Frequently Asked Questions: Revision of Maybank Conventional Credit Cards' Terms and Conditions on Finance Charge

Q1: What is the changes on Finance Charge effective 15 August 2019?

A1:

Current	Effective 15 August 2019
Finance Charge is imposed on the outstanding retail and cash advances/withdrawal transaction that is not paid after the payment due date.	The Finance Charge is imposed on any of your unpaid outstanding balance including all fees and charges (except late payment charges) that were carried forward from the previous statement balances at the prevailing rate (based on a tiered pricing structure in accordance to your payment history) until the outstanding balances on your credit card statement are settled in full.

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.

Q2: What are the tiers for the Finance Charges?

A2:

Conditions Repayment Months/Total 12 months	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 & New Cardmembers	1.5%	18%

Cash Advance – 18% per annum or 1.5% per month of cash advance amount calculated on a daily basis.

Q3: What is the Late Payment Charge?

A3: If the minimum payment is not made by the payment due date, a Late Payment Charge will be imposed at 1% of the unpaid retail and cash advances/withdrawal transaction outstanding balance, subject to a minimum of RM10, whichever is higher up to a maximum of RM100.

Q4: How will this changes on Finance Charges impact my existing credit card balance?

A4: If you do not have any unpaid outstanding balance in your credit card account, there will be no impact to you. You will continue to enjoy a 20 days interest-free period for retail transaction, provided that the outstanding balances carried forward from the previous month's statement cycle are paid in full before payment due date.

However, if you have unpaid outstanding balances that were carried forward from the previous statement balances in your card account, we will apply Finance Charges at the Bank's prevailing rate on all unpaid balances including on Finance Charges (based on a tiered pricing structure in accordance to your payment history) and any fees* until the outstanding balances in your credit card statement are paid in full.

**Annual fee, cash advance fee, card replacement fee, statement copy fee, Sales Draft Retrieval Copy Fee, and other form of service or miscellaneous fees (if any) except late payment charges.*

Q5: Is the change on Finance Charges applicable to all Maybank Cards?

A5: No. The change on Finance Charges is only applicable to Maybank Conventional Credit Cards.

Soalan Lazim – Perubahan pada Terma dan Syarat Caj Kewangan untuk Kad Kredit Konvensional Maybank

Q1: Apakah perubahan yang berlaku kepada Caj Kewangan mulai 15 Ogos 2019?

A1:

Semasa	Berkuat kuasa 15 Ogos 2019
Caj Kewangan akan dikenakan ke atas baki belum jelas bagi transaksi pembelian runcit dan pengeluaran tunai selepas tarikh matang pembayaran.	Caj Kewangan akan dikenakan ke atas mana-mana baki anda yang belum jelas termasuk semua fi dan caj (kecuali caj bayaran lewat) yang dibawa ke hadapan dari baki penyata sebelumnya pada kadar semasa (berdasarkan struktur harga berperingkat mengikut rekod pembayaran anda) sehingga baki dalam penyata kad kredit anda diselesaikan sepenuhnya.

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.

Q2: Apakah struktur harga berperingkat untuk Caj Kewangan?

A2:

Syarat Bayaran Balik Bulanan/Selama 12 Bulan	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 daripada 10/12 bulan & Ahli Kad Baru	1.5%	18%

Pendahuluan Tunai – 18% setahun atau 1.5% sebulan bagi baki jumlah pendahuluan tunai yang dikira atas dasar harian.

Q3: Apakah Caj Bayaran Lewat?

A3: 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 RM100.

Q4: Bagaimanakah perubahan pada Caj Kewangan akan memberi kesan kepada baki kad kredit saya yang sedia ada?

A4: Jika anda tidak mempunyai baki belum jelas dalam akaun kad kredit anda, perubahan ini tidak akan memberi sebarang kesan kepada anda. Anda akan terus menikmati tempoh tanpa faedah selama 20 hari untuk transaksi runcit, dengan syarat baki belum jelas yang dibawa ke hadapan dari kitaran penyata bulan sebelumnya diselesaikan sepenuhnya sebelum tarikh matang.

Walau bagaimanapun, jika anda ada baki belum jelas yang dibawa ke hadapan dari baki penyata sebelumnya dalam akaun kad anda, kami akan mengenakan Caj Kewangan pada kadar semasa Bank ke atas mana-mana baki anda yang belum jelas termasuk semua Caj Kewangan (berdasarkan struktur harga berperingkat mengikut rekod pembayaran anda) dan fi* sehingga baki dalam penyata kad kredit anda diselesaikan sepenuhnya.

**Yuran tahunan, fi pendahuluan tunai, fi penggantian kad, fi permintaan penyata tambahan, fi draf jualan semula, dan sebarang bentuk perkhidmatan atau pelbagai yuran lain (jika ada) kecuali caj bayaran lewat.*

Q5: Adakah perubahan pada Caj Kewangan ini akan melibatkan semua Kad Maybank?

A5: Tidak. Perubahan pada Caj Kewangan akan melibatkan Kad Kredit Konvensional Maybank sahaja.