



Maybank

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the MAYBANKARD 2 CARDS. Be sure to also read the general terms and conditions.)

Credit Card: MAYBANKARD 2 CARDS

January 2011

1. What is this product about?

This is a credit card that can be used to make payments for goods and services at participating merchants either, locally or internationally.

At least minimum payment for the card account must be made before due date.

2. What do I get from this product?

- 5% Cash Rebate for all spend on your Maybankard 2 American Express Cards during weekends, capped at RM50 per month per account
- Earn 5x TreatsPoints for all spend on your Maybankard 2 American Express Cards
- Earn 1x TreatsPoints for all spend on your Maybankard 2 Visa Cards
- Lowest Finance Charge at 8.88% p.a. on your Maybankard 2 Cards
- Lifetime Fee Waiver
- Complimentary Travel Personal Accident and Travel Inconvenience Insurance if you charge your travel fares in full to your Maybankard 2 Platinum Card
- 24/7 Concierge Services
- Express Autopay

3. What are my obligations?

- Minimum monthly repayment: 5% of total outstanding amount subject to a minimum of RM25 if total new balance is within facility limit. If total new balance is above facility limit, the whole of the amount in excess thereof plus 5% of the total new balance, provided that minimum payment shall include the amount past due as shown on monthly statement of account.
- 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.
- To take all reasonable precaution to prevent loss or theft of the credit Card. If the credit Card is lost or stolen 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?

- Annual fee: **N/A**
- Joining fee: **N/A**
- Finance Charge for retail transaction, the tier rate is as follows:
Tier 1: 8.88% (for prompt repayment of 12/12 months & new customers)
Tier 2: 16% (for prompt repayment of 10/12 months)
Tier 3: 17.5% (for prompt repayment of less than 10/12 months)



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- Cash advance fee: **5% of amount withdrawn or RM10, whichever is higher.**
- Cash advance finance charge: **18% p.a. or 1.5% p.m. of cash advance amount calculated on a daily basis**
- Late payment charge: **1% of the minimum repayment amount due or a minimum of RM5, whichever is greater and a maximum of RM50.**
- Card replacement fee: **RM50 (for lost cards)**
- Overseas transaction conversion fee for Maybankard 2 American Express Cards: **Conversion factor of 2.5% to the converted amount. A charge that is made in foreign currencies other than U.S. Dollars will, when the conversion is done by American Express, be converted into U.S. Dollars before being converted into your billing currency.**
- Additional statement request fee: **RM5**
- Government Service Tax: **RM50 (principal for Maybankard 2 Card Visa or MasterCard. For Amex it is waived), RM25 (each supplementary card)**
- Post dated cheque: **N/A**
- Returned cheque: **RM100**
- Dispute Administration Fee: **RM20**

5. What if I fail to fulfill my obligations?

- Late payment penalty charges: 1% of the minimum repayment amount due or a minimum of RM5, whichever is greater.
- Right to set-off any credit balance in your account maintained with us against any outstanding balance in this credit Card account.
- Liability for unauthorised transactions – Recovery from litigation process

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?

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:

Call-in to 1300-88-66-88

Email: mbbcardservices@maybank.com.my



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Write-in attention to:
Head, Cardmember Interaction,
Customer Engagement, 7th Floor
Menara Maybank, 100, Jalan Tun Perak
50050 Kuala Lumpur
Fax: 03-7953 8600

9. Where can I get further information?

Should you require additional information on Credit Cards, please refer to www.Maybank2u.com.my website. If you have any enquiries, please contact us at:

Tel: 1300-88-66-88 or 03-7844 3696 (from overseas)
Fax: 03- 7953 8600

10. Other credit card products available

- Pantai American Express Credit Card
- Maybankard World Mastercard
- Maybankard MasterCard Platinum
- Maybankard Visa Platinum
- American Express Gold Credit Card
- American Express Platinum Credit Card
- Maybank Islamic Petronas Ikhwan Visa Gold
- Maybank Islamic Petronas Ikhwan Visa Platinum
- Maybank Islamic Ikhwan American Express platinum
- Petronas Maybankard Platinum Visa
- Singapore Airlines KrisFlyer American Express Gold Credit Card
- Maybankard MasterCard Classic
- Maybankard Visa Flex
- Maybankard Visa Wave

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

The information provided in this disclosure sheet is valid as at 18/01/2011.