

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take the MAYBANK WORLD MASTERCARD. 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 World MasterCard

Date: 7 September 2017

1. What is this product about?

Maybank World MasterCard is a super premium card that would have prestige, credibility, status and its individual value proposition to cater for different lifestyle needs- especially travel program.

2. What do I get from this product?

- For every RM1 you spend overseas and RM2 spend in Malaysia, you will earn up to 5 Treats AirMiles. (Every 6360 Treats AirMiles is equivalent to 1000 Enrich Miles.)
- Kindly be informed that effective 15 April 2016, all transactions for petrol, utilities, education, EzyPay and insurance transactions will earn 1x Treats AirMiles and No Treats AirMiles will be awarded for Government bodies transactions
- 50,000 Treats AirMiles upon approval
- Earn Treats AirMiles that never expire and convert them into free flights
- Starwood Dining privilege at all Starwood participating hotels (*customer to present their Mastercard world, no membership card will be issued*). (Kindly refer to www.maybank.com.my for participating hotels and restaurants)

Plaza Premium Lounge

- You can enjoy 5 times complimentary access per calendar year at participating local and international Plaza Premium Lounge. (for updated participating lounge list, kindly visit www.maybank.com.my)

Golf Privileges

- **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.
- Visit www.maybank.com.my for the list of the participating golf courses and term and condition
- Effective 1 January - 31 December 2018

- MasterCard Moments
- MasterCard Concierge Services
- World MasterCard deals, log on www.mastercardmoments.com

Travel Insurance Coverage*

Up to RM2,000,000 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.

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*Subject to the terms and conditions of the policy

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	RM 1,000 (Subsequent years FREE if spend a min of RM120,000 per annum)
▪ Supplementary	Waived (up to 4 supplementary) (The 5 th supplementary will be charged RM 500)
Cash Advance fee	Flat rate of 5% of the total amount of cash advance or minimum RM18/, whichever is higher.
Card replacement fee	RM50/- for every card replacement
Sales draft retrieval fee	Original Sales draft at RM15/- per copy.
Additional statement request fee	RM5/- per month statement
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 Cardmembers 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.

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5. What if I fail to fulfill my obligations?

- **Late payment charges:** If the minimum payment is not made by payment due date, a late payment charge will be levied at 1% of the unpaid retail and cash advances/withdrawal transaction outstanding balance, subject to a minimum of RM10, whichever is higher up to maximum of RM 100.
- **Finance Charges:** Finance Charge is imposed on the outstanding retail and cash advances/withdrawal transaction that is not paid after the payment due date. For retail transaction, finance charge is calculated from posting date till full payment is made. For cash advance/withdrawal transaction, finance charge is calculated from the transaction date till full payment is made.
- **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.
- Any payment received will offset the goods and service tax (GST) followed by the outstanding balances attracting the highest finance charge.
- 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 : Upto 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.

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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:-

i)	Telephone No.	1 800 22 1111 (Calling from Malaysia) or +603-7949 0707 (Calling from outside Malaysia)
ii)	Email	world.card@maybank.com.my
iii)	Write-in attention to	: Head, , Cardmember Interaction, Customer Engagement, 7 th Floor Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur
iv)	Fax	: 03-7953 8690

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 22 1111
E-mail : world.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
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 Visa Infinite card
- Maybank Visa Infinite Manchester United Card
- Maybank Visa infinite Islamic card

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- Maybank 2 Cards Premier
- Maybank Platinum Amex credit 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.

RISALAH MAKLUMAT PRODUK

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



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Tarikh
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1. Produk ini mengenai apa?

Maybank World MasterCard ialah kad premium hebat yang menawarkan prestij, kredibiliti, status dan nilai individu untuk memenuhi keperluan gaya hidup yang berlainan - terutamanya program pelancongan.

2. Apakah yang saya dapat daripada produk ini?

- Untuk setiap RM1 yang anda belanjakan di luar negara dan RM2 di Malaysia, anda akan mendapat 5 Treats AirMiles. (Setiap 6360 Treats AirMiles bersamaan dengan 1000 Enrich Miles.)
- Sila dimaklumkan bahawa berkuatkuasa 15 April 2016, Semua urusan niaga bagi petrol, utiliti, EzyPay, pendidikan dan transaksi insurans akan mendapat 1x Treats AirMiles dan tiada Treats AirMiles akan diberi kepada badan-badan kerajaan
- 50, 000 Treats AirMiles sebaik permohonan diluluskan
- Nikmati keistimewaan menjamu selera Starwood di semua hotel yang mengambil bahagian (customer hanya perlu menggunakan Kad Maybank World Mastercard, kad keahlian tidak di perlukan)

(kunjungi www.maybank.com.my bagi mendapatkan Hotels & restoran yang mengambil bahagian)

Keistimewaan Golf

- Fi Green secara percuma untuk ahli kad bermain di 79 kelab premium di 15 negara (17 Kelab di Malaysia and 69 luar negara).
- Untuk butiran lanjut, rujuk terma dan syarat di www.maybank2u.com.my
- MasterCard Concierge Services
- Promosi World MasterCard , sila layari www.mastercardmoments.com
- Effective 1 January - 31 December 2018

Plaza Premium Lounge

- Anda boleh menikmati 5 kali percuma akses satu kalendar penyertaan tempatan dan antarabangsa Plaza Premium lounge. (untuk senarai lounge terbabit, sila lawati www.maybank.com.my)

Perlindungan insurans perjalanan sehingga RM 2 juta*

Jenis perlindungan	Sehingga
Insurans Kemalangan Diri Semasa Perjalanan	RM 2,000,000
Terlepas Penerbangan Sambungan	RM 1,000
Kelewatan bagasi	RM 1,000
Kehilangan bagasi	RM 3,000

*Tertakluk kepada terma & syarat polisi insurans

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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	RM 1000 (bagi tahun ke dua yuran tahunan akan dikecualikan jika penggunaan kad melebihi RM 50,000 dalam setahun)
Kad Tambahan	Diketepikan (sehingga 4 kad tambahan) kad ke 5 akan dicaj RM 500
Fi Pendahuluan Tunai	Kadar rata 5% daripada amaun yang di keluarkan atau minimum RM18/-, yang mana lebih tinggi
Fi Pengantian 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 melebihi had	-
Lain-Lain	If any

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.

- Efektif 1 April 2015, Cukai Barang & Perkhidmatan Malaysia (CBP) akan dikenakan oleh Bank ke atas Pemegang Kad bagi semua fi/caj yang berkenaan pada kadar semasa.
- Transaksi-transaksi yang dijalankan di luar negara akan ditukar kepada Ringgit Malaysia pada tarikh transaksi diterima dan / atau diproses. Amaun yang ditukarkan tersebut akan ditunjukkan dalam pernyataan 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.

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

- **Caj Bayaran Lewat** : Jika pembayaran balik minima tidak dijelaskan pada tarikh matang, caj 1% akan dikenakan daripada baki belum jelas transaksi pembelian runcit dan pengeluaran tunai yang tertunggak pada tarikh penyata akaun, tertakluk pada caj minima RM10, sehingga tahap maksima sebanyak RM 100.
- **Caj Kewangan** : Caj Kewangan akan dikenakan ke atas baki belum jelas bagi transaksi pembelian runcit dan pengeluaran tunai selepas tarikh matang pembayaran. Untuk transaksi pembelian runcit, caj kewangan akan dikira dari tarikh transaksi dimasukkan ke dalam penyata akaun sehingga pembayaran penuh dibuat. Untuk transaksi pengeluaran tunai, caj kewangan akan dikira dari tarikh transaksi pengeluaran tunai sehingga pembayaran penuh dibuat.
- **Hak untuk memindah baki**: Bank berhak untuk memindahkan sebarang baki kredit dalam akaun Bank anda tanpa sebarang sebab bagi 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.
- Bayaran yang di terima akan menolak selesai Cukai Barangan dan Perkhidmatan (GST) terlebih dahulu, diikuti dengan baki tertunggak yang mengenakan caj kewangan tertinggi.
- **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
- Sekiranya anda gagal untuk mematuhi terma dan syarat kad ini, kami berhak untuk membatalkan Kad anda.
- 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

RISALAH MAKLUMAT PRODUK

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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 berkenaan

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.

- | | | |
|--|---|--|
| i. Telefon | : | 1800 22 1111 (Panggilan dari Malaysia)
+603-79490707(Panggilan dari luar Malaysia) |
| ii. E-mel | : | world.card@maybank.com.my |
| iii. Menulis kepada (untuk perhatian) | : | Pelaksanaan Perkhidmatan,
Perhubungan Pelanggan,
Kad dan Pinjaman Tanpa Cagaran,
Tingkat 7 Menara Maybank,
100 Jalan Tun Perak
50050 Kuala Lumpur |
| iv. Faks | : | 03-79538690 |
| v. Mana-mana cawangan Maybank yang berhampiran | | |

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:-

Tingkat 7, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 1 800 22 1111
e-mel : world.card@maybank.com.my

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- 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 Visa Infinite card
- Maybank Visa Infinite Manchester United Card
- Maybank Visa infinite Islamic card
- Maybank 2 Cards Premier
- Maybank Platinum Amex credit 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.