

## Maybank myimpact Credit Card/-i

### Frequently Asked Questions

**NOTE:** “Maybank myimpact Credit Card” refer to Maybank myimpact Visa Signature Credit Card and Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i collectively

#### 1. How does the Maybank myimpact Credit Card looks like?

Card Visual	Product Name
 <p>The image shows a black Visa Signature credit card. It features the Maybank logo in the top left, a gold chip on the left, and a central graphic of a globe with water droplets. The 'myimpact' logo is in the bottom left, and the 'VISA Signature' logo is in the bottom right. A contactless symbol is in the top right.</p>	<p>Maybank myimpact Visa Signature Credit Card</p>
 <p>The image shows a black Mastercard Platinum credit card. It features the Maybank Islamic logo in the top left, a gold chip on the left, and a central graphic of a green globe with water droplets. The 'myimpact' logo is in the bottom left, and the Mastercard logo is in the bottom right. The word 'Ikhwan' is written in script on the right side. A contactless symbol is in the top right.</p>	<p>Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i</p>

#### 2. What are the Maybank myimpact Credit Card’s Features

The card features include:

##### Finance Charges/Management Fees

- Non-compounding Interest/management fees  
The interest charge/management fees to the Maybank myimpact Credit Card (wherever applicable) is calculated using the principal amount only and does not include the accumulated interest/management fees of previous period(s).
- No Late Payment Charges for Maybank/Maybank Islamic myimpact Credit Card  
**NOTE:** 1% of the unpaid outstanding balance as per statement or minimum of RM10, maximum up to RM100, whichever is higher is applicable to other Maybank Credit Cards
- No Annual Fee  
Free Lifetime Waiver for both Principal and Supplementary card.

## Cashback

- 1% Cashback for spending at ESG-friendly merchants

Merchant Category Codes (MCCs) for ESG-friendly merchants as per below:

MCC	Description
4111	Local and Suburban Commuter Passenger Transportation, Including Ferries
4112	Passenger Railways
4121	Taxicabs and Limousines
4131	Bus Lines
5074	Plumbing and Heating Equipment and Supplies
5552	Electric Vehicle Charging
5655	Sports and Riding Apparel Stores
5912	Drug Stores and Pharmacies
5931	Used Merchandise and Secondhand Stores
5940	Bicycle Shops-Sales and Service
5941	Sporting Goods Stores
7512	Automobile Rental Agency
7622	Electronics Repair Shops
7629	Electrical and Small Appliance Repair Shops
7699	Miscellaneous Repair Shops and Related Services
7997	Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges

- 0.5% Cashback on other retail spending using contactless payment, Apple Pay and Samsung Pay

**NOTE:** The capping on the Cashback reward will be as followed :

1% Cash Back when spending at Environment, Social & Governance ('ESG')-friendly merchant categories	Monthly Cash Back capped at maximum RM35
0.5% Cash Back on other retail spending using contactless payment	Monthly Cash Back capped at maximum RM35

Cashback is not applicable to Petrol, Airlines, Government Bodies/Agencies, e-Wallet Top-up, Cash Advance and Utilities.

- Welcome Gift of RM50 Cash Back (subject to minimum spend of RM1,500 within 90 days from the date card is approved and shall comprise at least 3 transactions at ESG-friendly merchants)

### TreatsPoints

- RM1 = 1x TreatsPoint for all retail transactions

**NOTE:** TreatsPoints is not applicable to Petrol, Airlines, Government Bodies/Agencies, e-Wallet Top-up, and Cash Advance.

### Carbon Footprint Tracker and Carbon Offset via Maybank MAE App and Maybank2u Web

Cardmembers can use the Carbon Footprint Tracker to analyse each transaction or a group of 16 similar MCC to understand their carbon impact. They can then contribute financially to the Regional Reforestation Initiatives (assists in neutralising the effects of unavoidable carbon emissions) through Carbon Offset.

Please refer to the Maybank myimpact Credit Card Carbon Footprints Tracker and Offset Frequently Asked Questions for more info.

### **3: Is there any restriction for the Cash Back reward and TreatsPoints accumulation?**

The following transactions are not taken into account in the accumulation of TreatsPoints and Cashback

#### TreatsPoints

- Spend on petrol, airlines, government bodies, any reloads on e-wallets and payment via JomPAY and FPX;
- Refunded, disputed, unauthorized or fraudulent retail transactions; Payment of card annual membership fees, interest charges/Management Fee, late payment charges, cash advance fees;
- Any other form of service or miscellaneous fees.

#### Cashback

- Transactions for Maybank EzyCash/-i, Maybank EzyPay Plus/-i, Maybank Ezypay/-i, Cash Treats/-i, Cash Advance, Balance Transfer/-i, Quasi Cash;
- Payment to JomPay;
- FPX transaction – payment to service providers;
- Refunded, disputed, unauthorized or fraudulent retail transactions;
- Payment for transactions fee, payment for annual card membership fees, profit payments, late payment fees, charges for cash withdrawals;
- Any other form of services or miscellaneous fees i.e. legal fees, statement reprint request fees etc.
- Spend on petrol, airlines, Government Bodies, utilities and e-wallets reloads.

Please refer to the Maybank myimpact Credit Card Cash Back Terms and Conditions for more info.

### **4. Is there any restriction which merchant I can use my card for?**

The usage of Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i is prohibited at the non-Shariah Compliant Merchant Category Codes (MCCs) including but not limited to the following and any other non-Shariah compliant merchants which will be informed by the Bank from time to time.

MCC	Description
5921	Package Stores – Beer, Wine and Liquor
5993	Cigar Stores and Stands
7261	Funeral Services and Crematories
7273	Dating Services
7800	Government Owned Lotteries (US Region only)
7801	Government Licensed Online Casinos (Online Gambling) (US Region only)
7802	Government Licensed Horse/Dog Racing (US Region only)
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers at Race Tracks
9406	Government Owned Lotteries (Non US region)
9754	Gambling-Horse and Dog Racing, State Lotteries

### 5. Who can apply for this card?

Principal Cardmembers: Aged between 21 to 65 years old

Supplementary Cardmembers: Aged between 18 to 65 years old

### 6. What is the minimum annual income requirement?

The minimum Income requirement is RM36,000 per annum

### 7. How do I apply for the card?

Option 1: You may apply for the card via online through our website at [www.maybank2u.com.my](http://www.maybank2u.com.my);

Option 2: You may apply for the card via the MAE app;

Option 3: You can submit a credit card application form to the nearest Maybank branch.

### 8. Are there any rewards for new customer?

Yes, the Welcome Bonus of RM50 Cash Back will be awarded to new customer with minimum spend of RM1,500 within 90 days from the date card is approved and shall comprise at least 3 transactions at ESG-friendly merchants.

### 9. Would Welcome Bonus extended to Maybank myimpact Credit Card supplementary cardmembers?

No, only the principal cardmember will receive the Welcome Bonus of RM50 Cash Back.

### 10. Are supplementary cardmembers entitled to Cashback/ TreatsPoints?

The Cashback and TreatsPoints will be given to Principal Cardmember only, based on the combination of both Principal and Supplementary cardmember's spending.

### 11. How will I know if my card application has been approved?

Customers will receive notification either via an SMS on the phone, or through the email.

### 12. I have yet to receive my Maybank myimpact Credit Card, what should I do?

You may contact our Maybank Group Customer Care at 1-800-88-1801 for assistance.

### 13. I have not received the Welcome Bonus after activating my Maybank myimpact Credit Card, do I need to contact Maybank's Customer Service?

With a minimum spend of RM1,500 at ESG-friendly merchants (at least 3 transactions) within 90 days from the date your card is approved, you are entitled to receive the Welcome Gift of RM50 Cash Back within 8 weeks upon meeting the spend requirement . Otherwise, kindly contact our Maybank Group Customer Care at 1-800-88-1801 for assistance.

**14. Can I use my Cashback or TreatsPoints to off-set Service Tax or redemption of vouchers/ items/ Airmiles?**

You can only use TreatsPoints to off-set Service Tax or redemption of vouchers/items/Airmiles.

**15. If my transaction is cancelled/ reversed/ refunded, what will happen to my Cashback and TreatsPoints?**

The awarded Cashback and TreatsPoints will be reversed accordingly.

**16. Is there any expiry for Maybank TreatsPoints earned?**

Maybank TreatsPoints will have a 3-year expiration.