

FREQUENTLY ASKED QUESTIONS ON MAYBANK ISLAMIC NADI MASTERCARD CREDIT CARD-i

FAQ												
1	What is Maybank Islamic Nadi Mastercard Credit Card-i?	Maybank Islamic Nadi Mastercard Credit Card-i is a new no-frills Islamic credit card designed to provide eligible Maybank customers with a simple, inclusive and responsible credit facility for everyday financing needs. It offers a lower fixed effective profit rate of 14% per annum (p.a.), no annual fee, no compounding of profit charges.										
2	What is the eligibility to apply for the Maybank Islamic Nadi Mastercard Credit Card-i	The card is eligible for customers aged between 21 and 65 years old with a minimum monthly income of RM2,000.										
3	What is the profit rate for Maybank Islamic Nadi Mastercard Credit Card-i?	The card offers a fixed effective profit rate of 14% p.a. This means one single profit rate applies across all payment behaviors, instead of the usual tiered credit card rate structure. <table border="1"> <thead> <tr> <th rowspan="2">Effective Profit Rate</th><th colspan="2">Maybank Islamic Nadi Mastercard Credit Card-i</th></tr> <tr> <th>Per Month</th><th>Per Annum</th></tr> </thead> <tbody> <tr> <td>For prompt payment of 12/12 months</td><td rowspan="3">1.17%</td><td rowspan="3">14%</td></tr> <tr> <td>For prompt payment of 10/12 months</td></tr> <tr> <td>For Prompt payment of less than 10/12 months</td></tr> </tbody> </table>	Effective Profit Rate	Maybank Islamic Nadi Mastercard Credit Card-i		Per Month	Per Annum	For prompt payment of 12/12 months	1.17%	14%	For prompt payment of 10/12 months	For Prompt payment of less than 10/12 months
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4	Does Maybank Islamic Nadi Mastercard Credit Card-i has an annual fee?	No. The card is free for life for both Principal and Supplementary card.										
5	Is Maybank Islamic Nadi Mastercard Credit Card-i available as a Conventional credit card?	No, this card is offered as an Islamic credit card product only.										
6	Is a Supplementary card available for the Maybank Islamic Nadi Mastercard Credit Card-i?	Yes. The Maybank Islamic Nadi Mastercard Credit Card-i is applicable for Supplementary card.										

7	Does the Maybank Islamic Nadi Mastercard Credit Card-i offer any TreatsPoints or Cash Back?	No. This is a no-frills credit card and does not offer any TreatsPoints or Cash Back.
8	Can I still enjoy Maybank merchant offers?	Yes, you may still enjoy Maybank merchant privileges or partner offers where the offer mechanics allow and subject to the respective campaign terms and conditions.
9	Can I apply for a Cash Advance with the Maybank Islamic Nadi Mastercard Credit Card-i?	Yes, you can apply for a cash advance with the Maybank Islamic Nadi Mastercard Credit Card-i and it's subject to applicable fees, terms and conditions. The applicable effective profit rate is 14% p.a. One time cash advance fee is 2.52% based on total amount withdrawals.
10	Does the Maybank Islamic Nadi Mastercard Credit Card-i support Apple Pay?	Apple Pay is currently not available for this card. The Maybank Islamic Nadi Mastercard Credit Card-i is designed as a simple and affordable card focused on a low fixed profit rate and no annual fee. Should you be looking for Apple Pay functionality may explore other eligible Maybank cards.
11	Does the Maybank Islamic Nadi Mastercard Credit Card-i support Google Pay and Samsung Pay?	Yes. The Maybank Islamic Nadi Mastercard Credit Card-i supported Google Pay and Samsung Pay..
12	How can I apply for Maybank Islamic Nadi Mastercard Credit Card-i?	You can apply for the Maybank Islamic Nadi Mastercard Credit Card-i via the MAE app, Maybank2u or at any Maybank branch nationwide, starting from October 2026.
13	Can I apply for instalment plans such as EzyPay, EzyPay Plus, EzyCash or Cash Treats with Maybank Islamic Nadi Mastercard Credit Card-i?	Yes, you can apply for EzyPay/-i, EzyPay Plus/-i, EzyCash/-i and Cash Treats/-i subject to the prevailing programme terms and conditions.

14	Can I transfer my existing Maybank credit card outstanding balance to Maybank Islamic Nadi Mastercard Credit Card-i?	Yes. You may request a one-time transfer of your outstanding balance to Maybank Islamic Nadi Mastercard Credit Card-i, subject to your approved credit limit (maximum RM20,000). To request, kindly contact Maybank Group Contact Centre at mgcc@maybank.com.my or contact them at 1-300-88-6688 (Malaysia) or +603-7844 3696 (overseas). Only retail balances (excluding Profit Charges) are eligible to be transferred.
15	Can I apply for the one-time Balance Transfer via Maybank2u or MAE?	No. At the moment, you can only apply for the transfer via Maybank Group Contact Centre.
16	Can I apply for a balance transfer from my existing credit card more than once?	No. You can only apply for the transfer of outstanding balances from other Maybank credit cards to Maybank Islamic Nadi Mastercard Credit Card-i ONCE.
17	Can I perform a Balance Transfer from another bank?	Yes. You may perform a Balance Transfers from another bank, subject to the prevailing programme Terms and Conditions.
18	Can I use the TreatsPoints earned from my other Maybank credit cards to redeem the Service Tax charged to Maybank Islamic Nadi Mastercard Credit Card-i?	No, TreatPoints earned from other Maybank credit cards cannot be used to redeem the Service Tax charged to your Maybank Islamic Nadi Mastercard Credit Card-i.
19	If I make a payment after the payment due date, will a late payment charge be imposed on my Maybank Islamic Nadi Mastercard Credit Card-i?	Yes. If you do not make at least the minimum payment by the payment due date, a late payment charge (Ta'widh) will be imposed in accordance with the Maybank Islamic Nadi Mastercard Credit Card-i Terms and Conditions.

20	If I have already had a Maybank credit card with a credit limit exceeding RM20,000, will I receive the same credit limit if I apply for the Maybank Islamic Nadi Mastercard Credit Card-i?	No. The credit limit for the Maybank Islamic Nadi Mastercard Credit Card-i is subject to Maybank's credit assessment and is capped at up to two times your monthly income or RM20,000, whichever is lower.
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