BALANCE TRANSFER - Terms and Conditions

As used herein, the word "Card" means all credit cards (excluding corporate cards) issued by Malayan Banking Berhad ("MBB")/ Maybank Islamic Berhad ("MIB") and "Cardmember" means the holder of a Card. The terms and conditions herein are to apply in conjunction with the "MBB/MIB Cardmember Agreement".

In the event of inconsistencies between these Terms and Conditions and the said Maybank Card Agreement, these Terms and Conditions shall prevail in so far as they apply to Balance Transfer. Words and expression defined in the Cards Agreement will have the same meanings when used in this terms and conditions.

ELIGIBILITY

1. Balance Transfer/Balance Transfer-i is only available to Principal Cardmember.

2. You may apply to transfer outstanding balances including principal, accrued management charge, Finance Charge/Management Charge and other charges as shown in the latest corresponding account statement(s) ("**Outstanding Balances**") from your credit card accounts(s) with other financial institution ("**Other Credit Card Account**) held in your name (except for credit card issued by MBB and/or MIB) to any MBB/MIB credit card account subject to the Terms and Conditions herein.

3. The approval of your application will be subject to:
    i. your Credit Card account in good standing ; and
    ii. your Credit Card available limit at the time of application

BALANCE TRANSFER

4. Balance Transfer/Balance Transfer-i Plan offered:-

    Maybank Credit Card

<table>
<tr><th>Maybank Credit Card</th><th>C</th><th>D</th><th>E</th><th>F</th><th>G</th><th>I</th></tr>
<tr><td>Tenure</td><td>9 months</td><td>12 months</td><td>24 months</td><td>36 months</td><td>12 months</td><td>6 months</td></tr>
<tr><td rowspan="2">Interest Rate</td><td>9.00% p.a</td><td>12.00% p.a</td><td>4.50% p.a</td><td>4.95% p.a</td><td colspan="2">0.00% p.a</td></tr>
<tr><td>0.75 % p.m</td><td>1% p.m</td><td>0.375% p.m</td><td>0.413% p.m</td><td colspan="2">0.00% p.m</td></tr>
<tr><td>Interest Rate Calculation</td><td colspan="2">Interest Rate calculated based on reducing balance

Outstanding Principal (P) - Payment = Balance (B)

<u>[(B x Tenure Years x Interest Rate)]</u>
Tenure Months</td><td colspan="4">Interest Rate calculated based on straight line method

<u>Principal (P) + [(P x Tenure Years x Interest Rate)]</u>
Tenure Months</td></tr>
<tr><td>Min Transfer amount (RM)</td><td>1,000</td><td>1,000</td><td>1,000</td><td>2,000</td><td colspan="2">1,000</td></tr>
<tr><td>Max Transfer amount (RM)</td><td colspan="4">Maximum 90% of available credit limit</td><td colspan="2">50,000</td></tr>
<tr><td>Fee & Charges</td><td colspan="4">-NA-</td><td>One time upfront fee of 3% on approved amount</td><td>One time upfront fee of 1.88% on approved amount</td></tr>
<tr><td>Availability</td><td colspan="5">Ongoing via manual and online(M2u) channel</td><td>via M2u ONLY</td></tr>
</table>

Maybank Islamic Credit Card

<table>
<tr><th>Maybank Islamic Credit Card</th><th>C</th><th>E</th><th>F</th><th>G</th><th>I</th></tr>
<tr><td>Tenure</td><td>9 months</td><td>24 months</td><td>36 months</td><td>12 months</td><td>6 months</td></tr>
<tr><td rowspan="2">Management Charge</td><td>9.00% p.a</td><td>4.50% p.a</td><td>4.95% p.a</td><td colspan="2">0.00% p.a</td></tr>
<tr><td>0.75 % p.m</td><td>0.375% p.m</td><td>0.413% p.m</td><td colspan="2">0.00% p.m</td></tr>
<tr><td>Management Charge Calculation</td><td colspan="5">Profit Rate calculated based on straight line method

Principal (P) + [(P x Tenure Years x Management Charge)]
Tenure Months</td></tr>
<tr><td>Min Transfer amount (RM)</td><td>1,000</td><td>2,000</td><td>2,000</td><td colspan="2">1,000</td></tr>
<tr><td>Max Transfer amount (RM)</td><td colspan="3">Maximum 90% of available credit limit</td><td colspan="2">50,000</td></tr>
<tr><td>Fee & Charges</td><td colspan="3">-NA-</td><td>*One time upfront fee of 3% on approved amount</td><td>*One time upfront fee of 1.88% on approved amount</td></tr>
<tr><td>Availability</td><td colspan="4">Ongoing via manual and online(M2u) channel</td><td>via M2u ONLY</td></tr>
</table>

5. For each application under the Balance Transfer/Balance Transfer-i Programme, you may apply to transfer Outstanding Balances from not more than three (3) credit card accounts held by you with other financial institution(s) to your MBB/MIB credit card account.

6. For each approved Balance Transfer application for Plan C & D, a Balance Transfer/Balance Transfer-i account ('**BT Account**') bearing serial number 5887 3000 xxxx xxxx will be allocated to you and jointly combined with your existing Principal Visa/Mastercard/American Express accounts. The existing credit limit for your Principal Visa/Mastercard/American Express account will be shared with this BT Account and all other supplementary cards issued. This is NOT a credit limit increase. This BT Account will be used to post balance transferred from other financial institution(s). No physical CARD or PIN will be issued.

7. For each Balance Transfer/Balance Transfer-i under Plan C & D, you will have to meet at least five percent (5%) minimum payment to the BT Account as per existing payment terms on Visa/Mastercard/American Express account(s).

8. For each Balance Transfer/Balance Transfer-i under Plan E, F, G, & I the monthly instalment is calculated as the total sum of the amount transferred plus Interest Rate/Management Charge on the amount transferred divided by the number of months in the instalment period. The monthly instalment shall form part of your specified minimum payment as defined in the MBB/MIB Visa/Mastercard/American Express Card Agreement (“**Maybank Card Agreement**”).

9. Upon approval of the Balance Transfer/Balance Transfer-i application under Plan E, F, G, & I, MBB/MIB will debit your Principal Visa/Mastercard/American Express Credit Card Account accordingly to your Balance Transfer Plan.

10. For online applications, you will receive an email notification for the following:
    i. Your application has been received and subject to approval process.
    ii. Your application is approved or declined

11. For applications received through other mode than online applications, you will receive a notification letter via post on the status of the application.

12. Upon approval of the application, MBB/MIB will make the necessary payment to the credit card account(s) held with other financial institution(s) in the manner provided herein.

13. The Balance Transfer/Balance Transfer-i payment to other financial institution(s) will be effected within ten (10) business days from the approval date of each application.

14. Until the notification of approval is received, Cardmember shall continue to be liable to make payment to their other credit card account held with other financial institution(s) in accordance with the terms governing the same. MBB/MIB shall not be liable for Finance Charge/Management Charge on any overdue payment or any other finance or other charges incurred as a result of Cardmember's failure or delay in making payment before or after the posting date.

PAYMENT

15. If you opt to pay the minimum amount of five percent (5%) of the unpaid remaining balance (‘**the Amount Due’**) or Ringgit Malaysia twenty five (RM25), whichever is higher, instead of the Monthly Instalment in full, you agree that you will be liable to pay Finance Charge/Management Charge on the Outstanding Balance. For MIB Credit cards, management charge shall not be compounded.

16. Balance Transfer/Balance Transfer-i 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.

17. Failing to pay the monthly instalment amount in full as stated in clause 4 above, you will be subject to Finance Charge/Management Charge on the Outstanding Balance and the Credit Card late payment charge in accordance with the terms and conditions under the Maybank Card Agreement.

CREDIT LIMIT

18. The approved Balance Transfer/Balance Transfer-i amount is part of the total available credit limit for all your MBB/MIB credit card account(s), including your supplementary credit card account(s) and it is towards reducing your available credit card limit. The available credit card limit will be progressively restored and made available for your use by the amount of the principal portion of each Balance Transfer/Balance Transfer-i monthly payment paid and to the extent that actual payment is received by the bank.

CANCELLATION / EARLY SETTLEMENT

19. If you wish to make full settlement or cancellation for the Balance Transfer/Balance Transfer-i amount before the maturing date, please email your request to mbbcardservices@maybank.com.my or contact Maybank Group Customer Care at 1300 88 6688. You shall forthwith settle all balances due upon cancellation. Otherwise the finance/ management charge shall be levied on the outstanding balance. For Credit Card-i, the management Charge is non-compounding.

20. In the event your Credit Card account is cancelled or terminated (or notice of cancellation or termination of Credit Card account has been given) by the Cardmember or Maybank for any reason; Maybank reserve the right to charge aggregate of all remaining monthly instalments and/or other amount payable under these Terms and Conditions to your Credit Card account with immediate payment required. Otherwise, the prevailing Finance Charge/Management Charge of up to 18% p.a. shall be levied on the outstanding balance. For Credit Card-i, upon termination of the card, management charge would not be imposed. Late Payment Charges (LPC) will be charged if the Cardmember does not settle the amount due.

GENERAL TERMS AND CONDITIONS

21. MBB/MIB reserves the right to vary, change, supplement, amend, delete or add to these Terms and Conditions from time to time with twenty one (21) days prior notice to you and the notice shall be published at www.maybank2u.com.my or through any other channel(s) as determined by MBB/MIB. You should actively visit our website from time to time to ensure that you are aware of all proposed changes to the terms and conditions as the amended terms and conditions will supersede all previous terms and conditions.

22. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

PINDAHAN BAKI – Terma dan Syarat

Perkataan “Kad” yang digunakan di sini adalah bermaksud semua Kad Kredit (tidak termasuk Kad Korporat) yang dikeluarkan oleh Malayan Banking Berhad ("MBB")/ Maybank Islamic Berhad (“MIB”) dan "Ahli Kad" bermaksud Pemegang Kad Kredit .Terma dan syarat di sini adalah berdasarkan “Perjanjian Ahli Kad MBB/MIB”.

Sekiranya terdapat ketidaksesuaian antara Terma dan Syarat ini dan Perjanjian Kad Maybank tersebut, Terma dan Syarat ini akan terpakai selagi ia digunakan untuk Pindahan Baki. Perkataan dan ungkapan yang ditakrifkan dalam Perjanjian Kad adalah membawa maksud yang sama bila digunakan dalam terma dan syarat ini.

KELAYAKAN

1. Pindahan Baki ini hanya layak untuk Ahli Kad Utama.

2. Anda boleh memohon untuk memindah baki belum jelas termasuk jumlah prinsipal, keuntungan terakru, Caj Kewangan/Caj Pengurusan dan caj lain seperti yang ditunjukkan dalam penyata (penyata-penyata) akaun terkini yang berkenaan (“Baki Belum Jelas”) daripada akaun (akaun-akaun) dipegang oleh anda dengan institusi kewangan lain (kecuali Kad Kredit MBB/MIB) kepada mana-mana akaun Kad Kredit MBB/MIB kepada Syarat dan Peraturan yang terkandung di dalam ini.

3. Kelulusan permohonan adalah tertakluk kepada:
    i. akaun kad kredit anda dalam keadaan baik dan
    ii. had limit anda yang boleh diguna pada masa permohonan

PINDAHAN BAKI

4. Pelan Pemindahan Baki yang ditawarkan:-

    Kad Kredit Maybank

<table>
<tr><th>Kad Kredit Maybank</th><th>C</th><th>D</th><th>E</th><th>F</th><th>G</th><th>I</th></tr>
<tr><td>Tempoh Pembayaran</td><td>9 bulan</td><td>12 bulan</td><td>24 bulan</td><td>36 bulan</td><td>12 bulan</td><td>6 bulan</td></tr>
<tr><td rowspan="2">Kadar Faedah</td><td>9.00% sthn</td><td>12.00% sthn</td><td>4.50% sthn</td><td>4.95% sthn</td><td colspan="2">0.00% sthn</td></tr>
<tr><td>0.75 % sbln</td><td>1% sbln</td><td>0.375% sbln</td><td>0.413% sbln</td><td colspan="2">0.00% sbln</td></tr>
<tr><td>Pengiraan Kadar Faedah</td><td colspan="2">Pengiraan Kadar Faedah berdasarkan pengurangan baki
Baki Tertunggak (P) – Pembayaran = Baki (B)

[(B x Tempoh Tahun x Kadar Faedah)]
Tempoh Bulan</td><td colspan="4">Pengiraan Kadar Faedah berdasarkan pengiraan terus

Amaun Prinsipal (P) + [(P x Tempoh Tahun Kadar Faedah x Caj Pengurusan)]
Tempoh Bulan</td></tr>
<tr><td>Pindahan Baki minimum (RM)</td><td>1,000</td><td>1,000</td><td>2,000</td><td>2,000</td><td colspan="2">1,000</td></tr>
<tr><td>Pindahan Baki maksimum (RM)</td><td colspan="4">Maksimum 90% daripada had kredit yang ada</td><td colspan="2">50,000</td></tr>
<tr><td>Yuran & Caj</td><td colspan="4">-Tidak Berkaitan-</td><td>Yuran sekali bayar 3% ke atas amaun yang diluluskan</td><td>Yuran sekali bayar 1.88% ke atas amaun yang diluluskan</td></tr>
<tr><td>Ketersediaan</td><td colspan="5">sepanjang tahun secara manual atau atas talian (Maybank2u)</td><td>Melalui M2u sahaja</td></tr>
</table>

Kad Kredit Maybank Islamic

Kad Kredit Maybank Islamic	C	E	F	G	I
Tempoh	9 bulan	24 bulan	36 bulan	12 bulan	6 bulan
Caj Pengurusan	9.00% sthn	4.50% sthn	4.95% sthn	0.00% sthn	
	0.75 % sbln	0.375% sbln	0.413% sbln	0.00% sbln	
Pengiraan Caj Pengurusan	Pengiraan Kadar Keuntungan berdasarkan pengiraan terus Amaun Pokok (P) + [(P x Tempoh Tahun x Caj Pengurusan)] Tempoh Bulan				
Pindahan Baki Min (RM)	1,000	2,000	2,000	1,000	
Pindahan Baki (RM)	Maksimum 90% daripada had kredit yang ada			50,000	
Yuran dan 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 atas talian (Maybank2u) sahaja

5. Bagi setiap permohonan di bawah Program Pindahan Baki ini, anda boleh memohon untuk memindahkan baki belum jelas seperti yang ditunjukkan di dalam penyata (penyata- penyata) akaun terkini tidak melebihi tiga (3) akaun kad kredit Baki Tunggakan yang dipegang oleh anda dengan institusi kewangan lain ("Akaun Kad Kredit Lain") kepada Akaun Kad MBB/MIB.

6. Bagi setiap permohonan di bawah pelan C & D, Akaun Pemindahan Baki ("Akaun PB") akan diperuntukkan kepada anda dengan nombor siri 5887 3000 xxxx xxxx dan digabungkan bersama akaun utama Visa/Mastercard/ American Express anda. Had kredit sedia ada yang diluluskan untuk akaun utama Visa/Mastercard/American Express akan dikongsi bersama Akaun PB dan semua kad tambahan lain yang dikeluarkan. Ini BUKAN satu peningkatan had kredit. Akaun PB ini akan digunakan untuk mencatatkan baki yang dipindahkan daripada institusi kewangan lain. Tiada Kad fizikal atau nombor PIN lain akan dikeluarkan.

7. Untuk Pelan Pemindahan Baki pelan C & D, anda perlu menjelaskan kadar pembayaran minima sekurang-kurangnya lima peratus (5%) kepada Akaun PB selaras dengan terma pembayaran sedia ada bagi akaun Visa/Mastercard/American Express.

8. Bagi setiap Pemindahan Baki dibawah Pelan E, F, G & I , ansuran bulanan dikira dengan menjumlahkan amaun pemindahan dan Kadar Faedah/Caj Pengurusan ke atas amaun pemindahan tersebut dibahagikan dengan bilangan bulan di dalam tempoh ansuran. Ansuran bulanan tersebut akan menjadi sebahagian daripada pembayaran minima anda sebagaimana yang ditakrifkan di dalam Perjanjian anda MBB/MIB Visa/Mastercard/American Express **("Perjanjian Kad Maybank").**

9. Sebaik sahaja permohonan Pemindahan Baki diluluskan dibawah Pelan E, F, G & I ,MBB/MIB akan mendebitkan akaun Kad Kredit Visa/Mastercard/American Express anda selaras dengan pelan Pindahan Baki anda.

10. Untuk permohonan di atas talian anda akan menerima emel pemberitahuan:
    i. permohonan anda telah diterima dan tertakluk kepada proses kelulusan.
    ii. permohonan anda diluluskan atau ditolak.

11. Untuk permohonan yang diterima selain daripada permohonan secara atas talian, anda akan menerima surat pemberitahuan status permohonan melalui pos.

12. Sekiranya permohonan diluluskan, pembayaran kepada Akaun Kad Kredit lain akan dibuat dengan cara yang ditetapkan oleh pihak MBB/MIB.

13. Pembayaran Pindahan Baki ke institusi kewangan lain akan dilaksanakan dalam tempoh sepuluh (10) hari bekerja setelah permohonan untuk Pemindahan Baki diluluskan.

14. Sehingga pemberitahuan kelulusan yang dinyatakan diterima, anda masih bertanggungjawab untuk membuat pembayaran kepada Akaun Kad Kredit lain mengikut syarat syaratnya. Pihak MBB/MIB tidak akan bertanggungjawab terhadap Kadar Faedah/Kadar Caj Pengurusan atas sebarang pembayaran lewat atau sebarang Caj Kewangan/Caj Pengurusan atau caj lain yang ditanggung akibat kegagalan atau kelewatan anda dan/atau MBB/MIB untuk membuat pembayaran sebelum atau selepas tarikh didaftarkan.

PEMBAYARAN

15. Jika anda memilih untuk membayar amaun minimum lima peratus (5%) daripada baki tertunggak yang belum dibayar di bawah pelan ansuran ("Bayaran Tertunggak") atau Ringgit Malaysia Dua Puluh Lima(RM25), yang mana lebih tinggi selain membayar amaun ansuran bulanan penuh, anda adalah tertakluk kepada Caj Kewangan/Caj Pengurusan ke atas baki tunggakan. Untuk Kad Ikhwan MIB, Caj Pengurusan tidak akan terkumpul.

16. 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.

17. Kegagalan membayar jumlah ansuran bulanan sepenuhnya seperti yang dinyatakan dalam fasal 4 di atas, anda akan tertakluk kepada Caj Kewangan / Caj Pengurusan pada Baki Tertunggak dan caj Kad lewat pembayaran lewat mengikut terma dan syarat di bawah Kad Maybank Perjanjian.

HAD LIMIT

18. Pindahan Baki yang diluluskan adalah sebahagian daripada jumlah had limit yang tersedia untuk semua kad kredit MBB/MIB anda termasuk kad tambahan dan ianya akan ditolak daripada had limit sedia ada. Had limit tersedia akan ditambah secara berperingkat dan boleh diguna mengikut pembayaran bulanan amaun pindahan baki yang dibuat sehingga amaun pembayaran sebenar yang diterima oleh pihak bank.

PEMBATALAN / PEMBAYARAN PENUH AWAL

19. Jika anda ingin membuat pembayaran penuh atau pembatalan ke atas amaun Pindahan Baki sebelum tempoh matang, sila emel permohonan pembatalan ke mbbcardservices@maybank.com.my atau hubungi Maybank Group Customer Care di talian 1300 88 6688. Anda hendaklah segera menyelesaikan semua baki yang perlu dibayar ketika pembatalan dibuat. Caj Kewangan/Caj Pengurusan kad kredit akan dikenakan ke atas baki tertunggak. Untuk Kad Kredit-i, Caj Pengurusan adalah tidak berganda.

20. Sekiranya akaun Kad Kredit dibatalkan atau ditamatkan (atau notis pembatalan atau penamatan akaun Kad Kredit telah diberikan) oleh Ahli Kad atau Maybank atas apa-apa sebab; Maybank mempunyai hak untuk mengenakan caj agregat kepada baki Ansuran Bulanan dan / atau amaun lain yang perlu dibayar di bawah Terma dan Syarat kepada akaun Kad Kredit anda. Anda mesti membuat pembayaran dengan segera. Jika tidak, Caj Kewangan / Caj Pengurusan semasa sehingga 18% setahun akan dikenakan ke atas baki tertunggak. Untuk Kad Kredit-i, setelah penamatan kad, caj pengurusan tidak akan dikenakan. Caj Bayaran Lewat (CBL) akan dikenakan sekiranya Ahli Kad tidak menyelesaikan bayaran tertunggak.

TERMA DAN SYARAT AM

21. MBB/MIB berhak mengubah, menambah, memadam, meminda atau mengubahsuai sebarang Terma dan Syarat dari semasa ke semasa dengan pemberitahuan sekurang-kurangnya **21 hari** terlebih dahulu dan notis itu akan disiarkan di laman sesawang www.maybank2u.com.my atau dengan kaedah lain yang dianggap sesuai dan wajar oleh MBB/MIB. Sebarang pindaan adalah efektif dan haruslah dibaca dan difahami seolah-olah ia telah dimasukkan dan menjadi sebahagian daripada Terma dan Syarat. Anda hendaklah sentiasa melawati laman web kami dari masa ke semasa untuk memastikan anda sentiasa dikemaskini dengan sebarang perubahan ke atas terma dan syarat yang akan menggantikan terma dan syarat sebelum ini.

22. Syarat dan Peraturan ini tertakluk dan ditakrifkan berdasarkan undang-undang Malaysia.