PRODUCT DISCLOSURE SHEET **(Read this Product Disclosure Sheet before you decide to take the Maybank Islamic Ikhwan Card-i. 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)**	Maybank Islamic **Card:** **Maybank Islamic Ikhwan Card-i** **Date:** **1st March 2017**

1. What is this product about?

Maybank Islamic MasterCard Ikhwan Card-i is an Islamic card based on the Shariah principle of Ujrah (fee on service). The Card Limit has been granted to you whereby any utilised amount of the Card Limit will be subject to Management Charges if, the amount has not been settled in full or before the due date.

2. What do I get from this product?

(a) Types of Card : a) Maybank Islamic MasterCard Ikhwan Gold Card-i
b) Maybank Islamic MasterCard Ikhwan Platinum Card-i

(b) Card Limit : Range from RM3,000 onwards (the card limit is subject to your credit evaluation).
: Not more than 2 times of your monthly income if your income is RM 36,000 per annum or less.

(c) Rebate (Ibra') : The Bank has the rights to give rebate on the Management and the rebate will be calculated based on the differences between Fixed Monthly Management Charges and Actual Monthly Management Charges and/ or Actual Cash Withdrawal Management Charges at the relevant Statement Date.

(d) **Benefits**

- No Annual Fee with no conditions attached.
- Umrah Trip. One weekly Umrah winner (package for 2pax) will be selected to win an Umrah package (for Muslims) or
- holiday package (for non-Muslims) – non exchangeable / transferable. Spend retail transaction of RM200 minimum in a single receipt .Every RM200 and above spend in a single receipt equivalent to 1x Entry. Campaign starts 1st August 2014 and ongoing. Winner selection will be done every three (3) months.
- 5% rebate on petrol and groceries on Friday and Saturday, capped at maximum of RM50.00 per customer per month (Principal Cardmember only)
- Charity Fund. With every spending the Bank will contribute 0.1% for charity purposes.
- TreatsPoints. Every RM1 spend locally and overseas earn 1 Treatspoints (except for Petrol & Groceries on Friday & Saturday)

3. What are my obligations?

- Minimum monthly repayment: 5% of statement balance or RM25, whichever is higher
- The Cardmember should notify Maybank/ Maybank Islamic within 20 days from the closing date of billing period as stated on the statement of the account should there be disputes or discrepancies.
- Cardmember is to take all reasonable precaution to prevent loss or theft of the credit card-i. The Cardmember shall notify Maybank/ Maybank Islamic by telephone, fax or email immediately upon discovery of lost or theft and confirm the same in writing to Maybank/ Maybank Islamic.
- The Principal Cardmember will be responsible and liable for all charges incurred by the supplementary Cardmember.
- Grace Period: for retail transactions (not applicable to balance transfer or cash advances) - 20 days from the statement date, if you pay balance in full and on time.
- If you do not pay in full and on time, profit payable on retail transactions that the issuer may charge will be calculated from the posting day of the transaction.
- As Principal Cardmember, you are liable to all transactions incurred by the supplementary credit card-i.

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

Fixed Monthly Management Charge (FMMC)	**Gold**	**Platinum**
	RM 7,500	RM 15,000
Actual Monthly		

Management Charge (AMMC)	**Retail Transaction** Per Month / Per Annum / Condition of Payment: 1.25% / 15% / For prompt payment of 12/12 months 1.42% / 17% / For prompt payment of 10/12 months 1.50% / 18% / For prompt payment less than 10/12 months To enjoy the lower management charges for retail transactions, you should make at least 10 prompt payments in the last 12 months.
Actual Cash Withdrawal Management Charge (ACWMC)	**Service Fee:** One-time fee of 5% on the Cash Withdrawal amount or minimum of RM18 per transaction, whichever is higher. **Management Charge:** 18% p.a. on the outstanding balance of Cash Withdrawal. Cash withdrawal charges will be calculated on daily basis
Annual Fee	Type / Principal / Supplementary: Gold / Free for life / Free for life Platinum / Free for life / Free for life
Card Replacement Fee	Ringgit Malaysia Fifty (RM50.00) for each of the replacement card on one (1) card account due to the lost or stolen card, card details disclosure to third party or request change of new card number
Sales Draft Retrieval Fee	• Original sales draft at RM15 per copy. • Photocopy of sales draft at RM5 per copy.
Additional Statement Request Fee	RM5 per monthly statement.
Overseas Transaction	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. 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.

Management Charge (AMMC) – Retail Transaction

Per Month	Per Annum	Condition of Payment
1.25%	15%	For prompt payment of 12/12 months
1.42%	17%	For prompt payment of 10/12 months
1.50%	18%	For prompt payment less than 10/12 months

Actual Cash Withdrawal Management Charge (ACWMC)

Service Fee	Management Charge
One-time fee of 5% on the Cash Withdrawal amount or minimum of RM18 per transaction, whichever is higher.	18% p.a. on the outstanding balance of Cash Withdrawal. Cash withdrawal charges will be calculated on daily basis

Annual Fee

Type	Principal	Supplementary
Gold	Free for life	Free for life
Platinum	Free for life	Free for life

Note:

i) The Malaysian Goods and Services Tax (GST) will be imposed on all fees/charges charged by Maybank to the Cardmember under this Agreement from 1 April 2015 and the Cardmember agrees to pay Maybank the GST amount as and when notified by Maybank.

ii) We will communicate to you at least twenty-one (21) calendar days prior to the effective date of implementation if there are any changes in fees and charges that are applicable to your Card facility.

5. What if I fail to fulfil my obligations?

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- Late Payment Charge : Maximum of 1% of the outstanding balance or a minimum of RM10 and a maximum of RM 100

- 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 Ikhwan Card-i account without assigning reason, by giving 7 calendar days prior notice on our attention to set off a credit balance.

- Liability for unauthorised transactions :
    - The Card member shall be liable for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, effected with the Ikhwan Card-i.
    - Card member will be liable for PIN based unauthorized transaction if Card member has:
        - acted fraudulently ,or
        - delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorized use of your card, or
        - voluntarily disclosed your PIN to another person, or
        - recorded your PIN on the card, or anything kept in close proximity with your card.
    - Card member will be liable for unauthorized transactions which require Signature card or with a contactless card, if you have:
        - Acted fraudulently, or
        - Delayed in notifying us as soon as reasonable practicable after having discovered the loss or unauthorized use of your card, or
        - Left your card or item containing your card unattended in places visible and accessible to others, or
        - 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.

- If you fail to abide by the terms and conditions of the credit card-i, we have the right to terminate your card.

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

- Lock-in period: Up to 36 months
- Early settlement penalty for Balance Transfer : Not applicable

7. What are the major risks?

- By paying only minimum monthly payment, the management charges and the time taken to settle the full amount will be increased. Think about your payment capacity prior to charging the credit card-i.

- The Management charges imposed on the outstanding balance for this credit card-i is based on a tiered pricing structure in accordance to your payment history.

- To avoid management charges being imposed, all Cardmembers who have subscribed to a 'zero management charges/ management charges-free' monthly payment plan(s), are required to make payment of the monthly instalment specified by the Bank at the time the Instalment Payment Plan is entered into ("Monthly Instalment") in full. In the event a Cardmember opts to only pay the minimum amount of five percent (5%) of the balance remaining unpaid under the Instalment Payment Plan ('Outstanding Balance') or Ringgit Malaysia Fifty (RM50), whichever is higher, instead of the Monthly Instalment in full, the management charges shall apply.

- If you have problems in paying your credit card-i balances, kindly contact us early to discuss the alternative payment.

- You should notify us immediately after having found that your credit card-i is lost or stolen

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

PRODUCT DISCLOSURE SHEET **(Read this Product Disclosure Sheet before you decide to take the Maybank Islamic Ikhwan Card-i. 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 Islamic Ikhwan Card-i** **Date:** **1st March 2017**

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.

Tel	1-300-88-6688 (in Malaysia) +603-7844 3696 (outside Malaysia)
Email	mbbcardservices@maybank.com.my
Write-in attention to	Head, Cardmember Interaction Customer Engagement, 7th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 KL Fax : +603-7953 8600
Branches	Any nearby Maybank/ Maybank Islamic branches

9. Where can I get further information?

Should you require additional information or enquiry on credit card-i, please refer to www.maybank2u.com.my website or write to:-

I. Should you require additional information or enquiry on credit card-i, 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 22 1111
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 , financial education 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-i products available

- Maybank Islamic Ikhwan Visa Infinite Card-i
- Maybank Islamic Ikhwan American Express Platinum Card-i
- Maybank Islamic Ikhwan American Express Gold Card-i
- Maybank Islamic PETRONAS Ikhwan Visa Platinum Card-i
- Maybank Islamic PETRONAS Ikhwan Visa Gold Card-i

PRODUCT DISCLOSURE SHEET **(Read this Product Disclosure Sheet before you decide to take the Maybank Islamic Ikhwan Card-i. 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 Islamic Ikhwan Card-i** **Date: 1st March 2017**

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

The information provided in this disclosure sheet is valid as at 23 November 2016 and will be valid until the next periodical review

PRODUCT DISCLOSURE SHEET **(Sila baca dan fahami Lembaran Maklumat Produk bersama-sama dengan terma & syarat bagi produk Kad Maybank Islamic Ikhwan Kad-i sebelum anda memohon kad ini. Sila dapatkan penjelasan daripada institusi sekiranya anda tidak memahami bahagian di dalam dokumen ini atau terma-terma am)**	Maybank Islamic **Card: Maybank Islamic Ikhwan Card-i** **Date: 1 Mac 2017**

1. Produk ini mengenai apa?

Kad-i Maybank Islamic Ikhwan MasterCard adalah kad kredit Islam berdasarkan konsep Syariah *Ujrah* (upah perkhidmatan).

Had Kad diberikan kepada anda di mana kami memberikan anda had di mana amaun yang telah anda gunakan belum lagi dijelaskan secara sepenuhnya pada atau sebelum tarikh yang ditentukan, amaun yang belum dijelaskan tersebut akan tertakluk kepada caj *Ujrah* / Caj Pengurusan.

2. Apakah yang saya dapat daripada produk ini?

(a) Jenis-jenis Kad : a) Kad-i Emas Maybank Islamic Ikhwan MasterCard
b) Kad-i Platinum Maybank Islamic Ikhwan MasterCard

(b) Had Kad : Bermula dari RM3,000 ke atas (had kad bagi yang layak diterima adalah tertakluk kepada penilaian kredit anda)
: Tidak lebih dari 2 kali pendapatan bulanan anda sekiranya pendapatan anda adalah RM36,000 setahun atau kurang.

(c) Rebat (Ibra') : Pihak Bank berhak untuk memberikan rebat ke atas Caj Pengurusan dan rebat akan dikira berdasarkan perbezaan di antara Caj Pengurusan Bulanan Tetap dan Caj Pengurusan Bulanan Sebenar dan/ atau Caj Pengurusan Pengeluaran Tunai Sebenar pada tarikh penyata yang dikeluarkan.

(d) **Faedah :**

- Tiada Yuran Tahunan tanpa sebarang terma dan syarat.
- Perjalanan Umrah. Satu pemenang mingguan Umrah (pakej untuk 2 orang) akan dipilih untuk memenangi pakej Umrah (untuk Islam) atau pakej percutian (untuk bukan Islam) - tidak boleh ditukar / dipindah milik. Setiap perbelanjaan runcit RM200 minima dalam satu resit tunggal.Setiap perbelanjaan RM200 dan ke atas dalam satu resit tunggal layak untuk mendapat 1x penyertaan. Kempen bermula 1 Ogos 2014 dan berterusan. Pemilihan pemenang akan dilakukan setiap tiga (3) bulan.
- 5% Pulangan Tunai ke atas petrol dan perbelanjaan barangan runcit pada hari Jumaat dan Sabtu, dihadkan pada maksimum RM50.00 bagi setiap pelanggan sebulan (Ahli Kad Utama sahaja)
- Dana Kebajikan. Dengan setiap perbelanjaan Bank akan menyumbang 0.1% untuk tujuan amal
- TreatsPoints. Setiap RM1 dibelanjakan dalam dan luar negara akan mendapat 1 TreatsPoints (kecuali untuk petrol dan perbelanjaan barangan runcit pada hari Jumaat dan Sabtu)

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

- Bayaran minimum bulanan 5% daripada baki belum dibayar atau jumlah minimum sebanyak RM25, yang mana lebih tinggi.
- Sekiranya terdapat sebarang pertikaian atau percanggahan, Pemegang Kad perlu memberitahu Maybank/ Maybank Islamic dalam masa 20 hari dari tarikh tutup bil seperti yang dinyatakan dalam penyata akaun.
- Pemegang Kad hendaklah mengambil segala langkah berjaga-jaga yang munasabah untuk mencegah kehilangan atau kecurian Kad. Pemegang kad hendaklah memaklumkan kepada Bank menerusi telefon, telegram atau teleks dengan serta merta selepas kehilangan atau kecurian Kad dan mengesahkan kehilangan atau kecurian tersebut secara bertulis kepada Bank.
- Pemegang Kad Utama hendaklah bertanggungjawab terhadap segala perbelanjaan yang ditanggung oleh Pemegang Kad
- Tambahan.
- Tempoh Bebas Yuran Pengurusan: untuk urusniaga runcit (tempoh bebas yuran pengurusan tidak diberikan bagi Pendahuluan Tunai dan program Pindah Baki) - 20 hari dari tarikh penyata dengan syarat semua baki belum jelas dalam penyata bulanan sebelumnya telah dijelaskan sepenuhnya.
- Sekiranya anda tidak membayar sepenuhnya tepat pada masanya, yuran pengurusan akan dikenakan ke atas urusniaga runcit yang akan dikira dari tarikh urusniaga dikeluarkan

4. Apakah caj dan yuran yang perlu dibayar?

	Emas	Platinum
Caj Pengurusan Bulanan Tetap	RM 7,500	RM 15,000

(CPBT)	
Caj Pengurusan Bulalnan Sebenar (CPBS)	Urusniaga Runcit **Sebulan** / **Setahun** / **Syarat-syarat Pembayaran** 1.25% / 15% / Untuk bayaran segera bagi 12 bulan berturut-turut. 1.42% / 17% / Untuk bayaran segera bagi 10 hingga 11 bulan dalam kiraan 12 bulan yang lepas. 1.50% / 18% / Untuk bayaran segera untuk kurang dari 10 bulan dalam tempoh 12 bulan yang lepas. Untuk menikmati kadar caj pengurusan urusniaga runcit yang rendah, anda haruslah membuat sekurang-kurangnya 10 bayaran sebelum tarikh akhir pembayaran dalam tempoh 12 bulan yang lalu.
Caj Pengurusan Pengeluaran Tunai Sebenar (CPPTS)	**Yuran Perkhidmatan**: Yuran sekali sahaja sebanyak 5% ke atas amaun Pengeluaran Tunai atau minimum RM18 bagi setiap transaksi yang mana lebih tinggi. **Caj Pengurusan**: 18% setahun ke atas baki belum jelas Pengeluaran Tunai. Caj Pengurusan dikira atas dasar harian.

Yuran Tahunan	**Jenis** / **Kad Utama** / **Kad Tambahan** Emas / Percuma sepanjang hayat / Percuma sepanjang hayat Platinum / Percuma sepanjang hayat / Percuma sepanjang hayat
Yuran Penggantian Kad	Ringgit Malaysia Lima Puluh (RM50.00) untuk setiap penggantian kad ke atas satu (1) akaun kad disebabkan oleh kad yang hilang atau dicuri, pendedahan maklumat kad kepada pihak ketiga, atau permohonan penukaran nombor kad baru
Yuran Mendapatkan Semula Draf Jualan	• Draf Jualan Asal - RM15 setiap satu salinan. • Salinan Fotokopi Draf Jualan - RM5 setiap satu salinan.
Yuran Permintaan Penyata Tambahan	RM5 setiap penyata bulanan.
Yuran Transaksi Luar Negara	Transaksi-transaksi yang dijalankan di luar negara akan ditukar kepada Ringgit Malaysia pada tarikh transaksi diterima dan/hatau diproses. Amaun yang ditukarkan tersebut akan ditunjukkan dalam penyataan Pemegang Kad. Kadar pertukaran mungkin berbeza daripada kadar yang dikenakan pada tarikh transaksi disebabkan oleh keadaan turun naik pasaran. Kadar pertukaran yang digunakan untuk menukar transaksi yang dibuat dalam mata wang asing merupakan satu gabungan komponen penukaran mata wang 1.25% yang dikenakan oleh Visa International atau MasterCard International dan 1% atau pada kadar lain yang dikenakan oleh Maybank

Nota:

I. Cukai Barangan dan Perkhidmatan Malaysia (GST) akan dikenakan ke atas semua yuran / caj yang

dikenakan oleh Bank kepada Pemegang Kad di bawah Perjanjian ini mulai 1 April 2015 dan Pemegang Kad bersetuju untuk membayar amaun GST kepada Bank apabila diberitahu oleh Bank.

II. Pihak Bank akan memberitahu anda sekurang-kurangnya dua puluh satu (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?

- Caj Lewat Bayar : Maksimum 1% daripada jumlah tertunggak atau minimum RM10 dan maksimum RM100.

- 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.

  - Ahli Kad bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan PIN jika Ahli Kad:
    - melakukan penipuan ,
    - menangguhkan pemberitahuan Bank selepas menemui kehilangan atau penggunaan tanpa kebenaran kad kredit;
    - secara sukarela mendedahkan PIN kepada orang lain
    - 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:
    - melakukan penipuan
    - menangguhkan pemberitahuan Bank selepas menemui kehilangan atau penggunaan tanpa kebenaran kad kredit;
    - membiarkan/meninggalkan kad atau barang yang mengandungi kad anda tanpa jagaan di tempat-tempat yang terbuka dan boleh diakses oleh orang lain, atau
    - 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.

- Sekiranya anda gagal untuk mematuhi terma dan syarat Kad Ikhwan-i ini, kami berhak untuk membatalkan Kad Ikhwan-i anda.

6. Apa yang berlaku sekiranya saya menjelaskan sepenuhnya baki sebelum tempoh kematangannya (*bagi pemindahan baki atau pelan bayaran fleksi*)?

- Tempoh terikat: Sehingga 36 bulan.
- Yuran Penjelasan Awal : Tiada

7. Apakah risiko-risiko utama?

- Dengan hanya membayar bayaran balik bulanan minimum, jumlah faedah dan masa yang diambil untuk menjelaskan jumlah penuh akan bertambah. Fikirkan tentang keupayaan bayaran balik anda apabila menggunakan kad kredit-i.

- Caj Pengurusan yang dikenakan ke atas baki belum dijelaskan bagi kredit kad-i ini adalah berdasarkan struktur perletakan harga bertingkat selaras dengan sejarah pembayaran balik anda.
- Semua Pemegang Kad yang telah melanggan kepada pelan pembayaran balik bulanan ‘zero management charges/ ansuran tanpa caj pengurusan’ dikehendaki membuat bayaran ansuran bulanan penuh yang dinyatakan oleh pihak Bank pada masa Pemegang Kad menyertai Pelan Pembayaran Ansuran (“Ansuran Bulanan”) untuk mengelakkan caj kewangan yang akan dikenakan. Sekiranya Pemegang Kad memilih untuk membayar bayaran balik minimum lima peratus (5%) daripada jumlah baki tertunggak di bawah Pelan Bayaran Ansuran (“Baki Tertunggak”) atau Ringgit Malaysia Lima Puluh (RM50), yang mana lebih tinggi dan bukan Ansuran Bulanan sepenuhnya, caj pengurusan akan dikenakan

- Sekiranya anda mempunyai masalah membayar baki kad kredit-i anda, hubungi kami segera untuk membincangkan alternatif bayaran balik.
- Anda harus memaklumkan kepada kami dengan serta-merta sekiranya mendapati bahawa kad kredit-i anda hilang atau dicuri.

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

Adalah mustahak bagi anda memaklumkan kami dengan dengan segera setiap perubahan pada butiran untuk menghubungi anda bagi memastikan agar semua surat-menyurat sampai kepada anda tepat pada masanya.

Tel	1-300-88-6688 (dalam Malaysia) +603-7844 3696 (luar Malaysia)
Emel	mbbcardservices@maybank.com.my
Alamat surat-menyurat	Ketua Pelaksanaan Perkhidmatan, Perhubungan Pelanggan Tingkat 7,Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur Fax : +603-7953 8600

9. 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 atau tulis ke alamat berikut :

Maybankcard Centre
Tingkat 7, Menara
Maybank 100 Jalan Tun
Perak 50050 Kuala Lumpur
Tel: 1 800 22 1111
E-mel : mbbcardservices@maybank.com.my

II. Jika pertanyaan atau aduan anda tidak diselesaikan oleh pihak kami dengan cara yang memuaskan, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELIK di:-

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

III. Disamping itu, anda boleh mendapatkan perkhidmatan Agensi Kaunseling Dan Pengurusan Kredit telah didirikan oleh Bank Negara Malaysia untuk menawarkan perkhidmatan percuma mengenai pengurusan kewangan, kredit kaunseling, pendidikan keawangan dan penyusunan semula hutang untuk individu . Anda boleh menghubungi AKPK di:-

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

10. Produk Kad Kredit-i lain yang boleh didapati:

- Kad-i Emas Maybank Islamic Ikhwan American Express®
- Kad-i Platinum Maybank Islamic Ikhwan American Express®
- Kad-i Infinite Maybank Islamic Ikhwan Visa
- Kad-i Emas Maybank Islamic PETRONAS Visa Ikhwan
- Kad-i Platinum Maybank Islamic PETRONAS Visa Ikhwan

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

Maklumat di dalam lembaran pendedahan produk ini di isu mulai 23 November 2016 dan sah sehingga semakan semula