

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Balance Transfer. Be sure to also read the terms and conditions.

**BALANCE TRANSFER**

Date :

1. What is this product about?

Balance Transfer is a program where Principal Credit Cardmember can request to transfer their outstanding balances from other bank's credit card(s) as shown in the latest credit card statement into their Maybank Credit Cards account at lower finance charge.

2. What do I get from this product?

- i. Savings from Normal Finance Charge (15% - 18% p.a)
- ii. Consolidate your other credit card statement into one statement
- iii. Convenience of making payments via Maybank2u or our branches

Balance Transfer Plan offered

	C	D	E	F	G	I
Tenure	9 months	12 months	24 months	36 months	12 months	6 months
Interest Rate	9.00% p.a 0.75 % p.m	12.00% p.a 1% p.m	4.50% p.a 0.375% p.m	4.95% p.a 0.413% p.m	0.00% p.a 0.00% p.m	
Interest Rate Calculation	Interest rate calculated based on reducing balance Outstanding Principal (P) - Payment = Balance (B) $\frac{[(B \times \text{Tenure Years} \times \text{Interest Rate})]}{\text{Tenure Months}}$		Interest rate calculated based on straight line method $\frac{\text{Principal (P)} + [(P \times \text{Tenure Years} \times \text{Interest Rate})]}{\text{Tenure Months}}$			
Min Transfer amount (RM)	1,000	1,000	1,000	2,000	1,000	
Max Transfer amount (RM)	Maximum 90% of available credit limit				50,000	
Fee & Charges	-NA-				One time upfront fee of 3% on approved amount	One time upfront fee of 1.88% on approved amount
Availability	Ongoing via manual and online(M2u) channel					via M2u ONLY

*Onetime up-front fee amount will be charged for each approved application and billed into the card credit statement on the posting date.

Balance Transfer ApplicationOnline Application

- i. Log on to www.maybank2u.com
- ii. Select "Apply"
- iii. Select "Cards"
- iv. Select "Apply Balance Transfer"
- v. Follow simple steps for Balance Transfer application

Maybank/Maybank Islamic branches or Maybank Credit Card Centre

Submit Balance Transfer application form at any nearest Maybank/Maybank Islamic branches or Maybank Credit Card Centre nationwide.

Email

Complete the application form and email to mbbcardservices@maybank.com.my

3. What are my obligations?

- Your Monthly Instalment : RM _____
- The Monthly Instalment payment is calculated in accordance to below formula:

$$\frac{\text{Principal (P)} + [(P \times \text{Tenure Years} \times \text{Interest Rate})]}{\text{Tenure Months}}$$

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

Onetime upfront fee of 1.88% on approved amount is applicable for Balance Transfer 0% for 6 months and 3.00% on approved amount for Balance Transfer 0% for 12 months plan.

5. What if I fail to fulfil my obligations?

Normal Finance Charge of 15%-18% p.a will be charged on the remaining balance instalment amount unpaid on the due date until the instalment is paid in full. Balance Transfer instalment approved on 1st October 2019 onwards, first monthly instalment will be posted 1 (one) day after your instalment plan is approved. You are required to pay the monthly instalment amount in full by your statement due date.

6. What if I fully settle the balance before it's maturity?

Please email your request to mbbcardservices@maybank.com.my or contact Maybank Group Credit Card Centre 1300 88 6688. You shall forthwith settle all balances due upon termination. Otherwise the prevailing finance charge shall be levied on the outstanding balance comprises of principal outstanding and current month finance charge accrued.

7. What are the major risks?

- i. The monthly instalment must be paid in full before the statement due date. Think about your payment capacity before applying for the Balance Transfer facility.
- ii. Normal Finance Charge of 15%-18% p.a will be applied to your remaining monthly instalment balances if you don't pay the monthly instalment in full for each month.
- iii. If you have problems paying for your credit card balances, contact us early to discuss payment alternatives.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any changes in your contact details to ensure that all correspondences or phone calls reach you in a timely manner. Please contact us at 1300 88 6688 to change your contact details. Alternatively, you can change your contact details by visiting us at any Maybank branches nationwide.

9. Where can I get further information?

Visit www.maybank.com.my for more details or terms and conditions

If you have any enquiries, please contact us at:

Maybankard Centre
7th Floor Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 1300 88 6688 E-mail: mbbcardservices@maybank.com.my

10. Other credit card instalment products available?

- i. Cash Treats
- ii. EzyCash
- iii. EzyPay
- iv. EzyPay Plus

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR MAYBANK BALANCE TRANSFER

The information provided in this disclosure sheet is valid from 01 September 2019.

LEMBARAN PENERANGAN PRODUK

(Sila baca dan fahami Lembaran Penerangan Produk ini sebelum anda membuat keputusan untuk memohon kemudahan Pindahan Baki.

**PINDAHAN BAKI**

Tarikh :

1. Apakah Pindahan Baki?

Pindahan Baki ialah program di mana Pemegang Kad Utama boleh memohon untuk memindahkan baki tunggakan daripada kad kredit bank lain seperti penyata kad kredit terkini ke Kad Kredit Maybank dengan kadar faedah yang lebih rendah.

2. Apakah faedah yang saya dapat daripada produk ini ?

- i. Penjimatan daripada Caj Kewangan Biasa (15% - 18% setahun)
- ii. Menggabungkan penyata kad kredit lain ke dalam satu penyata.
- iii. Kemudahan membuat pembayaran melalui Maybank2u atau cawangan Maybank

Kadar faedah yang ditawarkan

Pelan	C	D	E	F	G	I
Tempoh Bayaran	9 bulan	12 bulan	24 bulan	36 bulan	12 bulan	6 bulan
Kadar Faedah	9.00% sthn	12.00% sthn	4.50% sthn	4.95% sthn	0.00% sthn	
	0.75 % sbln	1% sbln	0.375% sbln	0.413% sbln	0.00% sbln	
Pengiraan Kadar Faedah	Pengiraan Kadar Faedah berdasarkan pengurangan baki Baki Tertunggak (P) - Bayaran = Baki (B) [(B x Tempoh Tahun x Kadar Faedah)] Tempoh Bulan		Pengiraan Kadar Faedah berdasarkan pengiraan terus <u>Amaun Pokok (P) + [(P x Tempoh Tahun Kadar Faedah)]</u> Tempoh Bulan			
Pindahan Baki minimum (RM)	1,000	1,000	2,000	2,000	1,000	
Pindahan Baki maksimum (RM)	Maksimum 90% daripada had kredit yang ada				50,000	
Yuran & Caj	-Tidak Berkaitan-				Yuran sekali bayar 3% ke atas amaun yang diluluskan	Yuran sekali bayar 1.88% ke atas amaun yang diluluskan
Ketersediaan	sepanjang tahun secara manual atau atas talian (Maybank2u)					Melalui M2u sahaja

*Yuran sekali bayar ke atas setiap amaun yang diluluskan dan akan dibilkan ke dalam penyata kad kredit untuk bulan akan datang .

Permohonan Pindahan BakiPermohonan atas talian

- i. Log masuk ke www.maybank2u.com
- ii. Pilih "Apply"
- iii. Pilih "Cards"
- iv. Pilih "Apply Balance Transfer"
- v. Ikuti langkah seterusnya untuk memohon Pindahan Baki

Cawangan Maybank/Maybank Islamic atau Pusat Kad Kredit Maybank

Hantarkan permohonan Pindahan Baki ke cawangan Maybank/Maybank Islamic atau Pusat Kad Kredit Maybank yang terdekat di seluruh negara.

Emel

Lengkapkan borang Pindahan Baki dan emel ke mhbcardservices@maybank.com.my

3. Apakah tanggungjawab saya?

- Ansuran bulanan anda : RM _____
- Cara pengiraan ansuran bulanan adalah seperti berikut:

$$\frac{\text{Amaun Prinsipal (P)} + [(P \times \text{Bil Tahun Tempoh bayaran} \times \text{Kadar Faedah})]}{\text{Bilangan Bulan Tempoh bayaran}}$$

4. Apakah yuran dan caj yang perlu saya bayar?

Yuran sekali bayar 1.88% ke atas amaun yang diluluskan akan dikenakan untuk Pindahan Baki 0% 6 bulan dan 3.00% ke atas amaun yang diluluskan untuk Pindahan Baki 0% 12 bulan.

5. Bagaimana jika saya gagal memenuhi tanggungjawab saya?

Caj Kewangan Biasa 15%-18% setahun akan dikenakan ke atas baki ansuran bulanan jika bayaran ansuran bulanan tidak dibayar penuh pada bulan tersebut sehingga ansuran bulanan tersebut dibayar penuh. Pelan ansuran Pindahan Baki yang diluluskan pada 1hb Oktober 2019 dan seterusnya, ansuran bulanan yang pertama akan dikenakan pada 1(satu) hari selepas pelan ansuran diluluskan. Anda dikehendaki membayar amaun ansuran bulanan yang penuh sebelum tamat tempoh pembayaran penyata anda.

6. Bagaimana jika saya membuat bayaran penuh sebelum tempoh matang?

Sila emel permohonan pembatalan ke mbbcardservices@maybank.com.my atau hubungi Pusat Kad Kredit Kumpulan Maybank 1300 88 6688 . Anda perlu membayar baki tunggakan penyelesaian awal dengan segera. Caj kewangan kad kredit akan berkuatkuasa ke atas baki tertunggak termasuk tunggakan pokok dan caj kewangan yang dikenakan pada bulan tersebut.

7. Apakah risiko utama ?

- i. Bayaran ansuran bulanan haruslah dibayar sepenuhnya sebelum tarikh akhir pembayaran pada bulan tersebut. (Sila pertimbangkan kemampuan bayaran balik sebelum memohon kemudahan Pindahan Baki)
- ii. Caj Kewangan Biasa 15%-18% setahun akan dikenakan ke atas baki ansuran bulanan jika bayaran ansuran bulanan tidak dibayar penuh pada bulan tersebut.
- iii. Jika anda mempunyai masalah pembayaran kad kredit, hubungi kami untuk berbincang cara pembayaran yang lain.

8. Apakah yang perlu dilakukan sekiranya terdapat perubahan pada butiran maklumat saya?

Adalah penting untuk memaklumkan kepada kami sebarang perubahan dalam butiran hubungan anda untuk memastikan semua surat-menyurat atau panggilan telefon dapat menghubungi anda tepat pada masanya. Sila hubungi kami di 1300 88 6688 untuk menukar maklumat hubungan anda. Sebagai alternatif, anda boleh menukar maklumat hubungan anda dengan melawat kami di mana-mana cawangan Maybank di seluruh negara.

9. Di mana saya boleh mendapatkan maklumat lanjut?

Sila rujuk di laman sesawang www.maybank.com.my

Untuk sebarang pertanyaan, sila hubungi :
Maybankard Centre
7th Floor Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 1300 88 6688 Emel: mbbcardservices@maybank.com.my

10. Produk Kad Kredit lain yang tersedia:

- i. Cash Treats
- ii. EzyCash
- iii. EzyPay
- iv. EzyPay Plus

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN BAYARAN PINDAHAN BAKI.

Informasi yang diberikan pada lembaran penerangan produk ini sah dari 01 September 2019.