

**PRODUCT DISCLOSURE SHEET**

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



CASH TREATS  
30 October 2024

**1. What is this product about?**

Cash Treats is a cash facility program allowing Principal Credit Cardmember(s) to draw cash from their available credit card balances and credit to Maybank/Maybank Islamic individual/personal Savings/Current account. Customers may apply through Maybank Group Customer Care at 1300 88 6688.

**2. What do I get from this product?**

- i. Lower interest rate than Cash Advance
- ii. Fast disbursement to your Maybank Savings/Current Account (within 2 working days).
- iii. Flat interest rate (monthly instalment amount, with interest, remains unchanged throughout the repayment period).
- iv. Easy to apply - No documents required

Cash Treats						
Plan Name	Cash Treats P6	Cash Treats P12	Cash Treats P18	Cash Treats P24	Cash Treats P30	Cash Treats P36
Payment tenure	6 months	12 months	18 months	24 months	30 months	36 months
Payment method	The payment is by equal monthly instalment amount over the payment tenure					
Interest Rate p.a	8.88%					
Effective Interest Rate p.a.	15.07%	16.01%	16.21%	16.22%	16.15%	16.04%
Minimum amount	RM1,000 (subsequent request amount is in multiple of hundred)					
Maximum amount	70% of available credit limit					
Disbursement Account	Maybank/Maybank Islamic individual/personal Savings/Current account, exclude: i. Joint account ii. Cash Line/overdraft facility.					

**3. What are my obligations?**

- Cash Treats interest will be computed based on flat interest rate.
- The Monthly Instalment payment is calculated in accordance to below formula:

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

- Illustration:

Customer A apply for Cash Treats amount of RM12,000 for 12-month tenure with interest rate of 8.88% p.a.

- Customer A Monthly Instalment: RM 1,088.80
- Customer A Total repayment amount at the end of 12 months will be: RM13,065.60

Customer B apply for Cash Treats amount of RM12,000 for 24-month tenure with interest rate of 8.88% p.a.

- Customer B Monthly Instalment: RM 588.80
- Customer B Total repayment amount at the end of 24 months will be: RM14,131.20

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

A fixed cash advance fee of RM100 is applicable for every approved application and it is not refundable. The charges will be billed to the credit card account separately.

**5. What if I fail to fulfil my obligations?**

Normal Finance Charge of 15% to 18% p.a will be charged on the remaining balance instalment amount unpaid on the due date until the instalment is paid in full. For Cash Treats instalment approved on 1st October 2019 onwards, first monthly instalment will be posted 1 (one) day after your Cash Treats application 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 its maturity?**

Please email your request to [mbccardservices@maybank.com.my](mailto:mbccardservices@maybank.com.my) or contact Maybank Group Customer Care at 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 repayment capacity before applying for the Cash Treats facility.
- ii. Normal Finance Charge of 15% to 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 repayment 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/Maybank Islamic branches nationwide.

**9. Where can I get further information?**

Visit [www.maybank2u.com.my](http://www.maybank2u.com.my) for more details on terms and conditions.

If you have any enquiries, please contact us at:

Maybank Card Centre  
7th Floor, Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur  
Tel: 1300 88 6688  
E-mail: [mbbcardservices@maybank.com.my](mailto:mbbcardservices@maybank.com.my)

**10. What are the other credit card instalment products available?**

Please refer to Maybank website at [www.maybank2u.com.my](http://www.maybank2u.com.my)

**IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH PAYMENTS ON YOUR MAYBANK CASH TREATS.**

The information provided in this disclosure sheet is valid from 30 October 2024

**LEMBARAN PENERANGAN PRODUK**

(Sila baca dan fahami Lembaran Penerangan Produk ini sebelum anda membuat keputusan untuk memohon kemudahan Cash Treats. Sila pastikan juga anda telah membaca terma dan syarat am.



CASH TREATS  
30 Oktober 2024

**1. Apakah produk ini?**

Cash Treats ialah program kemudahan tunai yang membenarkan Ahli Kad Utama mengeluarkan tunai daripada baki boleh guna kad kredit dan dipindahkan ke Akaun Simpanan/Semasa Individu Maybank/Maybank Islamic. Permohonan boleh dibuat dengan menghubungi talian Khidmat Pelanggan Kumpulan Maybank di 1300 88 6688.

**2. Apakah yang saya dapat daripada produk ini?**

- i. Kadar faedah lebih rendah daripada Pendahuluan Tunai
- ii. Penyaluran tunai cepat ke Akaun Simpanan/ Semasa Maybank anda (dalam masa 2 hari bekerja)
- iii. Kadar faedah tetap (jumlah ansuran bulanan, termasuk faedah, kekal tidak berubah sepanjang tempoh pembayaran). Kemudahan Wang Tunai- Sebaik sahaja permohonan diluluskan , wang tunai akan dikreditkan ke akaun Simpanan/Semasa Maybank/Maybank Islamic dalam tempoh 2 hari bekerja daripada tarikh permohonan diluluskan
- iv. Mudah untuk memohon - Tiada dokumen diperlukan.

Cash Treats						
Nama Pelan	Cash Treats P6	Cash Treats P12	Cash Treats P18	Cash Treats P24	Cash Treats P30	Cash Treats P36
Tempoh bayaran	6 bulan	12 bulan	18 bulan	24 bulan	30 bulan	36 bulan
Bayaran bulanan	Amaun pembayaran setiap bulan adalah sama sepanjang tempoh bayaran					
Kadar faedah setahun	8.88%					
Kadar faedah efektif setahun	15.07%	16.01%	16.21%	16.22%	16.15%	16.04%
Amaun minimum	RM1,000 (amaun seterusnya ialah gandaan seratus)					
Amaun maksimum	70% daripada had kredit boleh guna					
Akaun penerimaan tunai	Akaun Simpanan/Semasa Individu/Peribadi Maybank/Maybank Islamic, tidak termasuk: <ul style="list-style-type: none"> <li>i. Akaun Bersama</li> <li>ii. Kemudahan Cashline/Overdraft.</li> </ul>					

**3. Apakah tanggungjawab saya?**

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

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

- Ilustrasi

Ahli Kad A mohon Cash Treats RM12,000 untuk tempoh 12 bulan dengan kadar faedah 8.88% setahun

- Ansuran bulanan Ahli Kad A: RM 1,088.80
- Jumlah amaun bayaran balik Ahli Kad A selepas 12 bulan ialah: RM13,065.60

Ahli Kad B mohon Cash Treats RM12,000 untuk tempoh 24 bulan dengan kadar faedah 8.88% setahun

- Ansuran bulanan Ahli Kad B: RM 588.80
- Jumlah amaun bayaran balik Ahli Kad B selepas 24 bulan ialah: RM14,131.20

**4. Apakah caj yang perlu saya bayar?**

Yuran sekali bayar sebanyak RM100 akan dikenakan untuk setiap permohonan yang diluluskan dan ianya tidak boleh dipulang balik. Caj ini akan dibilang ke akaun kad kredit secara berasingan.

**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 Cash Treats yang diluluskan pada 1hb Oktober 2019 dan seterusnya, ansuran bulanan yang pertama akan dikenakan pada 1(satu) hari selepas permohonan Cash Treats 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](mailto:mbbcardservices@maybank.com.my) atau hubungi Khidmat Pelanggan Kumpulan Maybank di talian 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 pembayaran sebelum memohon kemudahan Cash Treats)
- 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.maybank2u.com.my](http://www.maybank2u.com.my)

Untuk sebarang pertanyaan, sila hubungi:

Maybank Card Centre

7th Floor Menara Maybank

100 Jalan Tun Perak

50050 Kuala Lumpur

Tel: 1300 88 6688

Emel: [mbbcardservices@maybank.com.my](mailto:mbbcardservices@maybank.com.my)

**10. Apakah produk Kad Kredit lain yang tersedia?**

Sila rujuk laman web Maybank di [www.maybank2u.com.my](http://www.maybank2u.com.my).

**NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN PEMBAYARAN CASH TREATS.**

Maklumat yang disediakan di dalam lembaran penerangan produk ini sah dari 30 Oktober 2024