**Frequently Asked Question (FAQs)**
**EzyCash/-i 0% for 6 months and upfront fee waived for all plans Campaign**

| Q1 | What is the EzyCash/-i via Maybank2u Campaign? |
|---|---|

EzyCash/-i is a program where Principal Cardmember can request for cash from their credit card available balances to be transferred into their Personal Maybank Savings/Current account. Principle Cardmember can apply for EzyCash/-i via Maybank2u by login to
www.maybank.com.my website

For this campaign duration, customer will enjoy 0% for 6 months and upfront fee waived for all EzyCash/-i plans (6/12/18/24/36).

| Q2 | What is the interest/management fee? |
|---|---|

The existing interest rate/management fee is 0 % for the repayment/payment tenure of 6 months plan, and 8.88% p.a for the repayment/payment tenure of 12, 18, 24, and 36 months plan

| | 6 months | 12 months | 18 months | 24 months | 36 months |
|---|---|---|---|---|---|
| Interest / management fee | 0% | 8.88% p.a | | | |

| Q3 | What is the campaign offer? |
|---|---|

| | 6 months | 12 months | 18 months | 24 months | 36 months |
|---|---|---|---|---|---|
| Interest / management fee | 0% | 8.88% p.a | | | |
| Current Fee/Charges | One time charge of 3.88% on approved amount | RM100 per each approved application | | | |
| Campaign offer: Fee/Charges | **Free of Charge** | | | | |

| Q4 | What is the promotion period for this campaign? |
|---|---|

This campaign is valid from 15 September 2023 – 31 December 2023.

| Q5 | What are the card product types applicable for this campaign |
|---|---|

All Maybank Conventional & Maybank Islamic principal credit cards including staff credit card and excluding corporate Card

| Q6 | Who is eligible to apply for this EzyCash/-i on Maybank2u Campaign |
|---|---|

All new and existing Maybank Conventional & Maybank Islamic principal Cardmembers are eligible to apply.

| Q7 | How do I apply for this EzyCash/-i on Maybank2u Campaign |
|---|---|
| | 1. Customer log in to Maybank2u<br>2. Select Account & Banking> Cards<br>3. Select Apply EzyCash/-i<br>4. Key in information required<br>5. Submit<br>6. Verify EzyCash/-i application detail and authorize via Secure2u |
| Q8 | What is the minimum and maximum amount for EzyCash/-i via Maybank2u per application? |
| | The minimum amount of EzyCash/-i is RM2,000 and the maximum is up to 70% of the available credit card balances. The approved amount will be based on the credit limit of your Card and the available installment balance. The final amount approved will be based on Maybank credit evaluation factors and your credit card utilization and payments behavior. |
| Q9 | How is the repayment/payment method? |

The repayment/payment method will be according to the plan selected.

Monthly Instalment for the Campaign is calculated based on straight line method as per below: -

Sample of calculation for illustration purposes.

| | 6 months | 12 months | 24 months |
|---|---|---|---|
| EzyCash/-i approved amount (Principal) | **RM6,000** | **RM10,000** | **RM15,000** |
| Interest Rate/Management Fee | 0.00% p.a | 8.88%p.a | 8.88%p.a |
| Monthly Instalment | RM6,000 + [RM6,000x6x0.00%]<br>6 months<br>**RM1,000.00** | RM10,000 + [RM10,000x1x8.88%]<br>12 months<br>**RM907.33** | RM15,000 + [RM15,000x2x8.88%]<br>24 months<br>**RM736.00** |
| Onetime up-front fee | **-N/A-** | **-N/A-** | **-N/A-** |

| Q10 | What if I fail to pay the monthly instalment amount in full? |
|---|---|
| | Normal finance charge/Effective management fee of 18% p.a will be charged on the remaining balance instalment amount unpaid on the due date until the instalment is paid in full. |
| Q11 | When will the EzyCash/-i amount be credited? |
| | The fund will be credited immediately upon approval of the EzyCash/-i application. |

| | |
|---|---|
| | Note: Server for on-line application will not be available daily from 11:30pm to 6:00am (Malaysian time). |
| Q12 | What if I don't have an account with Maybank/Maybank Islamic? |
| | You are required to open an account with Maybank/Maybank Islamic. The account must be an individual/personal account.<br><br>Please note that joint savings/current accounts are not allowed.<br>Current Account with Overdraft facility is also not allowed |
| Q13 | Are there any TreatsPoints granted under this promotion? |
| | No. TreatsPoints will not be granted for EzyCash/-i. |
| Q14 | Is there any early settlement fee charged if I perform early settlement within the payment period |
| | No early settlement fee will be charge.<br>All outstanding monthly instalments together with the interest/management fee shall become immediately due and payable. |
| Q15 | Can I apply for multiple EzyCash/-i? |
| | Yes, provided there is available credit limit. |

**Soalan Lazim (FAQs)**
**EzyCash/-i 0% untuk 6 bulan dan tanpa yuran pendahuluan untuk semua pelan kempen.**

**S1 Apakah maksud EzyCash/-i melalui Kempen Maybank2u?**

EzyCash/-i adalah program untuk Ahli Kad Utama yang membolehkan mereka mengeluarkan tunai dari baki Kad Kredit yang sedia ada untuk pindahkan ke dalam Simpanan Peribadi Maybank/Akaun Semasa. Ahli Kad Utama boleh memohon EzyCash/-i melalui Maybank2u dengan log masuk ke website [www.maybank.com.my](http://www.maybank.com.my).

Untuk tempoh kempen ini, pelanggan akan menikmati 0% untuk 6 bulan dan dikecualikan yuran pendahuluan untuk semua pelan EzyCash/-i (6/12/18/24/36)

**S2 Apakah faedah/yuran pengurusan?**

Faedah/Yuran Pengurusam adalah 0 % untuk tempoh pelan bayaran balik/bayaran 6 bulan, dan 8.88% setahun untuk tempoh pelan bayaran balik/bayaran 12, 18, 24 dan 36 bulan

| | 6 bulan | 12 bulan | 18 bulan | 24 bulan | 36 bulan |
|---|---|---|---|---|---|
| Faedah / Fi Pengurusan | 0% | 8.88% setahun | | | |

**S3 What is the campaign offer?**

| | 6 bulan | 12 bulan | 18 bulan | 24 bulan | 36 bulan |
|---|---|---|---|---|---|
| Faedah / Fi Pengurusan | 0% | 8.88% setahun | | | |
| Yuran Semasa/Caj | Satu kali caj daripada 3.88% kepada jumlah yang diluluskan | RM100 untuk setiap permohonan yang diluluskan | | | |
| Tawaran Kempen: Yuran/Caj | **Percuma** | | | | |

**S4 Bilakah tempoh promosi untuk kempen ini?**

Kempen ini adalah bermula daripada 15 September 2023 sehingga 31 Disember 2023.

**S5 Apakah jenis produk kad yang boleh digunakan untuk kempen ini?**

Semua kad Kredit Utama Maybank Konvensional dan Maybank Islamik termasuk kad kredit kakitangan Maybank.

**S6 Siapakah yang layak untuk memohon EzyCash/-i di Kempen Maybank2u?**

Semua Ahli Kad Utama Maybank Konvensional & Maybank Islamik yang baharu atau sedia ada layak memohon kecuali Kad Korporat.

| S7 | **Bagaimanakah cara untuk saya memohon EzyCash/-i di Kempen Maybank2u?** |
|---|---|
| | 1. Pelanggan log masuk ke Maybank2u<br>2. Pilih Akaun & Perbankan > Kad<br>3. Pilih Memohon EzyCash/-i<br>4. Masukkan maklumat yang diperlukan<br>5. Hantar<br>6. Sahkan butiran permohonan EzyCash/-i dan membenarkan transaksi melalui Secure2u |
| **S8** | **Berapakah jumlah minimum dan maksimum untuk EzyCash/-i melalui Maybank2u bagi setiap permohonan?** |
| | Jumlah minimum bagi EzyCash/-i adalah RM2,000 dan jumlah maksimum adalah sehingga 70% daripada baki kredit kad yang ada. Amaun yang diluluskan adalah tertakluk had kredit kad anda dan baki ansuran yang tersedia. Jumlah akhir yang diluluskan adalah tertakluk factor penilaian kredit Maybank dan penggunaan kad kredit dan tingkah laku pembayaran anda. |
| **S9** | **Bagaimanakah kiraan kaedah bayaran balik/bayaran?** |
| | Kaedah bayaran balik/bayaran adalah mengikut pelan yang dipilih.<br><br>Bayaran ansuran bulanan untuk kempen ini adalah dikira berdasarkan kaedah garis lurus seperti dibawah:-<br><br>Contoh pengiraan dibawah adalah untuk tujuan ilustrasi. |

| | **6 bulan** | **12 bulan** | **24 bulan** |
|---|---|---|---|
| Jumlah EzyCash/-i yang diluluskan (Kad Utama) | **RM6,000** | **RM10,000** | **RM15,000** |
| Kadar Faedah / Fi Pengurusan | 0.00% setahun | 8.88% setahun | 8.88% setahun |
| Ansuran Bulanan | RM6,000 + [RM6,000x6x0.00%]<br>6 bulan<br>**RM1,000.00** | RM10,000 + [RM10,000x1x8.88%]<br>12 bulan<br>**RM907.33** | RM15,000 + [RM15,000x2x8.88%]<br>24 bulan<br>**RM736.00** |
| Onetime up-front fee | **-N/A-** | **-N/A-** | **-N/A-** |

| S10 | **Bagaimanakah jika saya gagal membayar jumlah penuh ansuran bulanan?** |
|---|---|
| | Caj kewangan/Fi Pengurusan Efektif sebanyak 18% setahun akan dikenakan daripada jumlah ansuran yang belum dibayar dari tarikh akhir sehingga ansuran dibayar sepenuhnya. |

| | |
|---|---|
| **S11** | **Bilakah jumlah amaun EzyCash/-i akan dikreditkan?** |
| | Dana akan dikreditkan serta-merta selepas permohonan EzyCash/-i diluluskan.<br><br>Nota: Pelayan dalam talian aplikasi tidak akan ada setiap hari bermula jam 11.30pm sehingga 6.00am. (Waktu Malaysia) |
| **S12** | **Bagaimanakah jika saya tidak mempunyai Maybank/Maybank Islamic akaun?** |
| | Anda hendaklah membuka akaun dengan Maybank/Maybank Islamic. Akaun tersebut mestilah akaun peribadi/individu.<br><br>Sila ambil maklum bahawa akaun simpanan/simpanan bersama adalah tidak dibenarkan. Akaun semasa dengan kemudahan Overdraf juga tidak dibenarkan. |
| **S13** | **Adakah terdapat TreatsPoints yang akan diberikan di bawah kempen ini?** |
| | Tidak. TreatsPoints tidak akan diberi untuk EzyCash/-i. |
| **S14** | **Adakah terdapat sebarang bayaran penyelesaian awal dikenakan jika saya melakukan penyelesaian awal dalam tempoh pembayaran?** |
| | Tiada yuran penyelesaian awal yang akan dikenakan.<br>Semua ansuran bulanan tertunggak dan faedah/fi pengurusan perlu dibayar serta merta. |
| **S15** | **Bolehkah saya memohon EzyCash/-i secara berulangan?** |
| | Ya, jika had kredit limit mencukupi. |