Frequently Asked Question (FAQs)
Maybank 0% Balance Transfer/-i for 12 months with NO Upfront Fee Campaign (2025/26)

Q1 What is the Balance Transfer/-i?

Maybank Credit Card/-i Cardmember may apply to transfer outstanding balances from credit card account(s) with other banks held in their name (except for Credit Card issued by Maybank and/or Maybank Islamic) to any Maybank Credit Card/-i account subject to the Terms and Conditions under this Campaign. For this offer, no fee chargeable for the payment period of 12 months.

Q2 What is the interest rate/management fee?

The interest rate/management fee is at 0% p.a and waiver of 3% up-front fee (*without this offer, cardmember will be charged 3% of up-front fee from the approved amount)*

Note: To be entitled for the Campaign offer, the Balance Transfer application must be within the Campaign Period.

Q3 What is the Campaign Period?

The Campaign is valid from **23 June 2025** to **31 March 2026.**

Q4 What are the card product types applicable for this Campaign?

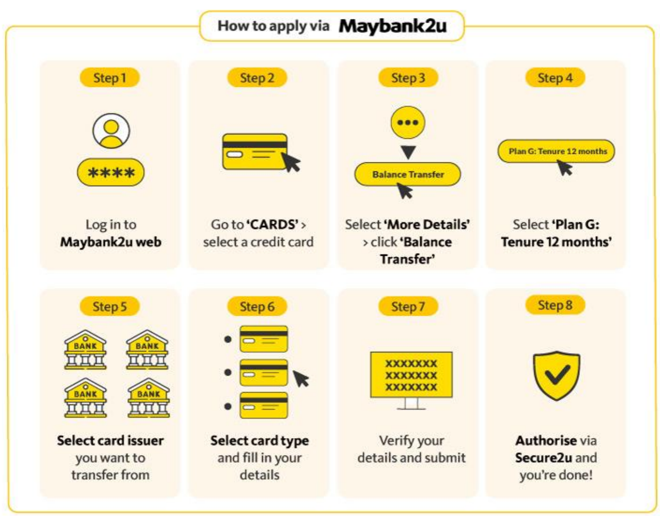
All Maybank Conventional and Maybank Islamic principal credit cards including Maybank staff.

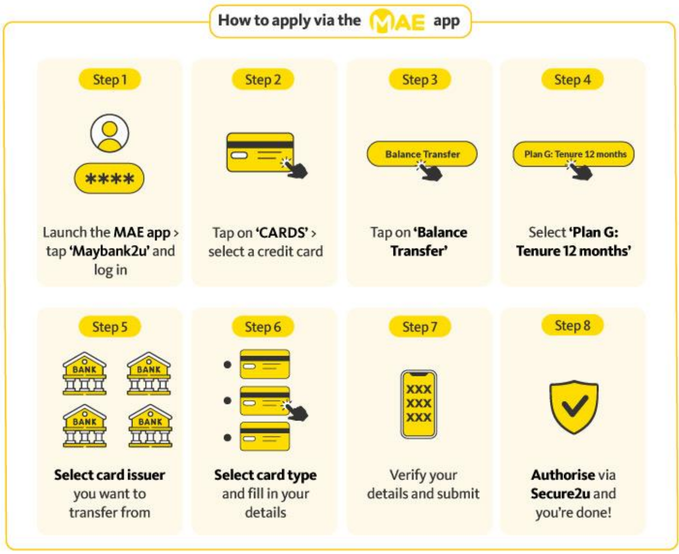
Q5 Who is eligible to apply for this Maybank 0% Balance Transfer/-i for 12 months plan?

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

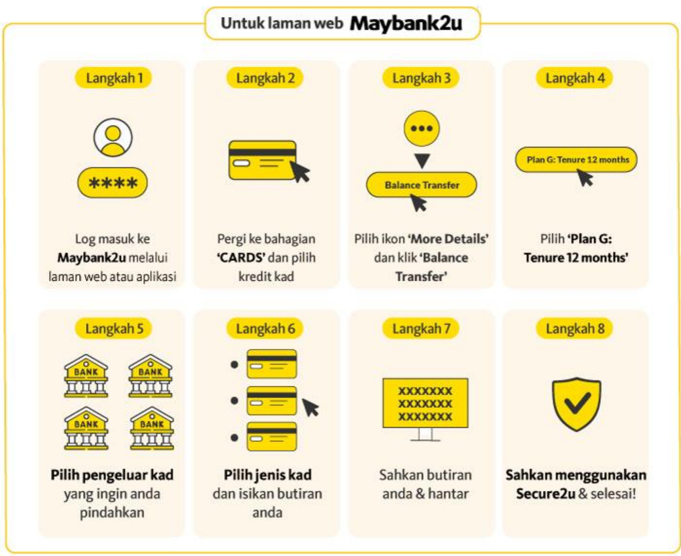
Q6 How do I apply for this Maybank 0% Balance Transfer/-i for 12 months plan?

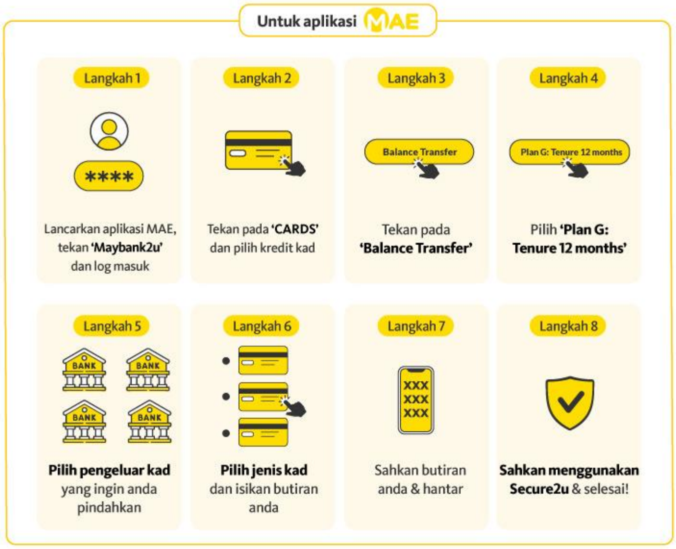
Manual application is also acceptable for the Campaign offer.



	
Q7	**What is the minimum and maximum amount for Maybank 0% Balance Transfer/-i for 12 months plan per application?**
	The minimum amount of Maybank 0% Balance Transfer/-i for 12 months plan is RM1,000 and the maximum is RM50,000 per application ***(subject to 90% of your available credit limit).***
Q8	**Are there any TreatsPoints given under this promotion?**
	TreatsPoints will not be given for the Balance Transfer/-i under this Campaign.
Q9	**Is there any early settlement fee charged if I perform early settlement within the payment period?**
	No early settlement fee will be charged. All outstanding monthly instalments together with the interest rate/management fee shall become immediately due and payable.
Q10	**Can I apply for multiple balance transfer?**
	Yes, provided there is available credit limit and it is within the Campaign Period.

Soalan Lazim (FAQ)
Pindahan Baki/-i Maybank 0% untuk 12 Bulan Tanpa Yuran Pendahuluan (2025/26)

S1	Apa itu Pindahan Baki/-i?
	Ahli Kad Kredit/-i Maybank boleh memohon untuk memindahkan baki tertunggak daripada akaun kad kredit dengan bank lain atas nama mereka (kecuali Kad Kredit yang dikeluarkan oleh Maybank dan/atau Maybank Islamik) ke mana-mana akaun Kad Kredit Maybank/-i tertakluk pada Terma dan Syarat Kempen ini. Bagi tawaran di dalam Kempen ini, tiada fi akan dikenakan untuk tempoh pembayaran selama 12 bulan.
S2	**Apakah kadar faedah/fi pengurusan?**
	Kadar faedah/fi pengurusan adalah pada 0% setahun dan 3% yuran pendahuluan akan dikecualikan, (*tanpa tawaran ini, ahli kad akan dicaj yuran pendahuluan sebanyak 3% daripada jumlah yang diluluskan)* *Nota: Untuk layak mendapat tawaran dalam Kempen ini, permohonan Pindahan Baki mesti dalam Tempoh Kempen.*
S3	**Bilakah tempoh promosi untuk kempen ini?**
	Tempoh Kempen bermula dari **23 Jun 2025** hingga **31 Mac 2026.**
S4	**Apakah jenis produk kad yang boleh digunakan untuk kempen ini?**
	Semua kad Kredit Utama Maybank Konvensional dan Maybank Islamik termasuk kad kredit kakitangan Maybank.
S5	**Siapa yang layak memohon Pindahan Baki/-i Maybank 0% untuk 12 bulan?**
	Semua Ahli Kad Utama Maybank Konvensional & Maybank Islamik yang baharu dan sedia ada layak memohon termasuk kakitangan Maybank.
S6	**Bagaimanakah cara untuk memohon Pindahan Baki/-i Maybank 0% untuk12 bulan?**
	Permohonan secara manual juga diterima untuk tawaran Kempen ini. 

	
S7	**Berapakah jumlah minimum dan maksimum untuk Pindahan Baki/-i Maybank 0% untuk12 bulan bagi setiap permohonan?**
	Jumlah minimum Pindahan Baki/-i 0% setahun selama 12 bulan ialah RM1,000 dan maksimum ialah RM50,000 untuk setiap permohonan (*tertakluk kepada 90% daripada had tersedia Kad Kredit anda*).
S8	**Adakah terdapat TreatsPoints yang diberikan di bawah promosi ini?**
	TreatsPoints tidak akan diberikan untuk Pindahan Baki/-i Maybank dibawah kempen ini.
S9	**Adakah terdapat sebarang bayaran penyelesaian awal dikenakan jika saya melakukan penyelesaian awal dalam tempoh pembayaran?**
	Tiada yuran penyelesaian awal yang akan dikenakan. Semua ansuran bulanan tertunggak dan faedah/caj pengurusan perlu dibayar serta merta.
S10	**Bolehkah saya memohon Pindahan Baki/-i Maybank 0% untuk 12 bulan secara berulang?**
	Ya, dengan syarat had kredit tersedia dan boleh digunakan serta berada dalam Tempoh Kempen.