

## PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take the Maybank Islamic World MasterCard 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 World Mastercard Ikhwan Card-i  
Date: 25 April 2018

### 1. What is this product about?

Maybank Islamic World Mastercard Ikhwan Card-i is an Islamic premium card that have prestige, credibility, status and its individual value proposition to cater for different lifestyle needs, especially travel program.

### 2. What is the Shariah concept applicable?

Maybank Islamic World Mastercard Ikhwan Card-i is based on Shariah principle of Ujrah (fee on service).

### 3. What do I get from this product?

- 5x TreatsPoints for every RM2 spend locally.
- 5x TreatsPoints for every RM1 spend overseas.
- 1x TreatsPoints for every transactions on utilities, petrol, education, EzyPay and insurance transactions  
\*Note: No TreatsPoints will be awarded for Government bodies transactions
- Every 6,360 Treats AirMiles is equivalent to 1,000 Enrich Miles (Enrich Miles (MAS)/KrisFlyer Miles (Singapore Airlines)/ Asia Miles)
- 10,000 Treats Points upon activation and first spend of the card
- 0.2%\* from cross border spend on your Maybank Islamic World Mastercard Ikhwan Card-i will be donated to Waqaf & Zakat managed by Maybank Islamic to help those without the basic needs and necessities (fakir miskin).  
\*Subject to a capping of RM100 per month per Cardmember.

#### Dining Privileges

- Up to 50% on dining at all Starwood participating hotels (customer to present their Maybank Islamic World MasterCard Ikhwan Card-i, no membership card required).  
(Kindly refer to [www.maybank2u.com.my](http://www.maybank2u.com.my) for participating hotels and restaurants)

#### Plaza Premium Lounge Privileges

- Enjoy 5 times complimentary access per calendar year at participating local and international Plaza Premium Lounge. (for more information participating lounge list, kindly visit [www.maybank.com.my](http://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.maybank2u.com.my](http://www.maybank2u.com.my) for the list of the participating golf courses and terms and conditions.

#### Muslim-friendly Travel Package

- Have peace of mind when you travel knowing that everything is taken care of from your boarding, ensuring you have an unforgettable journey. Visit [www.maybank2u.com.my](http://www.maybank2u.com.my) for more information.

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### Mastercard Privileges

#### 1. Protection Coverage:

- Mastercard Protection Coverage includes E-Commerce Protection and Wallet Guard. For more information on Mastercard Protection Coverage, visit the claims portal at [my.mycardbenefits.com](http://my.mycardbenefits.com)

#### 2. Mastercard Airport Experience (MCAE) provided by LoungeKey:

- Spa Offers  
Physical Indulgence - relaxing spa treatments prior to boarding.
- Shopping Offers  
Retail Therapy - select exclusive savings at top participating retailers.
- Dining Offers  
Food To Savour - hundreds of offers and specially curated dining experiences.
- Lounge Access  
Space to Rest - more than 850 lounges in 400 over airports worldwide only for USD27 per person per visit.
- For more info, visit [airport@mastercard.com](mailto:airport@mastercard.com)

*Disclaimer: Maybank Islamic Berhad (MIB) is not the offering party. All of the above privileges are offered by Mastercard. The disclosure of the above privileges is for information purposes only.*

### Travel Takaful Coverage\*

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

Type of Coverage	Up to
Travel Personal Accident Takaful	RM 2,000,000
Flight Misconnection	RM 1,000
Luggage Delay	RM 1,000
Lost Luggage	RM 3,000
Funeral expenses (Khairat Kematian due to accident)	RM 2,500

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

\*Subject to the terms and conditions of the policy

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### 4. What are my obligations?

- Minimum monthly payment: 5% of the outstanding balance or a minimum payment of RM25.
- The Cardmember should notify MIB 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. The Cardmember shall notify MIB by telephone, fax or email immediately upon discovery of lost or theft and confirm the same in writing to MIB.
- The principal Cardmember will be responsible and liable for all charges incurred by the supplementary Cardmembers.

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

Annual fee	
▪ Principal	First Year - Free Subsequent years - RM800 (waived with spending of RM50,000 per annum)
▪ Supplementary	Waived (up to 4 supplementary) The 5 <sup>th</sup> supplementary will be charged RM 400
Actual Cash Withdrawal Management Charge	One-time service fee of 5% on the Cash Withdrawal amount or minimum of RM18 per transaction, 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	No charge
Others	If any

#### Actual Monthly Management Charge; please refer to the table below

	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 management 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

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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.

- Notwithstanding the above Terms and Conditions, the Bank may at its discretion vary the rate of such fees and charges by giving Twenty One (21) calendar days written notice to the Cardmember and such amended rate shall take effect from the date specified in the said notice.

### 6. 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.
- **Actual Monthly Management Charge:** Management Charge is imposed on the outstanding retail and cash advances/withdrawal transaction that is not paid after the payment due date. For retail transaction, management charge is calculated from posting date till full payment is made. For cash advance/withdrawal transaction, management 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 Cardmember 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 management 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 unauthorized 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 unauthorized transactions which require signature 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

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- MIB 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 Cardmember's Credit Limit and such change of Credit Limit takes effect immediately upon notification to the Cardmember. The Cardmember shall be deemed notified when such change of Credit Limit is reflected in the monthly statement of account.

### 7. 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: Not applicable

### 8. What are the major risks?

- By paying only minimum monthly payment, the management charge and late payment charge amount and time taken to settle the full amount will increase. Think about your payment capacity when charging the credit card.
- The management charges imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your repayment history.
- You should notify us immediately after having found that your credit card is lost or stolen.

### 9. 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	:	<a href="mailto:world.card@maybank.com.my">world.card@maybank.com.my</a>
iii)	Write-in attention to:	:	Head, Customer Engagement, 7 <sup>th</sup> Floor Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur
iv)	Fax	:	03-7953 8690

### 10. Where can I get assistance and redress?

- Should you require additional information or enquiry on credit card, please refer to [www.maybank2u.com.my](http://www.maybank2u.com.my) website or write to:-

Maybankcard Centre  
7<sup>th</sup> Floor Menara Maybank  
100 Jalan Tun Perak

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50050 Kuala Lumpur  
Tel: 1 800 22 1111  
E-mail : [world.card@maybank.com.my](mailto:world.card@maybank.com.my)

- ii. If you have difficulties in making monthly payments, you should contact us at:-

Maybankcard Centre  
7<sup>th</sup> Floor Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Tel: 1 800 22 1111  
E-mail : [world.card@maybank.com.my](mailto:world.card@maybank.com.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  
E-mail: [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

- iv. If you wish to complaint on the products or services provided by us, you may contact us at:-

Maybankcard Centre  
7<sup>th</sup> Floor Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Tel: 1 800 22 1111  
E-mail : [world.card@maybank.com.my](mailto:world.card@maybank.com.my)

- v. 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  
E-mail: [bnmtelexlink@bnm.gov.my](mailto:bnmtelexlink@bnm.gov.my)

### 11. Other credit card product available

- Maybank World Mastercard
- Maybank Visa Infinite card

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

Notwithstanding any other Terms and Conditions to the contrary herein set out, the Bank may at its sole and absolute discretion at any point of time with immediate notice decide not to renew, cancel, revoke the card or suspend or restrict the use of card by the Cardmember and/or any supplementary card upon the occurrence of any one of the following events:

- (i) Use the card as payment for any illegal/unlawful purchases made by the Cardmember; or
- (ii) Use the Credit Card as payment for any unlawful transaction such as illegal online betting done by the Cardmember; or
- (iii) Use the card to purchase goods or services that will be resold i.e. “not for personal use of the Cardmember”; or
- (iv) Use the card as payment for non-Shariah approved transaction.

**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 valid as at 25 April 2018 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 Ikhwan Card-I 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 World MasterCard Ikhwan Card-i

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### 1. Produk ini mengenai apa?

Maybank World MasterCard Ikhwan Card-I ialah kad premium hebat yang menawarkan prestij, kredibiliti, status dan nilai individu untuk memenuhi keperluan gaya hidup yang berlainan - terutamanya program pelancongan. Maybank Islamic World Mastercard Ikhwan Card-i didasarkan pada prinsip Syariah Ujrah (bayaran atas perkhidmatan).

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

- 2x TreatPoints untuk setiap pembelian RM1 dalam negara.
- 5x TreatPoints untuk setiap pembelian RM5 di luar negara.
- 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
- Setiap 6360 Treats AirMiles bersamaan dengan 1000 (Enrich Miles ((Enrich Miles (MAS)/KrisFlyer Miles (Singapore Airlines)/ Asia Miles)
- 10, 000 Treats Points akan dikreditkan ke dalam akaun sebaik permohonan diluluskan dan transaksi pertama dibuat menggunakan kad ini.
- 0.2% dari perbelanjaan di luar negara akan didermakan kepada Waqaf & Zakat yang diuruskan oleh Maybank Islamik Berhad (MIB) untuk Asnaf (penerima Fakir) - penerima zakat yang diluluskan oleh Pengurusan MIB dan Jawatankuasa Syariah. (Maksimum bagi setiap pelanggan adalah RM 100)

#### Keistimewaan Sajian Selera

- Nikmati keistimewaan menjamu selera di semua hotel SPG yang mengambil bahagian (ahli kad hanya perlu menggunakan kad kredit Maybank Islamic World Mastercard Ikhwan, tiada kad keahlian diperlukan) (*kunjungi [www.maybank.com.my](http://www.maybank.com.my) bagi mendapatkan Hotels & restoran yang mengambil bahagian*)

#### Plaza Premium Lounge

- Anda boleh menikmati 5 kali akses percuma sepanjang tahun di semua lounge tempatan dan antarabangsa Plaza Premium lounge. (untuk senarai lounge terbabit, sila lawati [www.maybank.com.my](http://www.maybank.com.my))

#### Keistimewaan Golf

- *Green fees* secara percuma untuk ahli kad untuk bermain di 86 kelab premium di 18 negara (17 Kelab di Malaysia and 69 luar negara).
- Untuk butiran lanjut, rujuk terma dan syarat di [www.maybank2u.com.my](http://www.maybank2u.com.my)

#### Pakej Perjalanan Mesra-Muslim

- Nikmati ketenangan fikiran apabila bercuti dan melancong kerana segala-galanya dijaga untuk memastikan anda menikmati perjalanan yang tidak dapat dilupakan. Lawati [www.maybank2u.com.my](http://www.maybank2u.com.my) untuk maklumat lanjut.

#### Keistimewaan Mastercard

##### 1. Perlindungan Insurans:

- Liputan Perlindungan Mastercard termasuk Perlindungan E-Niaga dan Pengawal Wallet. Untuk maklumat lanjut mengenai Perlindungan Perlindungan Mastercard, lawati portal tuntutan di [my.mycardbenefits.com](http://my.mycardbenefits.com)



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### 2. Pengalaman Lapangan Terbang Mastercard (MCAE) yang disediakan oleh LoungeKey:

- Tawaran Spa  
Fizikal - rawatan spa yang santai sebelum menaiki pesawat.
- Beli-belah  
Terapi Runcit - pilih penjimatan eksklusif di peruncit yang mengambil bahagian atas.
- Tawaran Sajian  
Makanan Untuk Dinikmati - beratus-ratus tawaran dan pengalaman makan khas.
- Akses Lounge  
Ruang untuk Rehat - lebih daripada 850 lounge di 400 di lapangan terbang di seluruh dunia hanya untuk USD27 seorang untuk setiap lawatan.
- Untuk maklumat lanjut, lawati [airport@mastercard.com](mailto:airport@mastercard.com)

*Penafian: Maybank Islamik Berhad (MIB) bukanlah pihak yang menawarkan. Semua keistimewaan di atas ditawarkan oleh Mastercard. Pendedahan keistimewaan di atas adalah untuk tujuan maklumat sahaja.*

### Perlindungan takaful perjalanan sehingga RM 2 juta\*

Sehingga RM 2,000,000 perlindungan takaful perjalanan apabila anda menggunakan kad Maybank Islamic World Mastercard Ikhwan untuk membuat bayaran penuh tiket kapal terbang anda. Dengan kad ini, perjalanan anda ke mana-mana destinasi di luar negara pasti lebih bermakna.

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
Khairat Kematian	RM 2,500

\*Tertakluk kepada terma & syarat polisi takaful

### 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.

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

Yuran Tahunan	
Kad Utama	RM 800 ( Tahun pertama dikecualikan, bagi tahun ke dua yuran tahunan akan dikecualikan jika penggunaan kad melebihi RM 50,000 dalam setahun )
Kad Tambahan	Dikecualikan (sehingga 4 kad tambahan) kad ke 5 akan dcaj RM 400
Fi Pendahuluan Tunai	Kadar rata 5% daripada amaun yang di dikeluarkan 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 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.

### 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.

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- **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. menangguk 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. menangguk 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 mutlaknyanya 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 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.

## RISALAH MAKLUMAT PRODUK

Sila baca dan fahami Lembaran Maklumat Produk bersama-sama dengan terma & syarat bagi produk Maybank World MasterCard Ikhwan Card-I 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 World MasterCard Ikhwan Card-i

Tarikh: 30 April 2018

### 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)<br>+603-79490707(Panggilan dari luar Malaysia)  |
| ii. E-mel                                      | : | <a href="mailto:world.card@maybank.com.my">world.card@maybank.com.my</a>   |
| iii. Menulis kepada (untuk perhatian)          | : | Pelaksanaan Perkhidmatan,<br>Perhubungan Pelanggan,<br>Kad dan Pinjaman Tanpa Cagaran,<br>Tingkat 7 Menara Maybank,<br>100 Jalan Tun Perak<br>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](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 : [world.card@maybank.com.my](mailto:world.card@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: [bnmteeling@bnm.gov.my](mailto: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](mailto:enquiry@akpk.org.my)

## RISALAH MAKLUMAT PRODUK

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### 10. Produk Kad Kredit lain yang boleh didapati:

- Maybank Visa Infinite Card
- Maybank Visa Infinite Manchester United Card
- Maybank Visa Infinite Ikhwan Card
- Maybank 2 Cards Premier
- Maybank World Mastercard

**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 30 April 2018 dan sah sehingga semakan semula.