

**MAKLUMAT PENTING MENGENAI PENYATA AKAUN ANDA**
**CARA UNTUK MENJELASKAN AKAUN ANDA:**
**Pilihan Pembayaran**

Maybank2u	Tunai	Cek	Arahan Debit Langsung	Tele Perbankan
www.maybank.com.my	Mesin Deposit Tunai	Mesin Deposit Cek	Akaun Simpanan/ Semasa	Hubungi 1 300 88 6688 untuk maklumat lanjut

**Nota Pembayaran melalui cek:** Tuliskan cek dibayar kepada Maybank Card Centre. Sila tuliskan jumlah bayaran dan nombor Kad Kredit di belakang cek anda.

**TEMPOH BAYARAN TANPA FAEDAH BAGI TRANSAKSI PEMBELIAN RUNCIT**

Tiada caj selama 20 hari dari tarikh penyata, sekiranya baki semasa bulan yang terdahulu dijelaskan dengan sepenuhnya. Sekiranya anda memilih untuk membayar separa atau baki minima, caj pengurusan ke atas transaksi pembelian runcit yang tidak dijelaskan akan dikenakan mulai tarikh transaksi yang dipaparkan dalam akaun.

**KAEDAH PERUNTUKAN PEMBAYARAN**

Bayaran yang diterima akan menolak selesai baki tertunggak yang mengenakan caj kewangan tertinggi ke caj kewangan terendah.

**PINDAHAN BAKI (PB)**

Anda boleh memindahkan baki belum jelas dari Kad Kredit / Kad Caj bank lain ke Kad Kredit Utama Maybank, tertakluk kepada baki Kad Kredit semasa anda.

Tempoh (bulan)	6	9	12	24	36
Kadar PB Sebulan (%)	0.5	0.75	0	0.375	0.413
Andaian jumlah PB (RM)	5,000	5,000	5,000	5,000	5,000
Caj Kewangan biasa @ 18% setahun (RM)	262.50	375.00	487.50	937.50	1,387.50
Caj Kewangan PB (RM)	87.50	187.50	0.00	450.00	742.50
Penjimatan (RM)	175.00	187.50	487.50	487.50	645.00

\* BT Plan 6 & 9 bulan adalah berdasarkan kaedah pengurangan bayaran bulanan.

\*\* BT Plan 12, 24 & 36 bulan adalah berdasarkan kaedah bayaran tetap ansuran bulanan.

\*\*\* Caj pendahuluan sekali sahaja akan dikenakan pada kadar 3% untuk PB 12 bulan.

**PENGELUARAN TUNAI**

Kad Klasik	Kad Emas/Platinum/Kad Kredit American Express
50% dari had Kad Kredit	70% dari had Kad Kredit

**CAJ DAN YURAN**

Fi dan Caj Kewangan Pengeluaran Tunai	Minima RM18 atau 5% daripada jumlah pengeluaran (yang mana lebih tinggi).
Caj Pembayaran Lewat	18% setahun dari tarikh transaksi sehingga pembayaran penuh
Caj Pembayaran Lewat	Jika pembayaran balik minima tidak dijelaskan pada tarikh matang, caj 1% akan dikenakan ke atas baki belum jelas transaksi pembelian runcit dan pengeluaran tunai yang tertunggak, tertakluk kepada caj minima RM10, sehingga tahap maksima sebanyak RM100.
Fi Penggantian Kad*	RM50 bagi setiap penggantian Kad * Fi penggantian Kad disebabkan :- • Kad Hilang/ Dicuri • Pendedahan maklumat Kad kepada pihak ketiga • Penukaran nombor Kad baru
Bekalan kadar-tetap	Bekalan kadar-tetap adalah bekalan barangan dan perkhidmatan yang dikenakan CBP dengan kadar cukai yang ditetapkan oleh kerajaan. CBP dipungut oleh pihak CBP yang berdaftar dan diformalkan kepada Kerajaan.

Nota: Semua Kad akan digantikan tertakluk kepada budibicara pihak bank.

**TRANSAKSI LUAR NEGARA**

- Transaksi-transaksi yang dijalankan di luar negara akan ditukar kepada Ringgit Malaysia pada tarikh transaksi diterima dan / atau diproses. Amaun yang ditukarkan tersebut akan ditunjukkan dalam penyataan Pemegang Kad. Kadar pertukaran mungkin berbeza daripada kadar yang dikenakan pada tarikh transaksi disebabkan oleh keadaan turun naik pasaran. Kadar pertukaran yang digunakan untuk menukar transaksi yang dibuat dalam mata wang asing merupakan satu gabungan komponen penukaran mata wang 1.25% yang dikenakan oleh Visa International atau MasterCard International dan 1% atau pada kadar lain yang dikenakan oleh Maybank.
- Semua transaksi luar negara yang ditukar oleh American Express akan dikenakan faktor tukaran sebanyak 2.5% kepada amaun yang ditukarkan. Caj yang dibuat dalam matawang asing selain dari Dolar A.S, apabila penukaran dibuat oleh American Express, akan ditukar kepada Dolar A.S sebelum ditukar ke dalam bil matawang Pemegang Kad.

**KAD HILANG ATAU KECURIAN**

Sekiranya Kad hilang atau dicuri, laporkan dengan segera ke talian-talian berikut, yang disediakan 24 jam sehari, 7 hari seminggu :-

Kad Maybank	03 - 2072 1373 or Toll Free 1800 88 3231
Kad American Express	

Sekiranya anda berada di luar negara, sila hubungi Visa / MasterCard Assistance Centres atau American Express Travel Service Offices.

**Liabiliti atas Kehilangan / Kecurian Kad**

Anda dilarang menggunakan Kad bagi tujuan penipuan dan seharusnya akan menghubungi Maybank dengan segera sekiranya didapati Kad anda telah hilang atau dicuri. Jika anda gagal berbuat demikian, anda akan bertanggungjawab sepenuhnya untuk sebarang transaksi tidak sah dengan penggunaan Kad anda sebelum tarikh dilaporkan.

**PENGUNAAN KAD UNTUK KEGIATAN YANG MENYALAHUI UNDANG-UNDANG**

Penggunaan Kad anda untuk sebarang kegiatan yang menyalahi undang-undang termasuk dan tidak dihadkan kepada pertaruhan atau perjudian melalui internet. Maybank berhak menamatkan Kad dengan serta merta tanpa sebarang notis atau tanggungan kepada anda sekiranya Kad digunakan untuk tujuan itu.

**PERMINTAAN PENYATA AKAUN ATAU SALINAN TRANSAKSI**

Yuran berikut dikenakan untuk:-

Salinan Transaksi	Penyata akaun melebihi 6 bulan
RM5 setiap salinan	RM5 setiap salinan

Rekod dan catatan dalam Akaun Kad Kredit Pemegang Kad dengan Maybank seperti yang dilihat pada penyata akaun bulanan hendaklah disifatkan sebagai betul dan mengikat Pemegang Kad melainkan notis bertulis menyatakan sebaliknya telah diberikan kepada Maybank dalam tempoh Dua Puluh (20) hari dari Tarikh Tutup Tempoh Bil seperti yang tercatat dalam penyata akaun.

**BAYARAN BULANAN MINIMA SAHAJA**

Jadual berikut menunjukkan jumlah kaedah (Caj Kewangan) dan tempoh pembayaran balik bagi senario baki tertunggak yang berbeza jika anda hanya membayar bayaran minima secara berterusan. Pengiraan adalah berdasarkan andaian berikut :

- Berdasarkan bahagian caj kewangan dibawah
- Tiada transaksi baru pada Kad
- 30 hari sebulan

Pembelian Runcit: Contoh dibawah adalah bagi jumlah tertunggak yang berbeza

Baki Tertunggak (RM)	3,000	5,000	10,000				
Pembayaran	Bayaran Minima 5% atau RM25 sahaja	Bayar RM 250	Bayaran Minima 5% atau RM25 sahaja				
Bahagian I 15% setahun	Tempoh bayaran balik (bulan)	70	13	83	16	101	17
	Jumlah caj dikenakan (RM)	842.51	221.77	1460.91	458.35	3007.03	1000.97
Bahagian II 17% setahun	Tempoh bayaran balik (bulan)	72	14	86	16	105	18
	Jumlah caj dikenakan (RM)	995.85	256.63	1728.07	527.43	3558.48	1160.55
Bahagian III 18% setahun	Tempoh bayaran balik (bulan)	74	14	88	16	107	18
	Jumlah caj dikenakan (RM)	1077.80	273.53	1870.67	562.73	3852.86	1239.96

Pengeluaran Wang Tunai - Contoh dibawah adalah senario bagi jumlah tunggakan yang berbeza

Baki Tertunggak (RM)	500	1,000	1,500	2,000	5,000	10,000
Tempoh Bayaran (Bulan)	12	25	36	44	70	89
Caj Pengurusan 18%	73.50	255.90	470.06	685.86	1983.33	4138.19

**Caj Kewangan**

Caj Kewangan akan dikenakan ke atas baki belum jelas bagi transaksi pembelian runcit dan pengeluaran tunai selepas tarikh matang pembayaran. Untuk transaksi pembelian runcit, caj kewangan akan dikira dari tarikh transaksi dimasukkan ke dalam penyata akaun sehingga pembayaran penuh dibuat. Untuk transaksi pengeluaran tunai, caj kewangan akan dikira dari tarikh transaksi pengeluaran tunai sehingga pembayaran penuh dibuat.

Selepas mengenal pasti baki dan tempoh Caj Kewangan yang mungkin dikenakan, formula berikut akan digunakan bagi pengiraan caj kewangan :

f = (B) x (P/D) x (R)	F = Sum (f)
<b>F</b>	Jumlah caj kewangan yang dikenakan pada bulan tersebut.
<b>Sum (f)</b>	Jumlah caj kewangan yang dikira diatas jumlah berlainan yang mungkin dikenakan dengan caj kewangan dengan tempoh yang berkaitan pada bulan itu.
<b>f</b>	Caj kewangan untuk jumlah B yang dikira ke atas tempoh P.
<b>B</b>	Jumlah baki dikenakan caj kewangan.
<b>P</b>	Tempoh hari dimana jumlah B dikenakan caj kewangan.
<b>D</b>	Tempoh hari yang digunakan sebagai asas untuk kadar tahunan.
<b>R</b>	Kadar tahunan caj kewangan nominal yang dinyatakan (caj kewangan normal bergantung kepada sejarah bayaran bulanan anda). Sila rujuk jadual caj kewangan yang disediakan.

Syarat Bayaran Balik Bulanan/Selama 12 bulan	Kadar Faedah	
	Sebulan	Setahun
Bayaran balik segera 12/12 bulan	1.25%	15%
Bayaran balik segera 10/12 bulan	1.42%	17%
Bayaran balik segera kurang daripada 10/12 bulan	1.50%	18%

**PERKHIDMATAN PELANGGAN**

Sekiranya anda mempunyai sebarang pertanyaan dan pertukaran alamat serta nombor telefon, sila hubungi kami ditalian berikut :

Kad Klasik/Emas	Kad Platinum	Kad American Express	Kad American Express Platinum
1 300 88 6688	1 800 88 1801	1 800 88 9559	
+603 7844 3696	+603 2074 8800	+603 7844 3595	+603 2056 8799

Anda juga boleh menghubungi kami menerusi:

Faks	+603 7953 8600/8610
E-mel	mbbcardservices@maybank.com.my
Mel	Head, Customer Engagement, Maybank Card Centre, 7th Floor Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur

Jika aduan anda tidak diselesaikan dalam jangka masa yang dijanjikan, anda boleh bertindak menyampaikan kepada BNM melalui cara-cara berikut:

Talian BNM	Pusat Khidmat Pelanggan	E-mel
1 300 88 5465	BNM TELELINK Customer Service Centre, Ground Floor, Block D, Jalan Dato' Onn 50480 Kuala Lumpur	bnmteletelink@bnm.gov.my

\* Nota: Operasi Talian BNM & Pusat Khidmat Pelanggan (Isnin-Jumaat: 9.00am-5.00pm)

**IMPORTANT INFORMATION ON YOUR STATEMENT**
**WAYS TO SETTLE YOUR ACCOUNT :**
**Payment Options**

Maybank2u www.maybank.com.my	Cash Deposit Machine	Cheque Deposit Machine	Direct Debit Saving/current account	Autophone Contact 1 300 88 6688 for details
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**Note Payment by Cheque:** Payment by cheque payable to Maybank Card Centre. Please indicate amount paid and Credit Card account number at reverse side of the cheque

**INTEREST FREE PERIOD FOR RETAIL TRANSACTIONS**

No charge for 20 days from statement date, if you have paid the full amount of your previous month's retail transactions. If you opt to pay partial or minimum payment, the finance charges on your unpaid retail transactions will be calculated from the day the transactions are posted to your account.

**PAYMENT ALLOCATION METHOD**

Any payment received will be applied in the order of balances attracting the highest interest rate to the lowest interest rate.

**BALANCE TRANSFER (BT)**

You may transfer your outstanding balance from other Credit/Charge Card to Maybank Principal Credit Card, subject to your available Credit Card balance.

Tenure (Month)	6	9	12	24	36
BT Finance Charges (%) per month	0.5	0.75	0	0.375	0.413
Assume BT Amount (RM)	5,000	5,000	5,000	5,000	5,000
Normal Finance Charges@18%p.a(RM)	262.50	375.00	487.50	937.50	1,387.50
Finance Charges with BT (RM)	87.50	187.50	0.00	450.00	742.50
Savings (RM)	175.00	187.50	487.50	487.50	645.00

\* BT Plan 6 & 9 month is on reducing balance payment method.

\*\* BT Plan 12, 24 & 36 month is on fixed monthly installment payment method.

\*\*\* One time up-front fee of 3% applies for BT 12 months plan.

**CASH ADVANCE WITHDRAWAL**

Classic Cards	Gold/Platinum Card/American Express Credit Cards
50% from Credit Line	70% from Credit Line

**FEE AND CHARGES**

Cash Advance Fee and Interest Charges	5% from withdrawal amount or minimum RM18 whichever is higher 18% per annum from day withdrawal till full payment
Late Payment Charges	If the minimum payment is not made by payment due date, a late payment charge will be levied at 1% of the unpaid retail and cash advance/withdrawal transaction outstanding balance, subject to a minimum of RM10, whichever is higher up to maximum of RM100.
Card Replacement Fee*	RM50 for each Card replaced *Replacement Card Fee due to :- • Lost/ Stolen Card • Card details disclosure to third party • Request change of new Card number
Standard-rated	Standard-rated supplies are goods and services that are charged GST with a tax rate fixed by the Government. GST is collected by a GST registered person and remitted to the Government

Note: All Card will be replaced at the bank discretion.

**OVERSEAS TRANSACTIONS**

- Transactions conducted outside Malaysia will be converted to Ringgit Malaysia on the date the transaction is received and/or processed. The converted amount is shown in the cardmember's statement. The exchange rate may differ from the rate charged on the date of transaction due to market fluctuation. The exchange rate used to convert the transaction made in foreign currency represents a bundling of currency conversion components of 1.25% imposed by Visa International or MasterCard International and 1% or at such other rate imposed by Maybank.
- All foreign charges converted by American Express apply a conversion factor of 2.5% to the converted amount. A charge that is made in foreign currency other than U.S. Dollars will, when the conversion is done by American Express, be converted into U.S. Dollars before being converted in the Cardmember billing currency.

**LOST OR STOLEN CARDS**

If your Card is lost or stolen, report immediately by calling the following numbers, available 24-hours a day, 7 days a week:-

Maybank Cards	03-2072 1373 or Toll Free 1800 88 3231
American Express Cards	

If you are travelling abroad, you may report to Visa / MasterCard Assistance Centres or American Express Travel Service Offices.

**Liability of Lost / Stolen Cards**

You shall not act fraudulently in the use of your Card and shall inform Maybank immediately upon your discovery that your Card is lost or stolen, failing which you shall be liable in full for any unauthorised transaction effected through the use of your Card prior to reporting date.

**USAGE OF CARD FOR UNLAWFUL ACTIVITIES**

The use of your Card for any unlawful activities including but not limited to illegal online betting or gambling is prohibited. Maybank shall, at its sole discretion, terminate your Card immediately without any notice or liability to you if the Card is found to be used for this purpose(s).

**STATEMENT TRANSACTION COPY**

The following fees are applicable:-

Sales Draft	Statement more than 6 months
RM5 every copy	RM5 every copy

The records and entries in the Cardmember's Credit Card Account with Maybank as appearing on the monthly statement of account shall be deemed to be correct and binding on the Cardmember unless written notice to the contrary shall have been given to Maybank within Twenty (20) days from the Closing Date of Billing Period as stated on the statement of account.

**PAYING ONLY MINIMUM MONTHLY PAYMENT**

The following table illustrates the amount of interest (Finance Charges) incurred and the repayment period, under different outstanding amount scenarios if you continue to pay only the minimum amount. The computations are based on the assumption below :-

- Based on below tier rate
- No new transaction on the Card
- 30 days a months

Outstanding balance (RM)	3,000		5,000		10,000		
Repayment	Pay only minimum amount 5% or RM 25	Pay RM 250	Pay only minimum amount 5% or RM 25	Pay RM 350	Pay only minimum amount 5% or RM 25	Pay RM 650	
Tier I 15% p.a	Repayment period (months)	70	13	83	16	101	17
	Total Interest incurred (RM)	842.51	221.77	1460.91	458.35	3007.03	1000.97
Tier II 17% p.a	Repayment period (months)	72	14	86	16	105	18
	Total Interest incurred (RM)	995.85	256.63	1728.07	527.43	3558.48	1160.55
Tier III 18% p.a	Repayment period (months)	74	14	88	16	107	18
	Total Interest incurred (RM)	1077.80	273.53	1870.67	562.73	3852.86	1239.96

**Cash Advance - Example under different Outstanding Amount scenarios**

Outstanding Balance (RM)	500	1,000	1,500	2,000	5,000	10,000
Repayment Periods (Months)	12	25	36	44	70	89
Finance Charges 18%	73.50	255.90	470.06	685.86	1983.33	4138.19

**Finance Charge**

Finance Charge is imposed on the outstanding retail and cash advances / withdrawal transaction that is not paid after the payment due date. For retail transaction, finance charge is calculated from posting date till full payment is made. For cash advance/withdrawal transaction, finance charge is calculated from the transaction date till full payment is made.

• After determining the balance and the respective periods on which the finance Charge maybe imposed, the following formula for the computation of finance charge will be used :

$f = (B) \times (P/D) \times (R)$		$F = \text{Sum } (f)$	
<b>F</b>	Total finance charge imposed for the month		
<b>Sum (f)</b>	Sum of all finance Charges computed on the different balance that maybe imposed with finance charges over the applicable interest-bearing period during the month.		
<b>f</b>	Finance charge for a particular balance B computed over the period of P days.		
<b>B</b>	Balance that is imposed with finance charge.		
<b>P</b>	Respective interest-bearing period in days on which the balance B is imposed with finance charge.		
<b>D</b>	Number of days used as the base for the annual rate.		
<b>R</b>	Normal Finance Charge annual rate stated (normal Finance Charge depends on your monthly payment history). Please refer to the tiered finance Charges table provided.		

Conditions Repayment Months/Total 12 months	Interest Rate	
	Per Month	Per Annum
For prompt repayment of 12/12 months	1.25%	15%
For prompt repayment of 10/12 months	1.42%	17%
For prompt repayment of less than 10/12 months	1.50%	18%

**CUSTOMER SERVICE**

If you have any enquiries or change of contact details and address, please call us at the following numbers:

Classic/Gold Cards	Platinum Cards	American Express Cards	American Express Platinum Cards
1 300 88 6688	1 800 88 1801	1 800 88 9559	
+603 7844 3696	+603 2074 8800	+603 7844 3595	+603 2056 8799

You may also contact us at:

Fax	+603 7953 8600/8610
E-mail	mbbcardservices@maybank.com.my
Mail	Head, Customer Engagement, Maybank Card Centre, 7th Floor Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur

If your problem not resolve satisfactorily within the indicative timeline given, you may then choose to raise to BNM by:

Call BNM TELELINK	Visit BNM TELELINK	E-mail BNM TELELINK
1 300 88 5465	BNM TELELINK Customer Service Centre, Ground Floor, Block D, Jalan Dato' Onn 50480 Kuala Lumpur	bnmtelelink@bnm.gov.my

\* Note: BNM Telelink & Customer Service (Monday-Friday : 9.00am-5.00pm)