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*Maybank 0% Balance Transfer /-i for 12 months plan with NO upfront fee campaign 2025/26
Terms and Conditions*

MAYBANK 0% BALANCE TRANSFER /-i FOR 12 MONTHS PLAN WITH NO UPFRONT FEE CAMPAIGN (2025/26)

TERMS AND CONDITIONS

- 1. MAYBANK 0% BALANCE TRANSFER/-i FOR 12 MONTHS PLAN WITH NO UPFRONT FEE CAMPAIGN 2025/26** (“**Campaign**”) is organised by Malayan Banking Berhad (Company No. 196001000142) (“**Maybank**”) and Maybank Islamic Berhad (Company No. 200701029411) (“**Maybank Islamic**”) (collectively referred to as the “**Bank**”).
- 2.** The Terms and Conditions (“**Terms and Conditions**”) shall govern the Campaign. By participating in this Campaign, the Eligible Cardmember (as defined in Clause 3 below) hereby expressly agree to be bound by these Terms and Conditions and that any decision made by the Bank in respect of the Campaign shall be final and binding.
- 3.** The Campaign is open to new and existing Principal Credit Cardmembers of Maybank and /or Maybank Islamic (“**Eligible Cardmembers**”) issued by the Bank in Malaysia and the transactions are billed in Ringgit Malaysia.
- 4.** The following persons are NOT eligible to participate in this Campaign:
 - i. Holders of Maybank/ Maybank Islamic Visa, MasterCard and American Express credit card(s) not issued by Maybank/ Maybank Islamic in Malaysia;
 - ii. Maybank/ Maybank Islamic Visa, MasterCard and American Express Cardmember(s) who is/are in default of any facilities granted by Maybank/ Maybank Islamic at any time during the Campaign Period.

5. CAMPAIGN PERIOD

The Campaign commences from **23 June 2025 to 31 March 2026**, both dates inclusive (“**Campaign Period**”).



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6. CAMPAIGN MECHANICS

The Campaign Offer is applicable to both online and manual applications for Balance Transfer/i (“**Applications**”).

Option 1: Online Application

a. Via Maybank2u

Step 1: Log in to www.maybank2u.com.my

Step 2: Go to “Cards” > select a credit card

Step 3: Select “More Details” > click “Balance Transfer”

Step 4: Select “Plan” > “tenure 12 months”

Step 5: Select card issuer you want to transfer from

Step 6: Select card type and fill in your details

Step 7: Verify your details and submit

Step 8: Authorise via Secure2U

b. Via Maybank MAE app

Step 1: Launch the Maybank MAE app > tap “Maybank2u” and log in

Step 2: Tap on “Cards” > select a credit card

Step 3: Tap on “Balance Transfer”

Step 4: Select “Plan” > “tenure 12 months”

Step 5: Select card issuer you want to transfer from

Step 6: Select card type and fill in your details

Step 7: Verify your details and submit

Step 8: Authorise via Secure2U

Option 2: Complete the Balance Transfer application form

Drop off: Completed Balance Transfer/i can be dropped off at any nearest Bank branch.

OR;

Email to: mbbcardservices@maybank.com



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7. CAMPAIGN OFFER

0% Balance Transfer/-i for 12 months with NO Upfront Fee	
Interest rate/Management Fee	0.00% per annum
Onetime up-front fee	Waived
Payment period	12 months
Minimum amount	RM1,000
Maximum amount	RM50,000 (within 90% of credit card available limit)

- i. The one-time up-front fee of 3% which will be charged from the approved amount for each application within the Campaign Period, will be **WAIVED** for purposes of this Campaign. *(Subject to the application approved on or before 15 April 2026 and available quota)*
- ii. Eligible Cardmembers are required to select the Balance Transfer Plan – 12 months 0% per annum for this Campaign Offer. The Balance Transfer Plan – 12 months must be approved within the Campaign Period in order to be entitled for this Campaign offer. The Bank will not be liable for any late approval of application by the system.
- iii. Any other Maybank Balance Transfer/-i plan approved prior to this Campaign Period cannot be changed.
- iv. The Applications are subject to the existing terms and conditions for Maybank Balance Transfer/-I as follows :
 - a. TreatsPoints will not be given for balance transfers under this Campaign.
 - b. No early settlement fee will be charged. All outstanding monthly instalments together with the interest rate/management fee shall become immediately due and payable.



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Eligible Cardmembers may apply for multiple balance transfers during the Campaign Period, provided there is available credit limit and it is done within the Campaign Period.

8. MONTHLY INSTALMENT

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

Balance Transfer/-i approved amount (Principal)	RM6,000
Interest Rate/Management Fee	0.00% p.a
Monthly Instalment Calculation	$\frac{\text{Principal (P)} + [(P \times \text{Tenure Years} \times \text{Interest Rate or Management Fee})]}{\text{Tenure Months}}$
Monthly Instalment	$\frac{\text{RM6,000} + [\text{RM6,000} \times 0.00\%]}{12 \text{ months}}$ RM500
Onetime up-front fee	Waived

9. PAYMENTS

- The Eligible Cardmembers agree that if he/she choose 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, the Eligible Cardmembers agree that he/she will be liable to pay interest rate/management fee on the outstanding balance. For Maybank Islamic Credit Cards, management fee shall not be compounded.
- First monthly instalment will be posted one (1) day after the instalment plan is approved. Eligible Cardmembers are required to pay the monthly instalment amount in full by the statement due date.
- In the event the Eligible Cardmember fails to pay the monthly instalment amount as stated in Clause 8 above in full, the Eligible Cardmember will be



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subject to interest rate /management fee on the outstanding balance and the Credit Card late payment charge in accordance with the terms and conditions under the relevant Maybank or Maybank Islamic Card Agreement.

GENERAL TERMS AND CONDITIONS

- 10.** The Bank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by the Bank.
- 11.** The Bank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the Terms and Conditions contained herein, from time to time by giving at least minimum of twenty-one (21) days ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by the Bank. It shall be the responsibility of the Eligible Cardmembers to be informed of or otherwise seek out any such notice validly posted.
- 12.** By participating in this Campaign, Eligible Cardmembers agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the Terms and Conditions herein and seek clarification from the Bank should any of the Terms & Conditions be not fully understood.
- 13.** By participating in this Campaign, Eligible Cardmembers agree to be bound by the Terms and Conditions herein and consent to allow his/her personal data being collected, processed and used by the Bank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the PDPA Form for Individual Customers.



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In addition and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Cardmembers agree and consent to his/her personal data or information being collected, processed and used by the Bank for:

- a. the purposes of the Campaign; and
- b. marketing and promotional activities conducted by the Bank, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, Eligible Cardmembers agree to co-operate and participate in all advertising and publicity activities of the Bank in relation to the Campaign.

*Note: "PDPA" refers to Personal Data Protection Act (2010).

- 14.** The Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank for the purposes of this Campaign) shall not be liable to the Eligible Cardmembers in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by any gross negligence or omission by the Bank.
- 15.** The Bank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of the Bank.



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- 16.** The Bank may disqualify/reject any Eligible Cardmember who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- 17.** These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact the the Bank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively, for feedback and/or complaints, Eligible Cardmembers may choose to e-mail the Bank via the feedback form at Maybank2u website www.maybank2u.com.my.



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KEMPEN PINDAHAN BAKI/-i MAYBANK 0% UNTUK 12 BULAN TANPA YURAN PENDAHULUAN (2025/26)

TERMA & SYARAT

- 1. KEMPEN PINDAHAN BAKI MAYBANK/-i 0% UNTUK 12 BULAN TANPA YURAN PENDAHULUAN (2025/26) ("Kempen")** dianjurkan oleh Malayan Banking Berhad (No. Syarikat 196001000142) ("Maybank") atau Maybank Islamic Berhad (No. Syarikat 200701029411) ("**Maybank Islamic**") (secara kolektif dirujuk sebagai "**Bank**").
- 2. Terma dan Syarat ("**Terma dan Syarat**")** ini akan mentadbir Kempen ini. Dengan menyertai Kempen ini, Ahli Kad yang Layak (seperti yang ditakrifkan dalam Klausula 3 di bawah) dengan ini secara jelas bersetuju untuk terikat dengan Terma and Syarat ini, dan sebarang keputusan yang dibuat oleh Bank berkenaan dengan Kempen ini adalah muktamad dan mengikat.
- 3.** Kempen ini terbuka kepada ahli pemegang Kad Kredit Utama Maybank dan/atau Maybank Islamic ("**Ahli Kad yang Layak**") yang baharu dan sedia ada yang dikeluarkan oleh Bank di Malaysia dan transaksi-transaksi yang dibilkan dalam Ringgit Malaysia.
- 4.** Individu yang tersenarai di bawah **TIDAK** layak untuk menyertai Kempen ini:
 - i. Pemegang Kad Kredit Maybank / Maybank Islamic Visa, MasterCard and American Express yang tidak dikeluarkan oleh Maybank/Maybank Islamic Malaysia;
 - ii. Pemegang Kad Kredit Maybank / Maybank Islamic Visa, MasterCard dan American Express yang gagal memenuhi sebarang kewajipan terhadap kemudahan yang diberikan oleh Maybank/Maybank Islamic pada bila-bila masa sepanjang Tempoh Kempen



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5. TEMPOH KEMPEN

Kempen ini akan bermula dari **23 Jun 2025 hingga 31 Mac 2026**, kedua-dua tarikh termasuk ("**Tempoh Kempen**").

6. MEKANISMA KEMPEN

Tawaran Kempen ini sah untuk permohonan melalui atas talian dan permohonan manual untuk Pemindahan Baki/-i ("**Permohonan**").

Pilihan 1: Permohonan Atas Talian

a. Melalui Maybank2u

Langkah 1: Log masuk ke www.maybank2u.com.my

Langkah 2: Tekan "Cards" > pilih salah satu kad kredit

Langkah 3: Pilih "More Details" > pilih "Balance Transfer"

Langkah 4: Pilih "Pelan" > "12 bulan ansuran"

Langkah 5: Pilih pengeluaran kad yang ingin anda pindahkan

Langkah 6: Pilih jenis kad dan isikan maklumat anda

Langkah 7: Mengesahkan butiran anda dan menyerahkan

Langkah 8: Melanjutkan melalui Secure2U

b. Melalui Maybank MAE app

Langkah 1: Lancarkan Maybank MAE app > log masuk "Maybank2u"

Langkah 2: Tekan "Cards" > pilih salah satu credit card

Langkah 3: Pilih "Balance Transfer"

Langkah 4: Pilih "Pelan" > "12 bulan ansuran"

Langkah 5: Pilih pengeluaran kad yang ingin anda pindahkan

Langkah 6: Pilih jenis kad dan isikan maklumat anda

Langkah 7: Mengesahkan butiran anda dan menyerahkan

Langkah 8: Melanjutkan melalui Secure2U

Pilihan 2: Lengkapkan borang permohonan Pindahan Baki

Hantar : Serahkan permohonan Pindahan Baki yang dilengkapkan anda di
cawangan

Bank yang terdekat

ATAU:-

Email ke : mbbcardservices@maybank.com.my



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7. TAWARAN KEMPEN

Pindahan Baki/-i 0% untuk 12 bulan TANPA Bayaran Pendahuluan	
Kadar faedah / Fi pengurusan	0.00% setahun
Caj Pendahuluan sekali bayar	Dikecualikan
Tempoh bayaran	12 bulan
Amaun minima	RM1,000
Amaun maksimum	RM50,000 (dalam 90% baki had limit kad kredit)

- i. Caj pendahuluan sekali bayar 3% yang akan dikenakan daripada jumlah yang diluluskan dalam Tempoh Kempen, akan **DIKECUALIKAN** bagi tujuan Kempen ini. (Tertakluk kepada permohonan yang diluluskan pada atau sebelum 15 April 2026 dan kuota yang tersedia).
- ii. Ahli Kad yang Layak perlu memilih Pelan Pemindahan Baki- 12 bulan 0% setahun untuk tawaran Kempen ini. Pelan Pemindahan Baki - 12 bulan mesti diluluskan dalam Tempoh Kempen untuk layak mendapat tawaran Kempen ini. Pihak Bank tidak akan bertanggungjawab untuk sebarang kelulusan permohonan yang lewat oleh system.
- iii. Sebarang pelan Pindahan Baki/-i Maybank yang diluluskan sebelum Tempoh Kempen ini tidak dibenarkan menukar ke pelan Pindahan Baki ini.
- iv. Permohonan tertakluk kepada terma dan syarat sedia ada untuk Pindahan Baki/-i Maybank seperti di bawah.
 - a. TreatsPoints tidak akan diberikan untuk pindahan baki di bawah Kempen ini.
 - b. Tiada caj penyelesaian awal akan dikenakan. Semua ansuran bulanan yang tertunggak berserta faedah / caj pengurusan hendaklah dibayar dengan kadar segera.
 - c. Ahli Kad yang Layak boleh memohon lebih daripada satu pindahan baki semasa Tempoh Kempen, dengan syarat ada had kredit yang boleh



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digunapakai dan permohonan dibuat dan diluluskan dalam Tempoh Kempen.

8. ANSURAN BULANAN

Ansuran Bulanan untuk Kempen ini dikira berdasarkan kadar terus seperti dalam jadual di bawah:

Amaun Pindahan Baki/- i yang diluluskan (Prinsipal)	RM6,000
Kadar Faedah/Fi Pengurusan	0.00% setahun
Pengiraan Ansuran Bulanan	$\frac{\text{Prinsipal (P)} + [(P \times \text{Tempoh dlm tahun} \times \text{Kadar Faedah/Caj Pengurusan})]}{\text{Tempoh dalam bulan}}$
Ansuran Bulanan	$\frac{\text{RM6,000} + [\text{RM6,000} \times 1 \times 0.00\%]}{12 \text{ bulan}}$ RM500
Yuran Pendahuluan Sekali Bayar	Dikecualikan

9. PEMBAYARAN

- Ahli Kad yang Layak bersetuju bahawa jika dia memilih untuk membayar jumlah minimum lima peratus (5%) dari baki yang belum dibayar ("**Baki Tertunggak**") atau Ringgit Malaysia dua puluh lima (RM25), yang mana yang lebih tinggi, selain membayar ansuran bulanan sepenuhnya, Ahli Kad yang Layak bersetuju bahawa dia akan bertanggungjawab membayar faedah / caj pengurusan ke atas baki belum selesai. Untuk Kad Kredit Maybank Islamik, caj pengurusan tidak akan terkumpul.
- Ansuran bulanan yang pertama akan dikenakan pada satu (1) hari selepas pelan ansuran diluluskan. Ahli Kad yang Layak dikehendaki membayar penuh amaun ansuran bulanan sebelum tamat tempoh pembayaran nyata.



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- iii. Kegagalan Ahli Kad yang Layak membayar jumlah ansuran bulanan sepenuhnya seperti yang dinyatakan dalam Klausa 8 di atas, Ahli Kad yang Layak akan tertakluk kepada kadar kaedah/ caj pengurusan pada baki tertunggak dan caj pembayaran lewat Kad Kredit mengikut terma dan syarat di bawah Perjanjian Kad Maybank/Maybank Islamic yang berkenaan.

TERMA DAN SYARAT AM

10. Bank tidak akan bertanggungjawab atau dipertanggungjawabkan bagi apa jua kegagalan teknikal, intervensi, gangguan, dan/atau kesilapan elektronik atau manusia dalam pentadbiran dan/atau pemprosesan transaksi yang dilakukan melalui aplikasi MAE, aplikasi M2U, Maybank2u Biz, Maybank2u, atau Maybank2e dengan syarat perkara tersebut tidak berpunca daripada bank.
11. Bank berhak menarik balik, membatalkan, menggantung, melanjutkan atau menamatkan Kempen ini lebih awal, keseluruhannya atau sebahagian daripadanya, dan berhak mengubah mana-mana terma dan syarat yang terkandung dalam dokumen ini, dari semasa ke semasa dengan memberikan sekurang-kurangnya minimum dua puluh satu (21) hari ("hari" hendaklah mempunyai maksud yang sama dengan hari kalendar) notis terlebih dahulu, dan notis berkenaan hendaklah disiarkan melalui laman web Maybank2u di www.maybank2u.com.my atau melalui apa-apa saluran lain yang didapati sesuai oleh bank. Ahli Kad yang Layak bertanggungjawab untuk mendapatkan maklumat tentang ataupun mencari apa-apa notis sedemikian yang disiarkan secara sah.
12. Dengan menyertai Kempen ini, Ahli Kad yang Layak bersetuju untuk mengakses laman sesawang Maybank2u di www.maybank2u.com.my secara tetap bagi melihat Terma dan Syarat dalam dokumen ini dan mendapatkan penjelasan daripada Bank jika terdapat mana-mana Terma & Syarat yang tidak difahami sepenuhnya.
13. Dengan menyertai Kempen ini, Ahli Kad yang Layak bersetuju untuk terikat dengan Terma dan Syarat dalam dokumen ini dan memberikan kebenaran supaya data peribadinya dikumpul, diproses dan digunakan oleh Bank menurut



Penyata Privasi Maybank yang boleh didapati di www.maybank2u.com.my ("Maybank Privacy Statement") dan pada Borang PDPA untuk Pelanggan-Pelanggan Individu.

Sebagai tambahan kepada dan tanpa menjejaskan terma dalam Ma Penyata Privasi Maybank dan Borang PDPA untuk Pelanggan-Pelanggan Individu, Ahli Kad yang Layak bersetuju dan membenarkan data atau maklumat peribadinya dikumpul, diproses dan digunakan oleh bank untuk:

- a. tujuan Kempen; dan
- b. aktiviti pemasaran dan promosi yang dijalankan oleh Bank, termasuk tetapi tidak terhad kepada apa-apa bentuk pengiklanan atau media dan bahan publisiti seperti rakaman audio dan/atau visual yang diterbitkan melalui akhbar, rangkaian televisyen, stesen radio atau media dalam talian dan media digital serta dalam internet. Aktiviti pemasaran dan promosi termasuk dan tanpa had kepada penggunaan dan/atau penyiaran apa-apa butiran yang diberikan dalam dan/atau yang berhubung dengan penyertaan, bahan temu bual serta respons dan gambar yang berkaitan. Dalam hal ini, Ahli Kad yang Layak bersetuju untuk bekerja sama dan mengambil bahagian dalam semua aktiviti pengiklanan dan publisiti Bank yang berkaitan dengan Kempen.

*Nota: "PDPA" merujuk kepada Personal Data Protection Act (2010) (Akta Perlindungan Data Peribadi (2010)).

- 14.** Bank dan pegawai, kakitangan, pekerja, wakil dan/atau ejennya (termasuk dan tanpa had kepada mana-mana penyedia perkhidmatan pihak ketiga yang dilantik oleh Bank untuk tujuan Kempen ini) tidak bertanggungjawab terhadap Ahli Kad yang Layak dalam Kempen ini bagi apa-apa kerugian atau kerosakan langsung, tidak langsung, khas atau berbangkit (termasuk tetapi tidak terhad kepada kehilangan pendapatan, keuntungan atau nama baik) yang timbul daripada atau yang berhubung dengan Kempen ini melainkan disebabkan oleh apa-apa kecuai atau peninggalan melampau oleh Bank.
- 15.** Bank tidak akan bertanggungjawab bagi sebarang kegagalan pematuhan di bawah Kempen ini yang disebabkan oleh apa-apa peristiwa force majeure yang termasuk tetapi tidak terhad kepada bencana alam, kekacauan awam, tindakan perang, mogok, rusuhan, sekatan masuk, tindakan perindustrian, kebakaran,



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banjir, kemarau, ribut, epidemik dan pandemik atau apa-apa peristiwa dan keadaan walau apa pun sifatnya, yang di luar kawalan munasabah Bank.

- 16.** Bank boleh membatalkan/menolak mana-mana Ahli Kad yang Layak yang tidak mematuhi Terma dan Syarat yang dinyatakan dalam dokumen ini dan/atau didapati atau disyaki mengubah Kempen dan/atau prosesnya atau operasi Kempen ini yang termasuk aktiviti pemalsuan melibatkan apa-apa tindakan tipu helah dan/atau perdayaan dan/atau penipuan berhubung dengan Kempen.
- 17.** Terma dan Syarat ini hendaklah dikawal oleh Undang-undang Malaysia dan tertakluk kepada bidang kuasa eksklusif Mahkamah Malaysia.

Untuk maklumat, pertanyaan, maklum balas dan/atau aduan berkaitan dengan Kempen ini, sila hubungi talian utama Pusat Khidmat Pelanggan Bank di 1 300 88 6688 atau +603 7844 3696. Sebagai alternatif untuk maklum balas dan/atau aduan, Ahli kad yang Layak boleh memilih untuk menghantar e-mel kepada pihak Bank melalui borang maklum balas di laman web Maybank2u www.maybank2u.com.my