PRODUCT DISCLOSURE SHEET – Maybank Cash Back Mastercard Platinum

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Maybank Credit Card.

Other customers have read this PDS and found it helpful;
you should read it too.

Date: ___________

1 What is Maybank Cash Back Mastercard Platinum?

The Maybank Cash Back Mastercard Platinum Card is a Cashback-driven product. You can use this line of credit to pay for goods and services at participating merchants or to withdraw cash through the Cash Advance facility at ATMs. A line of credit facility is provided to you. Any outstanding amount that is not settled in full on or before the payment due date will be subject to finance charges.

2 Know Your Obligations

Monthly minimum payment:

- The minimum payment is 5% of the outstanding balance or RM25, whichever is higher. This amount includes any instalments, past due amounts, and over-limit balances.
- Monthly Installments or Easy Payment Plans and Balance Transfer Plans, if applicable.
- Term Loan Monthly Installments for Automatic Balance Conversion, if applicable.

Interest rate

Interest Rate	Per Month	Per Annum
For payments made on time for 12 out of 12 months	1.25%	15%
For payments made on time for 10 out of 12 months	1.42%	17%
Cardholders who do not fall into the categories above	1.50%	18%

Fees and charges:

- **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.
- **Annual Fee** - Free (1st year) / Principal: RM70 / Supplementary: RM45 (Subsequent years)
- **Service Tax** - RM25/Card
- **Dishonoured Cheque -** RM100
- **Card Replacement Fee** - RM50/Card
- **Sales Draft Retrieval Fee** - RM15/copy
- **Cash Advance Fee -** Flat rate of 2.52% of the total amount of cash advance or minimum RM11.65, whichever is higher.
- **Overseas Transaction Conversion Rate -** Conversion rate determined by Amex with additional 1% charge imposed by us
- **Additional Statement Request Fee**
  - Statement period within 2 years : RM5/month
  - Statement period beyond 2 years: RM10/month

It is your responsibility to:

Read and understand the **key terms** in the contract before you sign it.

Ensure that your credit card payments are made promptly.

Contact us immediately, after having discovered the loss **or** unauthorised use of your card.

3 Know Your Risks

What happens if you ignore your obligations?

- You may pay more due to late payment charges and compounding interest.
- Paying only the minimum increases total interest and prolongs your repayment period.
- Finance charges are calculated on your unpaid balance using a tiered rate based on repayment behaviour.
- The Bank may set off any credit balance in your account against outstanding card balances.
- The Bank may take legal action to recover outstanding amounts.
- Your credit score may be affected, making future credit more difficult or costly.
- **Individual Liability**: The Cardmember shall be liable for all charges whatsoever arising from all transactions affected with the Credit Card.

4 Key Terms

- Please promptly update us with any changes to your contact details to ensure timely correspondence.
- You are liable for all transactions performed using your credit card.
- You may be liable for unauthorised transactions if fraud, delay in reporting, or PIN disclosure occurs.
- If you fail to comply with the terms and conditions, we reserve the right to terminate your card.
- You may manage your contactless payment settings by:
  a. setting a lower daily cumulative limit for contactless transactions; and
  b. turning off the contactless payment function on your Card.

These options are available through the Bank's designated channels. For more information on how to manage your contactless settings, please refer to the Bank's website or contact Maybank Customer Care.

If you have any questions or require assistance on your credit card, you can:

Call **Maybank Card Centre** at:
1300 88 6688 / 1800 88 9559

Visit us at
www.maybank2u.com

Email to:
mbbcardservice@maybank.com.my

Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that Maybank has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:
Date: