

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.



Maybank Credit Card Product Disclosure Sheet
Conventional Credit Card
Date: 1st January 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
Maybank 2 Cards Premier
Maybank Visa Infinite Manchester United
Maybank Visa Infinite
Maybank Master World 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 principle and supplementary card.
- Existing Credit Card Customers.**
Maybank implement the combined credit limit for existing customer. Therefore if customer request to Increase Credit Limit, they must provide the latest income document which this is subject to approval.
- Reward Points***

Card Type	Overseas	Local	Validity of Points
Maybank 2 Cards Premier- Reserve	RM1=5 Treat Points	RM1=5 Treat Points	3 years
Maybank Visa Infinite Manchester United		RM1=2 Treat Points	
Maybank Visa Infinite Card			
Maybank Master World Card	RM1=5 TreatsAir miles	RM2=5 TreatsAir miles	No expiry

* Transactions for utilities, petrol, education, EzyPay and insurance will earn 1X TreatsPoint and No TreatsPoints will be awarded for spend on government bodies, any reloads on e-wallets, payment via JomPAY and FPX.

*For other additional benefits and terms and conditions. Please refer to www.maybank2u.com.my

- Air Miles conversion**.**

Card Type	Conversion Rate
Maybank 2 Cards Premier- Reserve	5,000 Treat Points = 1,000 Enrich / KrisFlyer and Asia miles
Maybank Visa Infinite Manchester United	
Maybank Visa Infinite Card	
Maybank Mastercard World	6,000 Treat Air miles = 1,000 Enrich

** A Customer may redeem up to a maximum of 2,000,000 Air Miles per calendar year regardless of any airlines.

- Card Features.**

Other Cards Benefit	
<ul style="list-style-type: none"> 10,000 TreatsPoints upon first spend. (applicable for Visa Infinite cards & Maybank2 card Premier-Principal card only) 50,000 Treats Air miles Upon approval (applicable ONLY for Maybank Mastercard World-Principal card only) Complimentary 5x access to Plaza Premium Lounge at participating local and international Plaza Premium Lounge for Principle card member only. Dining Privilege at all participating hotels. Golf Privilege- Complimentary Green Fees. Please refer to www.maybank2u.com.my for tnc & list of participating golf courses. Visa Airport Speed Pass to enjoy the convenience and efficiency of the fast track immigration with Visa Infinite Card, Visa Infinite Manchester United. 24/7 Concierge Services and Global Assistance. 	

- Insurance Coverage.**

Travel Insurance Coverage					
Card Type	Travel Personal Accident Insurance	Flight Misconnection	Luggage Delay	Lost Luggage	Funeral Expenses
Maybank 2 Cards Premier- Reserve	RM1,000 000	RM1,000	RM1,000	RM3,000	-na-
Maybank Visa Infinite Manchester United	RM2,000 000	RM1,000	RM1,000	RM3,000	-na-
Maybank Visa Infinite Card	RM2,000 000	RM1,000	RM1,000	RM3,000	-na-
Maybank Master World Card	RM2,000 000	RM1,000	RM1,000	RM3,000	-na-

* Complimentary Travel Insurance Coverage by charging the full airfare to your credit card. Please refer to TnC.

3. What the fees and charges I have today?

Fees / Charges			
Annual Fees	Card Type	Principle	Supplementary
	Maybank 2 Cards Premier	RM800 (FREE for the first year Subsequent years FREE if spend a min of RM80,000 per annum)	Waived - up to 4 supplementary (The 5 th supplementary will be charged RM400)
	Maybank Visa Infinite Manchester United		
	Maybank Visa Infinite		
	Maybank Master World Card		
Maybank Master World Card		Waived - up to 4 supplementary (The 5th supplementary will be charged RM500)	
Finance Charges*	Monthly Finance Charges /Monthly Management Charges	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 finance charges for retail transactions, you should make at least 10 prompt payments in the last 12 months.			
Cash Advance Fees	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 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 (Visa& MasterCard)	The currency of transactions conducted outside Malaysia will be converted into Ringgit Malaysia on the date the transaction record is received and/or processed by us. [For American Express cards, any charge that is made in a foreign currency other than U.S. Dollars will be converted by AMEX International into U.S. Dollars before being converted into Ringgit Malaysia.]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% 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 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 written notice to the Cardmember 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 fulfill 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, the overpayment would be used to offset any subsequent outstanding balance of that Card.

For cancellation of Maybank Credit Card 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;
- 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 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 : 1 800 22 1111 (Calling from Malaysia) or +603-7949 0707 / +603-78443696 (Calling from outside Malaysia)
- Email: mbbcardservice@maybank.com.my / world.card@maybank.com.my / Infinite.card@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 8690
- Visit any nearest Maybank Branch.

10. Where can I get further information?

- Should you require additional information or enquiry on credit card, please refer to www.maybank.com.my website or write to:-
Maybank Card Center
7th Floor Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel 1800 22 1111
Email : mbbcardservices@maybank.com.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
Telephone No : 1-300-88-5465
Fax : 03-21741515
E-mail : bnmtelelink@bnm.gov.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:-
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 1st August 2019 and will be valid until the next periodical review

LEMBARAN MAKLUMAT PRODUK

Sila baca dan fahami Lembaran Maklumat ini sebelum and menggunakan Kad Kredit Maybank kerana penggunaan Kad Kredit Maybank tertakluk kepada perjanjian Pemegang Kad yang membentul sebahagian daripada Terma and Syarat Universal.



Maybank Credit Card Product Disclosure Sheet
Kad Kredit Konvensional
Date: 1 Januari 2020

1. Apakah ciri-ciri produk ini?

- Produk ini ialah Kad Kredit dengan kemudahan kredit yang diberikan oleh Maybank kepada anda dan sekiranya sebarang jumlah kredit yang digunakan oleh anda tidak dijelaskan sepenuhnya pada atau sebelum tarikh yang ditetapkan, jumlah yang belum dijelaskan akan dikenakan caj kewangan.

Kad Kredit Konvensional
Maybank 2 Cards Premier
Maybank Visa Infinite Manchester United
Maybank Visa Infinite
Maybank Master World Card

2. Apakah yang saya dapat daripada produk ini?

- Had Kredit
Hak kredit bergantung kepada syarat-syarat yang ditetapkan. Layari Maybank@2u.com.my untuk maklumat lanjut.
Permohonan Kenaikan Had Limit
Pemegang kad hendaklah memberi dokumen pendapatn terkini untuk pemrosesan kenaikan had kredit. Keputusan bergantung kepada kelulusan dari pihak pengurusan.

- Mata Ganjaran.

Card Type	Overseas	Local	Validity of Points
Maybank 2 Cards Premier- Reserve	RM1=5 Treat Points	RM1=5 Treat Points	3 years
Maybank Visa Infinite Manchester United		RM1=2 Treat Points	
Maybank Visa Infinite Card			
Maybank Master World Card	RM1=5 Treats Air miles	RM2=5 Treats Air miles	No expiry

* Nikmati sehingga 1x TreatsPoints bagi semua urusanniaga untuk utiliti, pendidikan, petrol, EzyPay dan insurance. Tiada Mata Ganjaran untuk badan-badan kerajaan

* Nikmati sehingga 5x Mata Ganjaran =RM1 perbelanjaan runcit harian dengan Visa Infinite Manchester United. LayariMaybank2u.com.my

- Kadar Penukaran Airmiles**.

Card Type	Conversion Rate
Maybank 2 Cards Premier- Reserve	5,000 Treat Points = 1,000 Enrich / KrisFlyer and Asia miles
Maybank Visa Infinite Manchester United	
Maybank Visa Infinite Card	
Maybank Mastercard World	6,000 Treat Air miles = 1,000 Enrich

** A Customer may redeem up to a maximum of 2,000 000 Air Miles per calendar year regardless of any airlines.

Card Type	Kadar Penukaran
Maybank 2 Cards Premier- Reserve	5,000 Treat Points = 1,000 Air Miles / KrisFlyer
Maybank Visa Infinite Manchester United	
Maybank Visa Infinite Card	
Maybank Master World	6,000 Treat Points = 1,000 Air Miles / KrisFlyer

- Kelebihan Kad.

Ciri- ciri Kad
<ul style="list-style-type: none"> • 10,000 Treats Points -akan dikreditkan ke dalam akaun sebaik sahaja penggunaan kali pertama.(Untuk card Visa Infinite - Prinsipal sahaja) • 50,000 Treats Air miles – akan dikreditkan kedalam akaun Card credit Maybank World Card sebaik card kredit diluluskan (untuk Maybank World Mastercard sahaja – prinsipal sahaja). • Plaza Premium Lounge - Anda boleh menikmati 5 kali percuma akses satu kalendar penyertaan tempatan dan antarabangsa Plaza Premium Lounge. (untuk senarai lounge terbabit, sila lawati www.maybank.com.my) • Keistimewaan Golf - Fi Green secara percuma untuk ahli kad, rujuk terma dan syarat diwww.maybank2u.com.my • Nikmati keistimewaan menjamu selera di semua hotel yang mengambil bahagian • Visa Airport Speed Pass Nikmati kemudahan dan kecekapan imigresen yang pantas di lapangan terbang Antarabangsa dengan <i>Visa Airport Speed Pass</i> Layari www.airportspeedpass.com untuk maklumat lanjut tentang lapangan terbang yang mengambil bahagian. • 24 jam sehari setiap hari Akses Akaun Dalam Talian Bantuan di seluruh dunia.

- Insurans.

Perlindungan Insurans Perjalanan

Jenis Kad	Insurans Kemalangan Diri Semasa Perjalanan	Terleaps Penerbangan Sambungan	Kelewatan bagasi	Kehilangan Bagasi	Khairat Kematian
Maybank 2 Cards Premier- Reserve	RM1,000 000	RM1,000	RM1,000	RM3,000	-na-
Maybank Visa Infinite Manchester United	RM2,000 000	RM1,000	RM1,000	RM3,000	-na-
Maybank Visa Infinite Card	RM2,000 000	RM1,000	RM1,000	RM3,000	-na-
Maybank Master World Card	RM2,000 000	RM1,000	RM1,000	RM3,000	-na-

*Tertakluk kepada syarat and terma insurans.

3. Apakah caj dan yuran tahunan yang perlu dibayar?

Yuran Tahunan				
Yuran Tahunan	Card Type	Principle	Supplementary	
	Maybank 2 Cards Premier	Maybank Visa Infinite Manchester United Maybank Visa Infinite	RM800 (FREE for the first year Subsequent years FREE if spend a min of RM80,000 per annum)	Waived - up to 4 supplementary (The 5 th supplementary will be charged RM400)
Maybank Master World Card	Waived - up to 4 supplementary (The 5th supplementary will be charged RM500)			
Caj Kewangan	Syayarat- syarat Pembayaran			
		Bulanan	Tahunan	
	Bayar balik segera 12/12 bulan	1.25%	15%	
	Bayar balik segera 10/12 bulan	1.42%	17%	
	Bayar 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 unruk transaksi runcit, anda perlu membuat sekurang-kurangnya 10 pembayaran segera dalam tempoh 12 bulan lepas.				
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 Fee draf jualan semula	Salinan foto draf jualan RM15 setiap salinan.			
Fi permintaan penyata tambahan	RM5setiap penyata bulanan (tempoh penyata dalam 2 tahun) Nota: Untuk permintaan disebabkan 'Kerosakan', 'Tidak Terima' dan 'Hilang', caj RM5 akan dikenakan untuk tempoh penyata melebihi 3 bulan dari penyata bulanan semasa RM10 setiap penyata bulanan (tempoh penyata melebihi 2 tahun)			
Yuran Transaksi Luar Negara	<p>1) 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% yang dikenakan oleh Visa International atau MasterCard International dan 1% atau pada kadar lain yang dikenakan oleh Maybank.</p> <p>2) Semua transaksi luar negara yang ditukar oleh American Express akandikenakan faktor tukaran sebanyak 2.5% kepada amaun yang ditukarkan. Caj yang dibuat dalam matawang asing selain dari Dolar A.S, apabila penukaran dibuat oleh American Express, akan ditukar kepada Dolar A.S sebelum ditukar ke dalam bil matawang Pemegang Kad</p>			

*Nota: Pihak Bank akan memberitahu anda sekurang-kurangnya 21 hari sebelum tarikh pelaksanaan sekiranya terdapat sebarang perubahan pada yuran dan caj yang berkaitan dengan Kad .

4. Apakah kewajipan yang saya perlu laksanakan sekiranya saya memohon produk ini?

- Bayaran minimum bulanan 5% daripada baki belum dibayar atau jumlah minimum sebanyak RM25, yang mana lebih tinggi.
- Sekiranya terdapat sebarang pertikaian atau percanggahan, Pemegang Kad perlu memberitahu Maybank/ Maybank Islamic dalam masa 20 hari dari tarikh tutup bil seperti yang dinyatakan dalam penyata akaun.
- Pemegang Kad hendaklah mengambil segala langkah berjaga-jaga yang munasabah untuk mencegah kehilangan atau kecurian Kad. Pemegang kad hendaklah memaklumkan kepada Bank menerusi telefon, telegram atau teleks dengan serta merta selepas kehilangan atau kecurian Kad dan mengesahkan kehilangan atau kecurian tersebut secara bertulis kepada Bank.
- Pemegang Kad Utama hendaklah bertanggungjawab terhadap segala perbelanjaan yang ditanggung oleh Pemegang Kad Tambahan.
- Tempoh Bebas Yuran Pengurusan: untuk urusan runcit (tempoh bebas yuran pengurusan tidak diberikan bagi Pendahuluan Tunai dan program Pindah Baki) - 20 hari dari tarikh penyata dengan syarat semua baki belum jelas dalam penyata bulanan sebelumnya telah dijelaskan sepenuhnya.
- Sekiranya anda tidak membayar sepenuhnya tepat pada masanya, yuran pengurusan akan dikenakan ke atas urusan runcit yang akan dikira dari tarikh urusan dikeluarkan.

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.
- 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.
- Ahli Kad bertanggungjawab ke atas urusan niaga tanpa kebenaran yang memerlukan pengesahan PIN jika Ahli Kad:
 - a. melakukan penipuan;
 - b. menanggukkan 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 urusan niaga tanpa kebenaran yang memerlukan pengesahan tandatangan atau kad tanpa sentuh jika Ahli Kad:
 - a. melakukan penipuan;
 - b. menanggukkan 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 mutlak 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. Apakah risiko-risiko utama?

- Dengan hanya membayar bayaran balik bulanan minimum, jumlah faedah dan masa yang diambil untuk menjelaskan jumlah penuh akan bertambah. Fikirkan tentang keupayaan bayaran balik anda apabila menggunakan kad kredit-i.
- Caj Pengurusan yang dikenakan ke atas baki belum dijelaskan bagi kredit kad ini adalah berdasarkan struktur perletakan harga bertingkat selaras dengan sejarah pembayaran balik anda.
- Semua Pemegang Kad yang telah melanggan kepada pelan pembayaran balik bulanan 'zero management charges/ ansuran tanpa caj pengurusan' dikehendaki membuat bayaran ansuran bulanan penuh yang dinyatakan oleh pihak Bank pada masa Pemegang Kad menyertai Pelan Pembayaran Ansuran ("Ansuran Bulanan") untuk mengelakkan caj kewangan yang akan dikenakan. Sekiranya Pemegang Kad memilih untuk membayar bayaran balik minimum lima peratus (5%) daripada jumlah baki tertunggak di bawah Pelan Bayaran Ansuran ("Baki Tertunggak") atau Ringgit Malaysia Lima Puluh (RM50), yang mana lebih tinggi dan bukan Ansuran Bulanan sepenuhnya, caj pengurusan akan dikenakan.
- Sekiranya anda mempunyai masalah membayar baki kad kredit-i anda, hubungi kami segera untuk membincangkan alternatif bayaran balik.
- Anda harus memaklumkan kepada kami dengan serta-merta sekiranya mendapati bahawa kad kredit anda hilang atau dicuri.

7. Apa yang berlaku sekiranya saya menjelaskan sepenuhnya baki sebelum tempoh kematangannya (*bagi pemindahan baki atau pelan bayaran fleksible*)?

- Tempoh Pembayaran: Sehingga 36 bulan.
- Yuran Penjelasan Awal : Tiada

8. Bagaimana jika saya terlebih bayar bil Kad Kredit Maybank saya?

Sekiranya anda terlebih bayar dalam akaun Kad Kredit Maybank anda, jumlah lebihan bayaran tersebut akan digunakan untuk menolak mana-mana baki yang belum dijelaskan dalam akaun Kad tersebut di masa hadapan.

Apabila pembatalan Kad Kredit Maybank berlaku, pihak Bank akan memindahkan jumlah lebihan bayaran pada Kad yang dibatalkan melalui pilihan-pilihan berikut:

- Memindahkan jumlah lebihan bayaran tersebut ke dalam akaun Kad Kredit lain anda yang masih sah;
- Memindahkan jumlah lebihan bayaran tersebut ke dalam Akaun Simpanan atau Semasa Maybank anda, kecuali Akaun Bersama dan Akaun MAE;
- Anda boleh memilih untuk memohon Kad Maybank baharu atau membuka Akaun Simpanan atau Semasa Maybank baharu dan memindah jumlah lebihan bayaran ke dalam akaun tersebut; atau
- Sekiranya anda tidak mempunyai akaun Kad Kredit Maybank lain yang sah atau Akaun Simpanan atau Semasa Maybank, sila maklumkan kepada kami butiran akaun simpanan atau semasa anda di bank yang lain untuk pindahan jumlah lebihan bayaran.

9. 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, Anda boleh menghubungi:-

- Telefon : 1 800 22 1111 (Panggilan dari Malaysia) atau +603-7949 0707 / +603-78443696 (Panggilan dari Luar Malaysia)
- Email: mbbcardservice@maybank.com.my / world.card@maybank.com.my / Infinite.card@maybank.com.my
- Menulis kepada (untuk perhatian): Ketua Perlaksanaan Perkhidmatan, Perhubungan Pelanggan
7th Floor Menara Maybank,
100, Jalan Tun Perak, 50050 Kuala Lumpur
- Fax: 03-7953 8690 atau berkunjung ke mana-mana cawangan yang berhampiran.

10. Di mana saya boleh mendapatkan maklumat lanjut?

- Sekiranya anda memerlukan maklumat lanjut atau pertanyaan tentang Kad Kredit ini, anda boleh menghubungi laman web www.maybank.com.my website atau tulis ke alamat berikut:-
Pusat Perkhidmatan Kredit Kad Maybank
Tingkat 7, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel : 1800 22 1111
Email : mbbcardservices@maybank.com.my
- Jika pertanyaan atau aduan anda tidak diselesaikan oleh pihak kami dengan cara yang memuaskan, anda boleh menghubungi Bank Negara Malaysia LINK or TELELINK di:
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
- Disamping itu, anda boleh mendapatkan perkhidmatan Agensi Kaunseling Dan Pengurusan Kredit telah didirikan oleh Bank Negara Malaysia untuk menawarkan perkhidmatan percuma mengenai pengurusan kewangan, kredit kaunseling, pendidikan kewangan dan penyusunan semula hutang untuk individu . Anda boleh menghubungi AKPK di:-
Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Telephone No : 1-800-88-2575
E-mail : enquiry@akpk.org.my

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MEMATUHPEMBAYARAN BALIK KAD KREDIT ANDA.
Maklumat di dalam lembaran pendedahan produk ini di isu mulai 1 Ogos 2019 dan sah sehingga semakan semula