

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Maybank Islamic Purchasing Card-i.

Other customers have read this PDS and found it helpful; you should read it too.

Card : **Maybank Islamic Visa Purchasing Card-i / Maybank Islamic Mastercard Purchasing Card-i**

Date: June 2025

1. What is Maybank Islamic Purchasing Card-i?

- An Islamic charge card based on the Shariah principle.
- The applicable Shariah Contract are:**
 - Ujrah (fee):** By issuing the Card, the Bank may provide you identified services in exchange of a Management fee.
 - Qard (interest-free loan):** A contract in which we lend money to you and you are bound to pay an equivalent amount to us.
- Any amount of credit utilized to settle in full on or before due date.
- Any unpaid outstanding balance after the due date will be subject to Late Payment Charges.

2. Know your obligation

- You have to pay balance as per statement in full before the due date.
- You have to pay the following fees and charges:
 - Late Payment Charge (LPC): Imposes the prevailing daily overnight IIMM rate on unpaid balances after the due date, following the relevant statement date. The LPC will not compounded. IIMM rate defined as the daily weighted average for overnight rate of the Mudharabah interbank investment at the IIMM. IIMM rate is extracted from Bank Negara Malaysia (BNM) website on a monthly basis.
 - The following table illustrates the charges incurred and sample calculation assuming that you did not make full payment:-

Default Scenario	Amount To Be Paid (RM)
<p>Senario: Customer spend RM1,000,000 on 1 Januari 2025</p> <ul style="list-style-type: none"> Statement date : 31/1/2025 Grace period (30 days) : 2/3/2025 Payment due date : 3/3/2025 IIMM Rate on 3/3/2025 : 1.71% Formula for IIMM rate charges imposed : Unpaid outstanding balance X IIMM rate X $\frac{\text{No. of Overdue day(s)}}{365}$ <p>Example calculation for IIMM charges based on the formula above : $\text{RM1,000,000} \times 1.71\% \times \frac{1}{365} : \text{RM47}$</p> <p>Note:</p> <ul style="list-style-type: none"> Due Date: Account will be suspended after 30 days grace period The IIMM rate is subject to change every 16th of the month which will be determined by the Bank. 	<ul style="list-style-type: none"> i. IIMM charges : $\text{RM47} + \text{RM652} = \text{RM699}$ ii. Outstanding balance to be paid : RM699 iii. Total: $\text{RM1,000,000} + \text{RM699} =$ RM1,000,699
<p>Continuation from this Scenario: Customer still not making payment until 15 days due (Card will be terminated / recall facility)</p> <ul style="list-style-type: none"> 1/2/2025 : Customer do not spend Customer do not make any payment until 17/3/2025 (14 days) = card terminated / recall facility IIMM Rate on 17/3/2025 : 1.70% Principal outstanding balance: RM1,000,000 <p><u>Example calculation for IIMM charges:</u> $\text{RM1,000,000} \times 1.70\% \times \frac{14}{365} : \text{RM652}$</p>	

It is your responsibility to:



Read the **terms and conditions** for the Maybank Islamic Purchasing Card-i before you apply.



Settle the full amount of your monthly statement before the due date.



Contact us immediately if you are unable to pay your monthly statement.

- Other relevant fees & charges, where applicable.

FEES & CHARGES	AMOUNT
Annual Fee	No charge
Card Replacement Fee	RM50/Card
Dishonored Cheque	RM100
Sales Draft Retrieval Fee	RM15/copy
Additional Statement Request Fee	<ul style="list-style-type: none"> • Statement period within 2 years : RM5/month • Statement period beyond 2 years : RM10/month
Legal Fee	On solicitor and your basis plus other expenses incurred by us in the enforcement of our right and entitlement.
Overseas Transaction Conversion Rate	<ul style="list-style-type: none"> • 1.25% fee (applied by Mastercard International or Visa International, prior to conversion into your billing currency) • 1% or other rate imposed by us from time to time.
Sales & Service Tax	RM25/Card
Data feed fee (Optional)	A one-time setup fee of RM3,600
Program implementation fee (Optional)	A one-time setup fee of RM15,000

3. Know your risks

What happen if you ignore your obligation?

- You **pay more in total** due to late payment charges.
- We may **set-off** any credit balance in your account maintained with us against your outstanding balance.
- If you fail to abide by the terms and conditions, we have the right to **terminate** your card.
- **Legal action** may be taken against you if you do not keep up payments on your card balances.
- Your **credit score** may be affected leading to credit being more difficult or expensive to you.
- **Sole Liability:** The Company is solely liable for all Cardholder's charges.

4. Other key terms

The usage of Card is prohibited at non-Shariah Compliant Merchant Category Codes (MCCs) including but not limited to the following:

No.	MCC	Description
1	5921	Package Stores – Beer, Wine and Liquor
2	5993	Cigar Stores and Stands
3	7261	Funeral Services and Crematories
4	7273	Dating Services
5	7800	Government Owned Lotteries (US Region only)
6	7801	Government Licensed Online Casinos (Online Gambling) (US Region only)
7	7802	Government Licensed Horse/Dog Racing (US Region only)
8	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers at Race Tracks
9	9406	Government Owned Lotteries (Non US region)
10	9754	Gambling-Horse and Dog Racing, State Lotteries

Please promptly update us with any changes to your contact details to ensure timely correspondence. If you have any questions or require assistance on your Corporate Card, you can:



Call **Maybank Card Cente** at
1300 88 6688 / 1800 88 9559



Email to
corpsvc@maybank.com



Visit*
www.maybank2u.com

If your query or complaint is not satisfactorily resolved by us, you may:



Call **Bank Negara Malaysia** at
1300 88 5465



Email to
bnmtelelink@bnm.gov.my

* <https://www.maybank2u.com.my/maybank2u/malaysia/en/business/cards/islamic-visa-purchasing-card.page?> or
<https://www.maybank2u.com.my/maybank2u/malaysia/en/business/cards/islamic-mastercard-purchasing-card.page?>