

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take the Maybank Credit card. Be sure also to read the general terms and conditions. Seek clarification from your institution if you do not understand any part of this document or general terms.



Credit Card Product Disclosure Sheet
Conventional Credit Card
Date: 18th August 2020

1. What is the product about?

- A Maybank Credit Card comes with a line of credit granted by us to you and where any amount of the credit utilised by you has not been fully settle in full on or before a specified date, the unsettled amount will be subject to finance charges.

Conventional Card Type

American Express® Platinum Credit Card	Maybank Shopee Visa Platinum Card
Maybank Visa Signature card	Maybank GRAB Mastercard Platinum Credit Card
Maybank FC Barcelona Visa Signature Card	
Singapore Airlines KrisFlyer American Express® Gold Credit Card	
Maybank 2 Cards (Gold / Platinum)	
PETRONAS Maybank Visa Card (Gold / Platinum)	
Maybank Manchester United Visa Gold Card	
American Express® Cash Back Gold Credit Card	

2. What do I get from this product?

- Credit Limit**
Maybank credit card's limit will be determined based on the individual credit assessment and the type of credit card applied by the customers including Principal and Supplementary card.
- Credit limit Increase Application**
Maybank implements the combined credit limit for existing Cardmembers. Therefore, if Cardmembers request to increase credit limit, they must provide their latest income document(s). All applications are subject to approval.
- Reward Points:**

Card Type	TreatsPoints / Membership Reward™ Points/ Shopee Coins/ Grab Points	
American Express Platinum Credit Card	RM1 = 2X Membership Rewards™ points on any spend and 5X Membership Rewards™ points for all groceries, cinemas, participating bookstores and telecommunication charges.	
Maybank Visa Signature Card	RM1 = 5X TreatsPoints on overseas spend and 1X TreatsPoint on local spend.	
Singapore Airlines KrisFlyer American Express Gold Credit Card	RM2 = 1 KrisFlyer mile for all purchases. RM2 = 2 KrisFlyer miles for purchase ticket online at www.singaporeair.com . <i>*Valid for flights originating from Malaysia only</i>	
Maybank 2 Cards (Gold / Platinum)	RM1 = 5X TreatsPoints for spend on weekdays with Maybank 2 American Express Card (No points will be awarded for spend on weekends). 1X TreatsPoint for every RM spend on Maybank 2 Mastercard®/ Visa Card.	
Maybank Manchester United Visa Gold Card	RM1 = 1X TreatsPoint for all purchases and 5X TreatsPoints on groceries spend. RM1 = 5X TreatsPoints for all purchases (except petrol and groceries) when Manchester United wins a Premier League Match. RM1 = 10X TreatsPoints for spend on United Direct Online Megastore at www.manutd.com	
PETRONAS Maybank Visa Card (Gold / Platinum)	RM1 = 5X TreatsPoints for all purchases made at PETRONAS Service Station on weekdays and 8X TreatsPoints on weekends. RM1 = 8X TreatsPoints for purchase on groceries on weekends.	
Maybank Shopee Visa Platinum Card	Every 28 th of each month and 9.9 / 11.11 / 12.12 and CNY Campaign (1 Day) and Raya Campaign (1 Day) (Special)	
	Every RM1 Spend:	
	Shopee Spend	5x Maybank Shopee Coins
	Dining/Paywave/Entertainment Spend	4x Maybank Shopee Coins
	Other Spend	1x Maybank Shopee Coins
Remainder of the Calendar year (Normal)	Every RM1 Spend:	
	Shopee Spend	2x Maybank Shopee Coins

	<table border="1"> <tr> <td>Dining/Paywave/Entertainment Spend</td> <td>2x Maybank Shopee Coins</td> </tr> <tr> <td>Other Spend</td> <td>1x Maybank Shopee Coins</td> </tr> </table> <ul style="list-style-type: none"> • Capped at 5,000 Maybank Shopee Coins per statement cycle • Welcome gift of 5,000 Maybank Shopee Coins will be awarded upon activation and first retail transaction with a minimum accumulative spend of RM300 within 45 days from the date card is approved (excluded from 5,000 Maybank Shopee Coins capped) • Excess spend will be converted to TreatsPoints • No Maybank Shopee Coins and TreatsPoints will be rewarded for all transactions go through “Deals, Top-ups & Bills” and “Food & Services Vouchers” in the Shopee application 	Dining/Paywave/Entertainment Spend	2x Maybank Shopee Coins	Other Spend	1x Maybank Shopee Coins
Dining/Paywave/Entertainment Spend	2x Maybank Shopee Coins				
Other Spend	1x Maybank Shopee Coins				
Maybank GRAB Mastercard Platinum Credit Card	<p>RM1 = 5 Maybank Grab Points for all purchases made in the Grab application (including Grab e-wallet reloads) RM1 = 2 Maybank Grab Points for all e-commerce and overseas purchases RM3 = 1 Maybank Grab Points for all other RM spend</p> <ul style="list-style-type: none"> • Welcome gift of 1,000 Maybank Grab Points will be awarded upon activation • Welcome gift of 5 X RM5 GrabRide voucher and 5 X RM5 GrabFood voucher will be awarded upon a minimum accumulative spend of RM300 in the Grab application within 45 days from the date card is approved <p>Note: No Maybank Grab Points will be awarded for spend on government bodies, payment via JomPAY and FPX, and any reloads on e-wallets except Grab e-wallet.</p>				

Note (applicable to all cards mentioned above):

- Transactions for utilities, education, EzyPay and insurance will earn 1X TreatsPoints and No TreatsPoints will be awarded for spend on government bodies, any reloads on e-wallets, payment via JomPAY and FPX.
- No TreatsPoints will be awarded for any Cash Back earning transaction.
- Validity of TreatsPoints is 3 years.
- No expiry for Membership Rewards™ points.

• **Cash Back:**

Card Type	Cash Back	Capping Per month
Maybank Visa Signature Card	5% Cash Back for all petrol and groceries (domestic only).	RM88
Maybank FC Barcelona Visa Signature Card	1% Cash Back for all purchases for all year-long.	RM50
Maybank 2 American Express Card (Gold / Platinum)	5% Cash Back for purchases on weekends.	RM50
American Express Cash Back Gold Credit Card	1% Cash Back on local spend and 1.5% Cash Back on overseas spend.	No capping

Note (Applicable to all cards mentioned above):

- No Cash Back will be awarded for spend on government bodies, utilities, any reloads on e-wallets, payment via JomPAY and FPX.

• **Card Features:**

Card Type	Card Benefit
American Express Platinum Credit Card	<ul style="list-style-type: none"> - Platinum Lifestyle Programme – Hotel Partners, Leisure Partners & Golf Partners - Complimentary Travel & Retail Insurance. - Retail Protection. - 24/7 Online Fraud Account Access and Global Assistant.
Maybank Visa Signature Card	- Visa Airport Speed Pass. Please visit www.airportspeedpass.com
Maybank FC Barcelona Visa Signature Card	- Travel insurance coverage
Singapore Airlines KrisFlyer American Express Gold Credit Card	<ul style="list-style-type: none"> - Double KrisFlyer Miles earned with a minimum spend of RM60,000* within card anniversary date capped at 100,000 KrisFlyer Miles. *Utilities and government bodies spend will not eligible.-Dining Privileges at participating hotel & restaurants - Plaza Premium Lounge local access

	- Travel insurance. - Emergency replacement card.
Maybank 2 Platinum Cards	- Travel insurance coverage
PETRONAS Maybank Visa Card (Gold / Platinum)	- Free subscription fee for Maybank Touch n' Go Zing Card - Enjoy Mesra points at all PETRONAS Station.
Maybank Manchester United Visa Gold Card	- 10% discount for purchase at United Direct Online Megastore and outlet at Old Trafford - 10% discount at Red Café at Old Trafford on food and drinks - 20% discount on full paying adult and concession tickets purchase at Old Trafford Football Ground.
American Express Cash Back Gold Credit Card	-Nil-
Maybank Shopee Visa Platinum Card	-Nil-
Maybank GRAB Mastercard Platinum Credit Card	- Accelerated Platinum Grab Membership upgrade - More privileges with Mastercard at https://specials.priceless.com/en-my/homepage

* Please visit to www.maybank2u.com.my for other benefits e.g. Balance Transfer, Maybank 0% EzyPay Instalment Plan, AutoPay and others.

3. What the fees and charges I have to pay?

Fees / Charges			
Annual Fees	Card Type	Principal	Supplementary
	American Express Platinum Credit Card	RM800 (First Year Fee Waiver)	RM550 (First year fee waiver for the first 2 supplementary cards)
	Maybank Visa Signature Card	RM550 (First Year Fee Waiver)	First 4 cards free and 5 th cards onward RM150 per card.
	Singapore Airlines KrisFlyer American Express Gold Credit Card	RM250 (First Year Fee Waiver)	RM125
	American Express Cash Back Gold Credit Card	RM70 (First Year Fee Waiver)	RM45 (First year fee waiver for first 2 Supplementary Cards)
	Maybank FC Barcelona Visa Signature Card	Free For Life	Free For Life
	Maybank 2 Cards (Gold / Platinum)		
	PETRONAS Maybank Visa Card (Gold / Platinum)		
	Manchester United Visa Gold Card		
	Maybank Shopee Visa Platinum Card		
Maybank Grab Mastercard Platinum Credit Card			
Finance Charges	Conditions Repayment months/ Total 12 months	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%
Cash Advance Fee	5% from the withdrawal amount or a minimum of RM18, whichever is higher		
Card Replacement Fee	Ringgit Malaysia Fifty (RM50.00) for each of the replacement Card on one (1) Card Account.		

Sales Draft Retrieval Copy Fee	Photocopy of sales draft at RM15 per copy.
Statement Copy Request Fee	RM5 per month statement (statement period within 2 years) 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 RM10- per month statement (statement period beyond 2 years)
Legal Fees	On solicitor and client basis plus other expenses incurred by Maybank in the enforcement of Maybank's right and entitlement under T&C
Overseas Transaction Conversion Fee	The currency of transactions conducted outside Malaysia will be converted into U.S. Dollars before being converted into Ringgit Malaysia on the date the transaction record is received and/or processed by us. The converted amounts will be shown on your statement. The exchange rate used for the conversion may differ from the rate prevailing on the date of the transaction, due to market fluctuation. The exchange rate used for the conversion reflects a bundling of (i) currency conversion components of 1.25% imposed by Visa International or Mastercard International (in the case of Visa or Mastercard Credit Cards), (ii) a currency conversion rate of 2.5% imposed by American Express International (in the case of American Express cards), and (ii) 1% or other rate imposed by us from time to time.
Service Tax	<ul style="list-style-type: none"> • Principal Card: RM25 per Card • Supplementary Card: RM25 per Card <p>Note: Service tax will be imposed on each Principal and Supplementary Credit/Charge Cards upon card activation (or 3 months after the issuance of the card whichever comes first) and card anniversary.</p>

**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 prior notice to the Cardmembers and such amended rate shall take effect from the date specified in the said notice.*

4. What are my obligations?

- Minimum monthly repayment:

5% of statement balance* + 100% monthly instalment**(if any) + 100% past due amount (if any) + amount exceeded credit limit (if any);
OR RM25; whichever is higher on payment due date

*Exclude new credit card instalment approved from 1 October 2019 onwards

**Only applicable to new credit card instalment plan i.e : Balance Transfer, Cash Treats, EzyCash, EzyPay & EzyPay Plus approved from 1 October 2019 onwards.

- The Cardmember should notify Maybank within 20 days from the closing date of billing period as stated on the statement of the account should there be dispute or discrepancies.
- Cardmember is to take all reasonable precaution to prevent loss or theft of the Credit Card. The Cardmember 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 Cardmember.
- The Cardmember must ensure that to take all reasonable step and precaution to keep the Card and PIN secured at all times.
- Grace period for retail transactions (not applicable to balance transfer or cash advance) – No charge for 20 days from the statement date, if you have paid the full amount of your previous month's retail transactions. If you opt to pay partial or minimum payment, the finance charges on your unpaid retail transactions will be calculated from the day the transactions are posted to your account.
- The Cardmember must use the credit card responsibly, including not using for unlawful activity.
- The Cardmember must check the account statement and report any discrepancy without undue delay.

5. If you fail to fulfil my obligation.

- **Late payment Charges:** 1% of the unpaid outstanding balance, subject to a minimum of RM10, whichever is higher, up to a maximum of RM100.
- **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:** any credit balance in your account maintained with us against any outstanding balance in this credit card account without assigning reason, by giving 7 calendar days prior notice on our attention to set off a credit balance.
- **Liability for unauthorized transactions:** The Cardmember shall be liable for all charges and advances whatsoever arising from all transactions, whether authorized or unauthorized, effected with the credit card.
- 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:**
 - i) acted fraudulently, or
 - ii) delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your card, or
 - iii) voluntarily disclosed your PIN to another person, or
 - iv) 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:**
 - i) acted fraudulently, or
 - ii) delayed in notifying us as soon as reasonable practicable after having discovered the loss or unauthorised use of your card,
 - ii) or left your card or item containing your card unattended in places visible and accessible to others, or
 - v) 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 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.

6. What are the major risks?

- By paying only minimum monthly payment, the charge amount and the time taken to settle the full amount will be increased. Think about your payment capacity prior to 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 payment history.

Effective 15 August 2019, the finance charge is imposed on any of your unpaid outstanding balance including all finance charges and any fees (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.
- If you have problems in paying your Maybank Card balances, kindly contact us early to discuss the alternative payment.
- You should notify us immediately after having found that your Maybank Card is lost or stolen.

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: NA

8. What if I overpay my Maybank Credit Card bill?

In the event of an overpayment in your Maybank Credit Card account(s), the overpayment would be used to offset any subsequent outstanding balance of that Card.

For cancellation of Maybank Credit Card(s) with an overpayment, the Bank shall proceed to transfer the overpaid amount through the following options:

- Transfer to your other valid Maybank Credit Card account(s);
- Transfer to your Maybank Savings or Current Account(s), excluding Joint Account and MAE Account;
- You may opt to sign-up for a new Maybank Card or Maybank Savings or Current Account and transfer the overpaid amount to the respective account; or
- In the event you do not have any other valid Maybank Credit Card account(s) or Maybank Savings or Current Account(s), please do advise us on the savings or current account details of another bank that you wish to transfer the overpaid amount to.

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:-

- Telephone No : 1 300 88 6688 (Calling from Malaysia) or +603-78443696 (Calling from outside Malaysia)
- Email: mbbcardservices@maybank.com.my / amex.customercare@maybank.com.my
- Write-in attention to: Head, Cardmember Interaction, Customer Engagement
7th Floor Menara Maybank,
100, Jalan Tun Perak, 50050 Kuala Lumpur
- Fax: 03-7953 8600
- Visit any nearest Maybank Branch.

10. Where can I get further information?

- i. Should you require additional information or enquiry on credit card, please refer to www.maybank2u.com.my / www.americanexpress.com.my website or write to:-
Maybank Card Center
7th Floor Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel : 1300 88 6688/ 1800 88 1801
Email : mbbcardservices@maybank.com.my/ amex.customercare@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
Telephone No : 1-300-88-5465
Fax : 03-21741515
E-mail : bnmtelelink@bnm.gov.my
- iii. 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:-
Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Telephone No : 1-800-88-2575
E-mail : enquiry@akpk.org.my

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 is issued on 1 August 2019 and will be valid until the next periodical review.