

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take the Maybank Islamic Ikhwan Card-i. Be sure to also read the general terms and conditions. Seek clarification from your institution if you do not understand any part of this document or the general terms)



Kad: PETRONAS Maybank Visa

Tarikh: July 2019

1. What is this product about?

PETRONAS Maybankard Visa is Maybank Co-brand credit card with PETRONAS Dagangan Berhad. This card will entitle the Cardmember to enjoy benefits and offers from PETRONAS Service Stations and its partners

2. What do I get from this product?

- **Earn 5x TreatsPoints**, for all purchases made at PETRONAS Service Stations for weekdays and **8xTreatsPoints** for every weekend (Saturday & Sunday)
- **Earn 8x TreatsPoints** during weekends for purchase on groceries.
- No TREATS Points will be rewarded for every Ringgit spent at Government Bodies, payment via JomPay and FPX and other PETROL (except PETRONAS)
- **No Annual Fee** with no conditions attached
- **Free petrol with TreatsPoints** when you redeem with PETRONAS GiftCard
- **Free Subscription fee for Maybank Touch n' Go Zing Card** – Get this automatic reload card that is linked to your PETRONAS Maybankard Visa.
- **Etiqa Mutiara Takaful Plus Plan** provides you with both protection and investment at only RM10 per month
- **Enjoy Mesra points at all PETRONAS Stations** with any purchase of fuel and/or Kedai Mesra items

Note :

- Please be informed that effective 8 July 2019, any reload to all Malaysian third-party e-Wallets using Maybank Cards will no longer earn any Maybank rewards (TreatsPoints / Membership Rewards™ Points / Treats AirMiles / Krisflyer miles) and Cash Back.
- Effective 1st August 2019, a customer may redeem up to a maximum of 2,000,000 Air Miles per calendar year regardless of any airlines. Other privileges that come with your Card remain unchanged. For more information on the Card benefits, promotions or terms and conditions, please visit www.maybank2u.com.my

3. What are my obligations?

- Minimum monthly repayment: 5% of statement balance or RM25, whichever is higher

Note :

Effective 01 October 2019, the minimum payment due on Maybank credit card shall be revised as follows:

- 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

*Only applicable to new credit card instalment plan approved from 01 October 2019 onwards.

- The cardholder should notify Maybank within 20 days from the closing date of billing period as stated on the statement of the account should there be disputes or discrepancies
- Cardholder is to take all reasonable precaution to prevent loss or theft of the Credit Card. The Cardholder 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 Cardholders.
- Grace Period: for retail transactions (not applicable to balance transfer or cash advances) – 20 days from the statement date, if you pay balance in full and on time.
- If you do not pay in full and on time, charge payable on retail transactions that the issuer may charge will be calculated from the posting day of the transaction.

4. What are the fees and charges I have to pay?

Annual fee	
▪ Principal	FREE FOR LIFE
▪ Supplementary	FREE FOR LIFE
Cash Advance fee	Flat rate of 5% of the total amount of cash advance or minimum RM 18/, whichever is higher.
Card replacement fee	Ringgit Malaysia Fifty (RM50.00) for each of the replacement card on one (1)

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	card account due to the lost or stolen card, card details disclosure to third party or request change of new card number
Sales Draft Retrieval Copy Fee	Photocopy of sales draft at RM15 - per copy.
Statement Copy 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).
Overseas transaction conversion fee	Transactions conducted outside Malaysia will be converted to Ringgit Malaysia on the date the transaction is received and/or processed. The converted amount is shown in the cardmember's statement. The exchange rate may differ from the rate charged on the date of transaction due to market fluctuation. The exchange rate used to convert the transaction made in foreign currency represents a bundling of currency conversion components of 1.25% imposed by Visa International or MasterCard International and 1% or at such other rate imposed by Maybank.

Finance charges; please refer to the table below

	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 and for New cardholder)	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.

Note:

- i) Service Tax:
 - Principal Card: RM25 per Card
 - Supplementary Card: RM25 per Card

Note: Service tax will be imposed on each Principal and Supplementary Credit/Charge Cards upon card activation and card anniversary.

- ii) We will communicate to you at least 21 calendar days prior to the effective date of implementation if there are any changes in fees and charges that applicable to your Card facility.

5. What if I fail to fulfill my obligations?

- **Late payment charges:** 1% of the unpaid outstanding balance as at your statement date or a minimum of RM10/-, whichever is higher up to a maximum of RM 100/-.
- **Right to set off:** We have the right to set-off any credit balance in your account maintained with us against any outstanding balance in this credit card account by giving 7 calendar day prior notice on our intention to set off.
- **Liability for unauthorized transactions:** The Card member 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.
- Card member will be liable for PIN based unauthorized transaction if Card member has:
 - i. acted fraudulently ,or
 - ii. delayed in notifying us as soon as reasonably practicable after having discovered the loss or
 - iii. unauthorized use of your card, or

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- iv. voluntarily disclosed your PIN to another person, or
 - v. recorded your PIN on the card, or anything kept in close proximity with your card.
- Card member will be liable for unauthorized 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 unauthorized use of your card, or
 - iii. Left your card or item containing your card unattended in places visible and accessible to others, or
 - iv. 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 Cardholder's Credit Limit and such change of Credit Limit takes effect immediately upon notification to the Cardholder. The Cardholder shall be deemed notified when such change of Credit Limit is reflected in the monthly statement of account.

6. 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

7. What are the major risks?

- By paying only minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when 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 repayment history.
- To avoid finance charges being imposed, all Cardmembers who have subscribed to a 'zero interest/ interest-free' monthly repayment plan(s), are required to make payment of the monthly instalment specified by the Bank at the time the Instalment Payment Plan is entered into ("Monthly Instalment") in full. In the event a Cardmember opts to only pay the minimum amount of five percent (5%) of the balance remaining unpaid under the Instalment Payment Plan ('Outstanding Balance') or Ringgit Malaysia Fifty (RM50), whichever is higher, instead of the Monthly Instalment in full, the Cardmember will be liable for the interest charges on the Outstanding Balance.
- If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives.
- You should notify us immediately after having found that your credit card is lost or stolen.

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

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

Tel

1300 88 6688 (calling from Malaysia) or
+603-78443696 (calling from outside Malaysia)

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Email	mbbcardservice@maybank.com.my
Write-in attention to	Head, Cardmember Interaction, Customer Engagement 7 th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Fax	+603-7953 8600

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 website or write to:-
Maybankcard Centre
7th Floor Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 1 800 22 1111
E-mail : mbbcardservices@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
Tel: 1 300 88 5465
email: bnmtelelink@bnm.gov.my
- iii. Alternatively, you may seek the services of Agency Kaunselling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counseling and debt restructuring for individuals. You can contact AKPK at:-
Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1 800 88 2575
email: enquiry@akpk.org.my

11. Other credit card product available

- Master/Visa Credit Card-Classis/Gold/Platinum
- PETRONAS Maybankard Visa – Gold/Platinum
- Amex Gold/Platinum Credit Card
- Maybank 2 Cards – Gold/Platinum

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 sheet is issued on July 2019 and will be valid until the next periodical review.

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1. Produk ini mengenai apa?

PETRONAS Maybankard Visa ialah kad kredit jenama bersama Maybank dengan PETRONAS Dagangan Berhad. Kad ini melayakkan Pemilik Kad mendapat manfaat dan tawaran daripada Stesen Minyak PETRONAS dan rakan niaga.

2. Apakah yang saya dapat daripada produk ini?

- Mendapat 5x TreatsPoints apabila anda berbelanja di Stesen Minyak PETRONAS pada hari biasa dan 8x TreatsPoints pada setiap hujung minggu (Sabtu dan Ahad)
- Mendapat 8x TreatsPoints pada hujung minggu bagi pembelian di kedai-kedai runcit.
- **TIADA TREATS Points** akan diberikan untuk setiap ringgit yang dibelanjakan pada Badan-badan Kerajaan, pembayaran melalui JomPay dan FPX dan PETROL (kecuali PETRONAS)
- Tiada Yuran Tahunan dan tiada syarat dikenakan
- Petrol Percuma dengan TreatsPoints apabila anda menebus menggunakan Kad Hadiah PETRONAS
- Kad Maybank Touch n' Go Zing Percuma – Dapatkan kad pengisian semula automatik ini yang dihubungkan dengan PETRONAS Maybankard Visa anda
- Pelan Etiqa Mutiara Takaful Plus memberikan perlindungan dan pelaburan kepada anda dengan hanya RM10 sebulan
- Nikmati mata ganjaran Mesra di semua Stesen Petronas dengan apa-apa pembelian petrol dan/atau barangan di Kedai Mesra

Nota:

- Sila dimaklumkan bahawa berkuatkuasa 8 Julai 2019, apa-apa maklum balas kepada semua e-Wallet pihak ketiga Malaysia menggunakan Kad Maybank tidak akan mendapat sebarang hadiah Maybank (Mata Ganjaran TreatsPoints / Membership Rewards™ / Treats AirMiles / Krisflyer miles) dan Pulangan tunai. .
- Berkuatkuasa 1 Ogos 2019, pelanggan boleh menebus sehingga maksimum 2,000,000 Air Miles setiap tahun kalendar tanpa mengira sebarang syarikat penerbangan. Keistimewaan lain yang datang dengan Kad anda tetap tidak berubah. Untuk maklumat lanjut mengenai manfaat, promosi atau terma dan syarat Kad, sila layari www.maybank2u.com.my

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

- Bayaran minimum bulanan: 5% daripada baki belum dibayar atau minimum sebanyak RM25.

Nota :

Berkuatkuasa 01 Oktober 2019, bayaran minimum ke atas kad kredit Maybank akan dipinda seperti berikut:

- 5% daripada baki penyata + 100% ansuran bulanan*(jika ada) + 100% amaun tunggakan (jika ada) + amaun melebihi had kredit (jika ada) ATAU RM25 yang mana lebih tinggi

*Untuk pelan ansuran baru yang diluluskan pada 01 Oktober 2019 dan seterusnya.

- Sekiranya terdapat sebarang pertikaian atau percanggahan, Ahli Kad perlu memberitahu Maybank dalam masa 20 hari dari tarikh tutup bil seperti yang dinyatakan dalam penyata akaun.
- Semua Pemegang Kad yang telah melanggan kepada pelan pembayaran balik bulanan 'zero interest/ ansuran tanpa faedah' 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, Pemegang Kad akan menanggung caj faedah terhadap Baki Tertunggak.
- Ahli Kad hendaklah mengambil segala langkah berjaga-jaga yang munasabah untuk mencegah kehilangan atau kecurian Kad. Ahli Kad hendaklah memaklumkan kepada pihak Bank menerusi telefon, faks atau e-mel dengan serta merta selepas kehilangan atau kecurian Kad dan mengesahkan kehilangan atau kecurian tersebut secara bertulis kepada pihak Bank.
- Ahli Kad Utama hendaklah bertanggungjawab sepenuhnya ke atas segala urusan niaga yang dijalankan oleh Ahli Kad Tambahan.

4. Apakah caj dan yuran yang perlu dibayar?

Yuran Tahunan	
▪ Kad Utama	PERCUMA SEPANJANG HAYAT
▪ Kad Tambahan	PERCUMA SEPANJANG HAYAT
Yuran Pendahuluan Tunai	Kadar rata 5% daripada amaun yang di keluarkan atau minimum RM18/-, yang

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	mana lebih tinggi
Yuran Pengantian Kad	Ringgit Malaysia Lima Puluh (RM50.00) untuk setiap penggantian kad ke atas satu (1) akaun kad disebabkan oleh kad yang hilang atau dicuri, pendedahan maklumat kad kepada pihak ketiga, atau permohonan penukaran nombor kad baru
Yuran Draf Jualan Semula	Salinan foto draf jualan RM15 – setiap salinan.
Yuran permintaan penyata tambahan	RM5 – setiap penyata bulanan (tempoh penyata dalam 2 tahun). Nota: Untuk permintaan disebabkan 'Kerosakan', 'Tidak Terima' dan 'Hilang', caj 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	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 1.25% yang dikenakan oleh Visa International atau MasterCard International dan 1% atau pada kadar lain yang dikenakan oleh Maybank..

Caj kewangan, sila rujuk jadual di bawah:-

	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 dari 10/12 bulan dan pelanggan baru	1.50%	18%
Pendahuluan tunai(dikira atas dasar harian)	1.50%	18%

Untuk menikmati caj kewangan yang lebih rendah untuk transaksi runcit, anda perlu membuat sekurang-kurangnya 10 pembayaran segera dalam tempoh 12 bulan lepas..

Nota:

- i) Cukai Perkhidmatan:
- Kad Utama : RM25 untuk setiap Kad
 - Kad Tambahan : RM25 untuk setiap Kad

Nota: Cukai Perkhidmatan akan dikenakan ke atas setiap Kad Kredit/Caj Kad Utama dan Kad Tambahan semasa Kad dikeluarkan dan pada setiap ulang tahun Kad.

- ii) Pihak Bank akan memberitahu anda sekurang-kurangnya dua puluh satu (21) hari sebelum tarikh pelaksanaan sekiranya terdapat sebarang perubahan pada yuran dan caj yang berkaitan dengan kad.

5. Bagaimana jika saya gagal melaksanakan kewajipan-kewajipan saya?

- **Caj Bayaran Lewat** : 1% daripada baki belum jelas akan dikenakan, tertakluk pada caj minima RM10/-, sehingga tahap maksima sebanyak RM 100/-.
- **Hak untuk memindah baki**: Bank berhak untuk memindahkan sebarang baki kredit dalam akaun Bank anda tanpa sebarang sebab ntuk 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.
- Sekiranya anda gagal untuk mematuhi terma dan syarat Kad ini, kami berhak untuk membatalkan Kad anda.
- Ahli Kad bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan PIN jika Ahli Kad:
 - i. melakukan penipuan ,
 - ii. menangguhkan pemberitahuan Bank selepas menemui kehilangan atau penggunaan tanpa kebenaran kad kredit;
 - iii. secara sukarela mendedahkan PIN kepada orang lain
 - iv. menyimpan sebarang rekod bertulis mengenai PIN bersama-sama atau berdekatan Kad.
- Ahli Kad bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan tandatangan atau kad tanpa sentuh jika Ahli Kad:

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- i. melakukan penipuan
 - ii. menanggukkan pemberitahuan Bank selepas menemui kehilangan atau penggunaan tanpa kebenaran kad kredit;
 - iii. membiarkan/meninggalkan kad atau barang yang mengandungi kad anda tanpa jagaan di tempat-tempat yang terbuka dan boleh diakses oleh orang lain, atau
 - iv. membenarkan secara sukarela bagi orang lain untuk menggunakan kad kredit.
- Maybank berhak pada bila-bila masa mengikut budi bicara mutlaknya 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. Bagaimana jika saya menyelesaikan pinjaman sepenuhnya sebelum tarikh matang? (Untuk pelan pemindahan baki atau pembayaran fleksibel)

- Tempoh tertutup : sehingga 36 bulan
- Denda penyelesaian awal: Tidak dikenakan

7. Apakah risiko-risiko utama?

- Dengan hanya membuat pembayaran minimum bagi bayaran bulanan, jumlah caj dan masa yang diambil untuk menjelaskan semua baki akan bertambah. Fikirkan tentang keupayaan bayaran balik anda sebelum menggunakan Kad anda.
- Caj Pengurusan yang dikenakan ke atas baki belum dijelaskan bagi Kad ini adalah berdasarkan struktur harga bertingkat berdasarkan kepada sejarah pembayaran anda.
- Sekiranya anda mempunyai masalah membayar baki Kad anda, sila hubungi kami dengan segera untuk membincangkan alternatif pembayaran balik..
- Anda harus memaklumkan kepada kami dengan serta-merta sekiranya mendapati bahawa kad anda hilang atau dicuri.

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

Sekiranya anda terlebih bayar dalam akaun Kad Kredit atau Kad Caj 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 atau Kad Caj 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 atau Kad Caj 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 atau Kad Caj 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 waktunya.

Tel	1300 88 6688 (Panggilan dari Malaysia) +603-78443696 (Panggilan dari luar Malaysia)
Emel	mbbcardservice@maybank.com.my
Alamat surat-menyurat	Ketua Pelaksanaan Perkhidmatan, Perhubungan Pelanggan Tingkat 7, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur
Faks	+603-7953 8600

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10. Di mana saya boleh mendapatkan maklumat lanjut?

i. Sekiranya anda memerlukan maklumat lanjut atau pertanyaan tentang Kad kredit ini, anda boleh mengunjungi laman web www.maybank2u.com.my atau tulis ke alamat:-

Tingkat 7, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 1 800 22 1111
e-mel : mbbcardservices@maybank.com.my

ii. Jika pertanyaan atau aduan tidak di selesaikan oleh pihak kami dengan cara memuaskan, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:

Blok D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Tel: 1-300-88-5465
e-mel: bnmteeling@bnm.gov.my

iii. Di samping itu, anda boleh mendapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit (AKPK), iaitu agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan wang, kaunseling kredit dan pengurusan sumula hutang secara percuma bagi individu. Anda boleh menghubungi AKPK di:-

Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel: 1 800 88 2575
e-mel: enquiry@akpk.org.my

11. Produk Kad Kredit lain yang boleh didapati:

- Kad Kredit Master/Visa-Klasik/Emas/Platinum
- Visa Maybankard PETRONAS – Platinum/Emas
- Kad Kredit Amex- Emas/Platinum
- Maybank 2 Cards – Emas/Platinum

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MEMATUHI PEMBAYARAN BALIK KAD ANDA.

Maklumat yang disediakan dalam Risalah Makluman Produk ini di keluarkan pada July 2019 dan sah sehingga semakan semula.