

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Maybank Islamic Nadi Mastercard Credit Card-i.

Other customers have read this PDS and found it helpful;

you should read it too.



Date:

1 What is Maybank Islamic Nadi Mastercard Credit Card-i?

This product is an Islamic credit card based on the Murabahah (cost plus profit) concept via a Tawarruq arrangement (Commodity Murabahah). It involves the sale of a Shariah-compliant commodity where the acquisition cost and profit are disclosed, and payment is made over an agreed period. The underlying asset used for the transaction is a specific tradable Shariah-compliant commodity. For Commodity Murabahah transactions, we act as your non-exclusive agent to execute the required trades related to the card. We will determine the card limit on your behalf prior to execution, based on your declared income with the card limit of the Maybank Islamic Nadi Mastercard Credit Card-i capped at a maximum of RM20,000 and subject to Bank Negara Malaysia's prescribed limits. Under the Commodity Murabahah arrangement:

- 1.1 We purchase a specific Shariah-compliant commodity from a third-party supplier upon your request.
- 1.2 We then sell the commodity to you at an agreed selling price (cost plus profit) on a deferred payment basis.
- 1.3 You appoint us as your agent to sell the commodity to another third party on your behalf.
- 1.4 Acting as your agent, we sell the commodity to another third party at a price equivalent to the Bank's purchase price.
- 1.5 The proceeds from the sale will be made available to you as your card limit, subject to the terms and conditions.
- 1.6 You irrevocably appoint us as wakil bi-daf' (agent for payment) to use the sale proceeds to pay merchants or third parties arising from your card usage. You remain responsible for all obligations and liabilities under this agreement.

Bank's Sale Price: The sale price payable by the Cardmember to the Bank. It comprises the Bank's Purchase Price and the Bank's profit.

$$\text{Bank's Sale Price} = \text{Card Limit} + \text{Total Profit}$$

$$\text{Total Profit} = \text{Card Limit} \times \text{Profit Rate (24\%)} \times \text{Contract Tenure (5 years)}$$

Rebate ("Ibra'"): We will grant a rebate (Ibra') to you in, but not limited to, the following situations:

- a. You make an early settlement before, or within 20 days after, the statement issuance date; and
- b. Your card limit utilisation is lower than the profit generated under the Commodity Murabahah arrangement.

Remaining Bank's Sale Price	Less	Available Card Limit Balance	Less	Any Other Amount Payable to the Bank
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2 Know Your Obligations

It is your responsibility to:

Minimum monthly payment:

- 5% of the outstanding balance or RM25, whichever is higher;
- Any past due amounts;
- Any over-limit balances;
- 100% of monthly Installments or Easy Payment Plans and Balance Transfer Plans, if applicable; and
- 100% of Term Financing Monthly Installments for Automatic Balance Conversion, if applicable.

Fees and Charges:

Card Type	Annual Fees
Maybank Islamic Nadi Mastercard Credit Card-i	Waived



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.

Fees and Charges

Cash advance fee	2.52% of the withdrawal amount or minimum RM11.65, whichever is higher
Card replacement fee	RM50 per card
Sales draft retrieval	RM15 per copy requested
Statement request fee	RM5 within two (2) years and RM10 thereafter
Foreign currency transactions	Include 1% Bank charge plus network conversion charges
Service tax	RM25 applies to each principal and supplementary card upon activation and annual renewal
Late Payment Charge	1% of the outstanding balance in respect of retail and cash advance transactions, or RM10, whichever is higher capped at RM100.

Effective Profit Rate:

Customer Payment	Per Month	Per Annum
For payments made on time for 12 out of 12 months	1.17%	14%
For payments made on time for 10 out of 12 months		
Cardholders who do not fall into the categories above		

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Know Your Risks

What happens if you ignore your obligations?

- You pay more in total due to late payment charges and Effective Profit Rate.
- We may set-off any credit balance in your account maintained with us against your outstanding balance by providing seven (7) calendar days prior notice.
- If you fail to abide by the terms and conditions, we have the right to terminate your card.
- We may take legal action against you.
- Your credit score may be affected leading to credit being more difficult or expensive to you.
- Individual Liability:** The Cardmember shall be liable for all charges arising from all transactions effected with the Credit Card.

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Key Terms

- The usage of Card is prohibited at non-Shariah Compliant Merchant Category Codes (MCCs) including but not limited as below:

No.	MCC	Description
1	5921	Package Stores – Beer, Wine and Liquor
2	5993	Cigar Stores and Stands
3	7261	Funeral Services and Crematories
4	7273	Dating Services
5	7800	Government Owned Lotteries (US Region only)
6	7801	Government Licensed Online Casinos (Online Gambling) (US Region only)
7	7802	Government Licensed Horse/Dog Racing (US Region only)
8	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers at Race Tracks
9	9406	Government Owned Lotteries (Non-US region)
10	9754	Gambling-Horse and Dog Racing, State Lotteries

- Please promptly update us with any changes to your contact details to ensure timely correspondence.
- You may be liable for unauthorised transactions if fraud, delay in reporting, or PIN disclosure occurs.
- If you fail to abide by the terms and conditions, we have the right to terminate your card.
- You may manage your contactless payment settings by:
 - setting a lower daily cumulative limit for contactless transactions; and
 - 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 with your credit card-i, you can:



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



Visit us at
www.maybank2u.com



Email to:
mmbcardservices@maybank.com.my