

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Maybank Islamic Ikhwan Credit Card-i. Other customers have read this PDS and found it helpful; you should read it too.

 Card : **Maybank Islamic Ikhwan Credit Card-i**

Date: December 2025

1. What is Maybank Islamic Ikhwan Credit Card-i?

An Islamic credit card based on Murabahah (cost plus profit) via Tawarruq arrangement (Commodity Murabahah). It is a method of sale of which its acquisition cost and its marked-up price are disclosed where you pay the price over an agreed period of time. The underlying asset for the sale transaction between us will be a specific tradable Shariah compliant commodity.

- 1.1 In accordance to sale transaction under the Commodity Murabahah, we acquire/purchase a specific Shariah compliant commodity from a third party (Commodity Trader 1) upon your request.
- 1.2 We then sell the said commodity to you at an agreed selling price (cost plus profit) on deferred payment basis.
- 1.3 You then appoint us as your agent to perform the commodity sale transaction to another third party at cost and on a spot basis.
- 1.4 We, acting as your agent then sell the said commodity to another third party (Commodity Trader 2) at a price equivalent to the Card Limit.
- 1.5 Proceeds of sale of the commodity will be disbursed in form of Card Limit assigned to the Card Account, subject to the terms and conditions of this Agreement.
- 1.6 You also irrevocably appoint and authorise us as wakīl bi-daf' (agent for payment) to utilise the proceeds generated from the sale transaction to settle any payments due to merchants or other third parties arising from your utilisation of the Card. You acknowledge and agree that the Bank's role as wakīl bi-daf' shall be limited to making such payments on your behalf from the said proceeds, and that you shall remain ultimately responsible for all obligations and liabilities arising under this Agreement.

For Commodity Murabahah trading purposes, we shall at all times be your non-exclusive agent to undertake the required Commodity Murabahah transactions related to the Card.

We will set and determine, on behalf of you, the card limit prior to execution of Commodity Murabahah, based on your declared salary and subject always to the maximum limit prescribed by Bank Negara Malaysia in Policy Document for Credit Card-i.

Bank's Sale Price

The sale price payable by the Cardmember to the Bank which shall comprise the Bank's Purchase price and the profit of the Bank = Card Limit + total profit (Card Limit X Profit Rate (28%) x Akad duration (5 years))

Ibra'

We shall grant rebate (*Ibra'*) to you on, but not limited to, the following events:

- a) You made an early settlement before issuance of the monthly statement of account or within 20 days from the issuance of monthly statement of account;
- b) In the event the utilization of the Card Limit is less than the total profit derived from the Commodity Murabahah.

For clarity, the said rebate will not be construed as cash rebate payable to you, but will be reflected as a reduction in the profit element of the Bank's Sale Price of the facility. The rebate will only be granted upon receipt of the settlement/redemption sum as determined by us based on the following formula:

Outstanding Bank's Sale Price	Less	Outstanding Facility Amount	Less	Other amount due to us
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2. Know your obligation

- You have to pay the following profit and charges:
- i. Effective Profit Rate imposed on the outstanding transaction that is not paid after the payment due date.

Effective Profit Rate	Per Month	Per Annum
For prompt payment of 12/12 months	1.25%	15%
For prompt payment of 10/12 months	1.42%	17%
For Prompt payment of less than 10/12 months	1.50%	18%

Should you make at least 10 prompt payments in the payments in last 12 months, for month 13th and onwards you can enjoy lower Profit Rate.

- ii. For retail transaction, Effective Profit Rate is calculated from posting date till full payment is made.
- iii. For cash advance transaction, Effective Profit Rate is calculated from the transaction date till full payment is made.
- iv. Make payment on or before the due date as per monthly statement of not less than the minimum payment.
- v. **Minimum payment:** 5% of outstanding balance or RM25.00, whichever is higher.
- vi. **Late Payment Charge:** 1% of unpaid outstanding balance as at statement date/minimum of RM10.00, whichever is higher up to maximum of RM100.00.
- vii. **Payment Allocation Method:** Payments received from the Cardmember to settle the outstanding balance in the following manner:
 - a. Equal or less than minimum monthly payment, up to 30% of such amount to settle profit portion of the balances.
 - b. Payment more than the minimum monthly payment; the surplus amount will settle the balances (i.e. items appearing in the statement) attracting to the highest profit rate.
- viii. Your payment will reinstate your Card Limit accordingly.

- Other relevant charges, where applicable.

Annual Fee		
Maybank Islamic Ikhwan Credit Card-i Products Available	Principal	Supplementary
Maybank Islamic Mastercard Ikhwan Visa Gold Credit Card-i	Waived	Waived
Maybank Islamic Mastercard Ikhwan Visa Platinum Credit Card-i		
Maybank Islamic PETRONAS Ikhwan Visa Gold Credit Card-i		
Maybank Islamic PETRONAS Ikhwan Visa Platinum Credit Card-i		
Maybank Islamic Ikhwan American Express Platinum Credit Card-i		
Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i		
Maybank Islamic World Elite Mastercard Ikhwan Credit Card-i	RM800 (Waived for the 1st year and waived with a minimum annual spend of RM80,000 for the subsequent years)	Waived (Maximum of 4 cards are free. An additional of RM400 applies for 5th card onwards)
Maybank Islamic Ikhwan Visa Infinite Credit Card-i		

Other Credit Card-i Charges

Cash Advance fee	5% from the withdrawal amount or a minimum of RM18, whichever is higher.
Card Replacement Fee	RM50.00 per card except for World Elite Mastercard Ikhwan Credit Card-i (RM175.00).
Sales Draft Retrieval Fee	Photocopy of sales draft at RM15 per copy.
Statement Copy Request Fee	<ul style="list-style-type: none"> If statement period within 2 years: RM5 per month statement If statement period beyond 2 years: RM10 per month statement <i>Note: In exception of damage, non-received and missing, the fixed fee of RM5 per statement copy applies for request above 3 months from the current statement date</i>
Overseas Transaction Conversion Fee	<ul style="list-style-type: none"> Foreign transactions will be converted to MYR on the date the transaction record received/processed by us. The exchange rate used may differ from the prevailing rate on the transaction date due to market fluctuations. The converted amount will reflect on your statement. The exchange rate used for the conversion reflects a bundling of (i) currency conversion components of 1.25% imposed by Visa International/Mastercard International (in the case of Visa or Mastercard Cards), and (ii) 1% or other rate imposed by us periodically. All foreign charges converted by American Express apply a conversion of 2.5% to the converted amount. Charges made in foreign currency other than U.S. Dollars when the conversion is done by American Express be converted into U.S. Dollars before being converted in your billing currency.
Service Tax	RM25 imposed on each principal and supplementary Ikhwan credit card-i

It is your responsibility to:



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



Ensure that your credit card payments are **made promptly**.



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

3. Know your risks

What happen if you ignore your obligation?

- You pay more in total due to late payment charges and Effective Profit Rate.
- 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 steps may be taken if you fail to meet at least the minimum payment obligation.
- Your credit score may be affected leading to credit being more difficult or expensive to you.
- The Cardmember shall be liable for all charges whatsoever arising from all transactions effected with the Credit Card

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.
- Should you require additional information on credit card, please refer to www.maybank.com.my/www.americanexpress.com.my website. Contact us at 1300-88-6688 or email to mhbcardservices@maybank.com.my / amex.customer@maybank.com.my
- Alternatively, you may seek the services of Agensi Kaunselling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at 8th Floor Maju Junction Mall 1001, Jalan Sultan Ismail 50250 Kuala Lumpur. Tel: 1800-22-2575, Email: enquiry@akpk.org.my
- 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:1300-88-5465, Email: bnmtelelink@bnm.gov.my

The information provided in this disclosure sheet is issued on December 2025 and will be valid until the next periodical review.