

**Frequently Asked Question (FAQs)**

**Maybank/Maybank Islamic Balance Transfer 0% p.a for 12 months with 1% upfront fee.**

<b>Q1</b>	<b>What is the Balance Transfer?</b>												
	Maybank/Maybank Islamic Credit Cardmember may apply to transfer outstanding balances from credit card account(s) with other bank held in their name (except for Credit Card issued by Maybank and/or Maybank Islamic) to any Maybank Credit Card account subject to the Terms and Conditions herein.												
<b>Q2</b>	<b>What is the interest/management fee?</b>												
	The interest/management fee is at 0% p.a and for this campaign, Cardmember will be entitled for 1% up-front fee (normal up-front fee is 3% ) on the approved amount.												
<b>Q3</b>	<b>How do the 1% upfront fee works?</b>												
	Upon approval of the Balance Transfer application, one time upfront fee of 3% on the approved amount will be charge and the waiver of 2% upfront fee will be fulfilled within 45-60 working days												
<b>Q4</b>	<b>When is the promotion period for this campaign?</b>												
	The Campaign shall run from 15 April 2022 to 15 October 2022, both dates inclusive by batches as per below:-												
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #FFD700;">SMS/EDM/Push Notification received in</th> <th style="background-color: #FFD700;">Offer validity till</th> </tr> </thead> <tbody> <tr> <td>April and May 2022</td> <td>31/05/2022</td> </tr> <tr> <td>June 2022</td> <td>30/06/2022</td> </tr> <tr> <td>July 2022</td> <td>31/07/2022</td> </tr> <tr> <td>August 2022</td> <td>31/08/2022</td> </tr> <tr> <td>September and October 2022</td> <td>15/10/2022</td> </tr> </tbody> </table>	SMS/EDM/Push Notification received in	Offer validity till	April and May 2022	31/05/2022	June 2022	30/06/2022	July 2022	31/07/2022	August 2022	31/08/2022	September and October 2022	15/10/2022
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<b>Q5</b>	<b>Who is the target customers for this campaign?</b>												
	Cardmembers who receive campaign invitation through SMS, EDM and/or Push Notification												
<b>Q6</b>	<b>How do I apply for this Balance Transfer via M2U?</b>												
	<p>The diagram illustrates the 9-step process for applying for a balance transfer via M2U:</p> <ol style="list-style-type: none"> <li><b>Step 1:</b> Login to Maybank2u. Click 'APPLY' on the top right menu bar.</li> <li><b>Step 2:</b> Click 'CARDS' tab. Click 'APPLY NOW' under Balance Transfer section.</li> <li><b>Step 3:</b> Select desired credit card and Balance Transfer plan.</li> <li><b>Step 4:</b> Select card issuer you want to transfer from.</li> <li><b>Step 5:</b> Select card type.</li> <li><b>Step 6:</b> Fill in and validate your details (Card Number, Amount, Email address).</li> <li><b>Step 7:</b> Agree &amp; understand the Terms and Conditions and Product Disclosure Sheet.</li> <li><b>Step 8:</b> Click on 'SUBMIT'.</li> <li><b>Step 9:</b> Request and key in TAC number. Your application is complete!</li> </ol>												

<b>Q7</b>	<b>What is the minimum and maximum amount for Maybank Balance Transfer application?</b>
	The minimum amount of Balance Transfer 0% p.a for 12 months is RM1,000 and the maximum is RM50,000 per transaction.
<b>Q8</b>	<b>Are there any TreatsPoints given under this promotion?</b>
	TreatsPoints will not be given for Maybank Balance Transfer Plan.
<b>Q9</b>	<b>Is there any early settlement fee charged if I perform early settlement within the payment period</b>
	No early settlement fee will be charged. All outstanding monthly instalments together with the interest/management fee shall become immediately due and payable.
<b>Q10</b>	<b>Can I apply for multiple Balance Transfer?</b>
	Yes, provided there is available credit limit and within the offer validity to be entitled for the campaign offer.