

PRODUCT DISCLOSURE SHEET



Read this Product Disclosure Sheet before you decide to take the **Maybank 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 Visa Signature

Date: 7 September 2017

1. What is this product about?

Maybank Visa Signature is a premium card targeted to high end mass affluent customers earning between RM70,000 to RM100,000 per annum.

2. What do I get from this product?

- Every RM1 spend locally earn 1 TreatsPoints except for grocery & petrol
- Every RM1 spend on overseas transactions earn 5 TreatsPoints.
- 5% Cashback for all petrol & grocery (domestic only) for all days capped at RM88 per month. Petrol & grocery transactions will not earn TreatsPoints.
- TreatsPoints can be converted to cashback at a rate of 400TP to RM1 (effective from 1/05/2015). No capping amount.
- Only TreatsPoints earned from spend in Maybank Visa Signature card will be eligible for redemption into cash. TreatsPoints earned from other cards are not allowed to be transferred into card members Visa Signature card.
- Validity of Treats Points = 3 years
- Free 1st year annual fee waiver. Automatic annual fee waiver for RM550 from 2nd year onwards (subject to RM30,000 usage per annum). (Effective date 1 December 2016)

Note : No TreatsPoints will be awarded for Government bodies transactions

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

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?

Annual fee	
□ Principal	1 st year : Waived 2 nd year : RM 550, FREE if spend a min of RM30,000 and above per annum (Effective date 1 December 2016)
□ Supplementary	Free up to 4 supplementary cards. 5 th sup card will be charged RM 150 per annum.
Cash Advance fee	Flat rate of 5% of the total amount of cash advance or minimum RM18/, whoever is higher.
Card replacement fee	RM50/- for every card replacement

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Sales draft retrieval fee	Original Sales draft at RM15/per copy.
Additional statement request fee	RM5/- per month statement
Overseas transaction conversion fee	To be determined by Visa international
Over limit fee	-
Others	If any

Finance charges; please refer to the table below

	Interest Rate	
	Per Month	Per Annum
For prompt repayment of 12/12 months	1.25%	15%
For prompt repayment of 10/12 months	1.42%	17%
For Prompt repayment of less than 10/12 months	1.50%	18%
Cash Advance (calculated on a daily basis)	1.50%	18%

To enjoy lower finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months.

- 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. 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% of the unpaid outstanding balance as at your statement date or a minimum of RM10/-, whichever is higher up to 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 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

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- 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?

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

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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 card**

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 sheet is issued on 7 September 2017 and will be valid until the next periodical review.

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1. Produk ini mengenai apa?

Maybank Visa Signature ialah kad premium yang ditujukan kepada pelanggan mewah yang berpendapatan daripada RM 70,000 sehingga RM 100,000 setahun

2. Apakah yang saya dapat daripada produk ini?

- Setiap RM1 yang dibelanjakan di dalam negeri memperoleh 1 Mata Ganjaran.
- Setiap RM1 yang dibelanjakan di luar negeri memperoleh 5 Mata Ganjaran
- Pulangan 5% "cashback" untuk perbelanjaan petrol and barang runcit di Malaysia. Pulangan maksima sebanyak RM88 sebulan. Transaksi petrol dan barang runcit tidak akan mendapat mata ganjaran.
- Mata Ganjaran boleh ditebus kepada pulangan "cashback" pada kadar 400 Treats Points untuk setiap RM1. Tiada had untuk penebusan.
- Hanya mata ganjaran yang diperolehi daripada penggunaan di Maybank Visa Signature layak untuk ditebus kepada pulangan "cashback". Mata ganjaran yang diperolehi daripada kad yang lain tidak boleh dipindahkan ke dalam kad Maybank Visa Signature
- Yuran tahunan percuma untuk tahun pertama. Untuk tahun berikutnya, yuran tahunan akan dikecualikan jika penggunaan kad minimum sebanyak RM30,000 ke atas dalam setahun (Tarikh berkuatkuasa 1 Disember 2016) Jangka Hayat Treats Points = 3 tahun.

Nota: Tiada Mata Ganjaran keahlian (TP) akan diberi kepada badan-badan kerajaan

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.

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

- Bayaran minimum bulanan: 5% daripada baki belum dibayar atau minimum 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 yang dijalankan oleh Ahli Kad Tambahan.

4. Apakah caj dan yuran yang perlu dibayar?

Yuran Tahunan	
• Kad Utama	Tahun pertama dikecualikan Tahun kedua: RM550, akan dikecualikan jika penggunaan kad minimum sebanyak RM30,000 ke atas dalam setahun (Tarikh berkuatkuasa 1 Disember 2016)
Kad Tambahan	Percuma bagi 4 kad tambahan. Bermula kad tambahan ke 5 akan dikenakan caj RM150.00 bagi setiap kad.
Fi Pendahuluan Tunai	Kadar rata 5% daripada amaun yang di dikeluarkan atau minimum RM18/-, yang mana lebih tinggi

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Fi Penggantian Kad	RM50/- bagi setiap kad gantian
Fi draf jualan semula	Draf jualan asal RM15/- setiap Salinan.
Fi permintaan penyata tambahan	RM5/- bagi setiap penyata bulanan
Fi transaksi luar Negara	Ditentukan oleh Visa International
Fi melebihi had	-
Lain-Lain	-

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 100/-.
- **Hak untuk memindah baki**: Bank berhak untuk memindahkan sebarang baki kredit dalam akaun Bank anda 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.
- 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. menanggunghkan 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

9. Di mana saya boleh mendapatkan maklumat lanjut?

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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: bnmteleling@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 Product in di keluarkan pada 7 September 2017 dan sah sehingga semakan semula.