.maybank2u.com.my)
- Effective 1 January - 31 December 2018

**3. What are my obligations?**

- Minimum monthly repayment: 5% of statement balance or RM25, whichever is higher
- 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 dispute 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 Cardholder.

**4. What are the fees and charges I have to pay?****Maybank 2 Cards Premier Reserve American Express**

Annual fee	
▪ Principal	1 <sup>st</sup> year waived, 2 <sup>nd</sup> year : RM 800 (FREE for the first year Subsequent years FREE if spend a min of RM50,000 per annum )
▪ Supplementary	Up to 4 complimentary supplementary.

Finance charge (Retail transaction)	<b>Conditions / Payment Months / Total 12 Months</b>		<b>Interest Rate</b>	
			<b>Per Month</b>	<b>Per Annum</b>
	For Prompt Payment 12/12 months (Tier 1)		1.25%	15%
	For Prompt Payment 10/12 months (Tier 2)		1.42%	17%
	For Prompt Payment of less than 10/12 months (Tier 3)		1.50%	18%
To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months.				
Cash advance fee	5% of amount withdrawn or RM18, whichever is higher			
Finance charge (Cash advance)	18% p.a. or 1.5% p.m. of cash advance amount calculated on a daily basis			
Additional Statement Request Fee	RM5 per monthly statement.			

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Card Replacement Fee	Ringgit Malaysia Fifty (RM50.00) for each of the replacement Card on one (1) Card Account.
Overseas Transaction Conversion Fee	<b>Maybank 2 Cards Reserve American Express Card</b> All foreign charges converted by American Express apply a conversion factor of 2.5% to the converted amount. A Charge that is made in foreign currency other than U.S. Dollars when the conversion is done by American Express be converted into U.S. Dollars before being converted in your billing currency
Government Service Tax	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.
Legal fees	On solicitor and client basis plus other expenses incurred by Maybank in the enforcement of Maybank's right and entitlement under T & C
Sales draft retrieval fee	RM15 per original sales draft.

**Note:** We will communicate to you at least 21 calendar days prior to the effective date of implementation if there are any changes in fees and charges that applicable to your Card facility.

### 5. What if I fail to fulfill my obligations?

- Late payment Fee: 1% of the unpaid outstanding balance or a minimum of RM10, whichever is greater, up to a maximum of RM100.
- Right to set-off any credit balance in your account maintained with us against any outstanding balance in this credit card account without assigning reason, by giving 7 calendar days prior notice on our attention to set off a credit balance.
- Liability for unauthorized transactions - The Cardmember shall be liable for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, effected with the Maybank 2 Cards Premier.
- 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

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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 are the major risks?

- By paying only minimum monthly payment, the charge amount and the time taken to settle the full amount will be increased. Think about your payment capacity prior to charging the Maybank 2 Cards Premier. The finance charge on the outstanding balances ranges from 15% to 18% per annum depending on your previous 12 months payment record. If you pay less than the minimum amount or we receive your payment after the due date, a late payment charge of minimum of RM10 or 1% of previous statement balance, whichever is higher, up to a maximum of RM 100 will be charged.
- The finance charges imposed on the outstanding balance for this Maybank 2 Cards Premier is based on a tiered pricing structure in accordance to your payment history.
- If you have problems in paying your Maybank 2 Cards Premier balances, kindly contact us early to discuss the alternative payment.
- You should notify us immediately after having found that your Maybank 2 Cards Premier is lost or stolen.

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

- i) Call-in to 1 800 22 1111 (Calling within Malaysia)  
+603-7949 0707 (Calling from outside of Malaysia)
- ii) Email: [infinite.card@maybank.com.my](mailto:infinite.card@maybank.com.my)
- ii) Write-in attention to: Head, Cardmember Interaction,  
Customer Engagement  
7<sup>th</sup> Floor, Menara Maybank,  
100, Jalan Tun Perak  
50050 Kuala Lumpur
- iv) Fax: 03-7953 8610
- v) Any nearby Maybank Branch

### 8. Where can I get further information?

- i. Should you require additional information or enquiry on credit card, please refer to [www.maybank.com.my](http://www.maybank.com.my) website or write to:-

Maybank Card Center  
7<sup>th</sup> Floor Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Tel : 1800 22 1111  
Email : [infinite.card@maybank.com.my](mailto:infinite.card@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:

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Blok D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Telephone No : 1-300-88-5465  
Fax : 03-21741515  
E-mail : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

- iii. Alternatively, you may seek the services of Agensi 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  
Telephone No : 1-800-88-2575  
E-mail : [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

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

The information provided in this disclosure is issued on 7 September 2017 and will be valid until the next periodical review.

## LEMBARAN MAKLUMAT PRODUK

(Sila baca dan fahami Lembaran Maklumat Produk bersama-sama dengan terma & syarat bagi produk Maybank 2 Cards Premier sebelum anda memohon kad ini. Sila dapatkan penjelasan daripada institusi sekiranya anda tidak memahami bahagian di dalam dokumen ini atau terma-terma am)



Kad: Maybank 2 Cards Premier  
Tarikh: 18 Julai 2017

### 1. Apakah Maybank 2 Cards Premier Reserve American Express

Maybank 2 Cards Premier ialah kad premium yang ditujukan kepada pelanggan mewah. Ahli kad boleh memilih dan menentukan pelbagai keistimewaan yang boleh mereka nikmati dengan kad ini.

### 2. Apakah manfaat yang saya dapat daripada produk ini?

- Nikmati sehingga 5x TreatsPoints untuk setiap RM1 perbelanjaan Maybank 2 Cards Reserve American Express Card.
- 10,000 TreatsPoints selepas pengaktifan kad.
- TreatsPoints boleh ditukar kepada Enrich Miles (MAS), KrisFlyer Miles (Singapore Airlines) pada kadar penukaran yang terendah. 4,770 TP = 1,000 AirMiles.
- 1-untuk-1 menjamu selera di Shangri La Hotel (untuk Maybank 2 Cards Reserve American Express Card sahaja).
- Program keistimewaan - Hotel & Leisure Partners.  
Entré platform: [www.entre.com/maybank](http://www.entre.com/maybank)
- Sila dimaklumkan bahawa berkuatkuasa 15 April 2016, Semua urusan niaga bagi utiliti, pendidikan dan transaksi insurans akan mendapat 1x TreatsPoints dan tiada Treats Points akan diberi kepada badan-badan kerajaan.
- Perlindungan percuma Runcit (untuk Maybank 2 Cards Reserve American Express Card sahaja) dan Perjalanan Kemalangan & Insurans Kesulitan Perjalanan jika anda mengenakan pembelian runcit anda dan tambang perjalanan sepenuhnya kepada Maybank 2 Cards Reserve American Express anda.
- 24 jam sehari setiap hari Akses Akaun Dalam Talian Bantuan di seluruh dunia

#### Keistimewaan Golf

- Fi Green secara percuma untuk ahli kad bermain di 86 kelab premium di 18 negara
- Penjimatan 10% ke atas fi green untuk tetamu.
- Untuk butiran lanjut, rujuk terma dan syarat di [www.maybank2u.com.my](http://www.maybank2u.com.my)
- 1 January - 31 December 2018

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

- Pembayaran balik minimum: 5% daripada baki belum dibayar atau bayaran minimum sebanyak RM25
- Pemegang kad hendaklah memberitahu Maybank dalam tempoh 20 hari dari tarikh tutup tempoh bil seperti yang dinyatakan pada penyata akaun jika terdapat apa-apa pertikaian atau perbezaan.
- Pemegang kad hendaklah mengambil langkah berjaga-jaga yang munasabah untuk mengelakkan kehilangan atau kecurian Kad Kredit. Pemegang Kad hendaklah memberitahu Maybank melalui telefon, faks atau e-mel dengan segera apabila mendapati kad hilang atau dicuri dan

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mengesahkannya secara bertulis kepada Maybank.

- Pemegang Kad Utama hendaklah bertanggungjawab dan bertanggung ke atas semua caj yang ditanggung oleh Pemegang Kad Tambahan.

#### 4. Apakah caj dan yuran yang perlu dibayar?

Yuran tahunan	Yuran tahunan kad utama: Tahun pertama dikecualikan, tahun kedua: RM800 bagi kedua-dua kad, akan dikecualikan jika penggunaan kad minimum sebanyak RM 80,000 dalam setahun														
Caj kewangan (Urus niaga runcit)	<table border="1"><thead><tr><th rowspan="2">Syarat-syarat / Bulan Pembayaran / Jumlah 12 Bulan</th><th colspan="2">Kadar Faedah</th></tr><tr><th>Sebulan</th><th>Setahun</th></tr></thead><tbody><tr><td>Bayaran balik segera 12/12 bulan (Tahap 1)</td><td>1.25%</td><td>15%</td></tr><tr><td>Bayaran balik segera 10/12 bulan (Tahap 2)</td><td>1.42%</td><td>17%</td></tr><tr><td>Bayaran balik segera kurang daripada 10/12 bulan (Tahap 3)</td><td>1.50%</td><td>18%</td></tr></tbody></table> <p>Untuk menikmati caj kewangan yang lebih rendah untuk transaksi runcit, anda perlu membuat sekurang-kurangnya 10 pembayaran segera dalam tempoh 12 bulan lepas.</p> <ul style="list-style-type: none"><li>• Efektif 1 April 2015, Cukai Barang &amp; Perkhidmatan Malaysia (CBP) akan dikenakan oleh Bank ke atas Pemegang Kad bagi semua fi/caj yang berkenaan pada kadar semasa.</li><li>• Semua transaksi luar Negara yang dituker oleh American Express akan dikenakan factor tukaran sebanyak 2.5% kepada amaun yang ditukarkan. Caj yang dibuat dalam matawang asing selain dari Dolar A.S, apabila penukaran dibuat oleh American Express, akan ditukar kepada Dolar A.S sebelum ditukar ke dalam bil matawang pemegang kad.</li></ul>	Syarat-syarat / Bulan Pembayaran / Jumlah 12 Bulan	Kadar Faedah		Sebulan	Setahun	Bayaran balik segera 12/12 bulan (Tahap 1)	1.25%	15%	Bayaran balik segera 10/12 bulan (Tahap 2)	1.42%	17%	Bayaran balik segera kurang daripada 10/12 bulan (Tahap 3)	1.50%	18%
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Fi Pendahuluan Tunai	Kadar rata 5% daripada amaun yang dikeluarkan atau minimum RM10 yang mana lebih tinggi														
Caj kewangan (pendahuluan tunai)	18% p.a. atau 1.5% sebulan bagi baki jumlah pendahuluan tunai yang dikira setiap hari														

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Yuran Permintaan Penyata Tambahan	RM5 setiap penyata bulanan.
Caj Penggantian Kad	Ringgit Malaysia Lima Puluh (RM50.00) untuk setiap penggantian Kad ke atas Satu (1) Akaun Kad

**Nota:** Pihak Bank akan memberitahu anda sekurang-kurangnya 21 hari sebelum tarikh pelaksanaan sekiranya terdapat sebarang perubahan pada yuran dan caj yang berkaitan dengan Kad.

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

- Fi pembayaran lewat: 1% daripada jumlah baki belum jelas atau minimum RM10, mengikut mana-mana yang lebih tinggi, sehingga maksimum RM75.
- Hak untuk memindah baki: Bank berhak untuk memindahkan sebarang baki kredit dalam akaun di Bank tanpa sebarang sebab untuk 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.
- Jika anda gagal untuk mematuhi terma dan syarat-syarat kad kredit, kami mempunyai hak untuk menamatkan kad anda.
- **Ahli Kad bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan PIN jika Ahli Kad:**
  - a. melakukan penipuan;
  - b. menanggukkan 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
- **Ahli Kad bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan tandatangan atau kad tanpa sentuh jika Ahli Kad:**
  - a. melakukan penipuan;
  - b. menanggukkan 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



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- Maybank berhak pada bila-bila masa mengikut budi bicara mutlakanya 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. 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 Maybank 2 Cards Premier anda. Caj kewangan adalah di antara 15% hingga 18% setahun ke atas baki belum jelas berdasarkan rekod bayaran dalam tempoh 12 bulan. Jika anda membuat bayaran kurang dari jumlah minimum yang ditetapkan atau kami menerima bayaran lewat dari tarikh yang ditetapkan, caj bayaran lewat pada kadar 1% daripada jumlah baki belum jelas pada tarikh penyata terdahulu atau caj minimum RM10, yang mana lebih tinggi, sehingga maksimum RM75 akan dikenakan.
- Caj Kewangan yang dikenakan ke atas baki belum dijelaskan bagi Kad Kredit ini adalah berdasarkan struktur harga bertingkat berdasarkan kepada sejarah pembayaran anda.
- Sekiranya anda mempunyai masalah membayar baki Kad Kredit anda, sila hubungi kami dengan segera untuk membincangkan alternatif pembayaran balik.
- Anda harus memaklumkan kepada kami dengan serta-merta sekiranya mendapati bahawa Kad Kredit anda hilang atau dicuri.

### 7. 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. Untuk mengemaskinikan alamat dan nombor telefon anda, anda boleh menghubungi kami menerusi salah satu saluran berikut:

- i) Telefon : 1 800 22 1111 (Panggilan dari tempatan)  
+603-7949 0707 (Panggilan dari luar negara)
- ii) E-mel : [infinite.card@maybank.com.my](mailto:infinite.card@maybank.com.my)
- iii) Menulis kepada (untuk perhatian):

Ketua, Pelaksanaan Perkhidmatan Perhubungan Pelanggan  
Tingkat 7, Menara Maybank, 100, Jalan Tun Perak 50050 Kuala Lumpur

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- iv) Faks : 03-7953 8610
- v) Cawangan Maybank yang berdekatan

### 8. Di mana saya boleh mendapatkan maklumat lanjut?

- i. Sekiranya anda memerlukan maklumat lanjut atau pertanyaan tentang kad kredit ini, anda boleh mengunjungi laman web [www.maybank2u.com.my](http://www.maybank2u.com.my) atau tulis ke alamat:-

Tingkat 7, Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Tel : 1 800 22 1111  
e-mel : [infinite.card@maybank.com.my](mailto:infinite.card@maybank.com.my)

- ii. Jika pertanyaan atau aduan tidak diselesaikan 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  
Telefon : 1-300-88-5465  
Faks : 03-21741515  
E-mel : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@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 semula hutang secara percuma bagi individu. Anda boleh menghubungi AKPK di :-

Tingkat 8, Maju Junction Mall  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Telefon : 1-800-88-2575  
E-mel : [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

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

Maklumat yang di sediakan dalam Lembaran Makluman Produk ini di keluarkan pada 18 Julai 2017 dan sah sehingga semakan semula.