

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take the Maybank Islamic Ikhwan Credit Card-i. Be sure to also read the general terms and conditions.



Maybank Islamic Ikhwan Credit Card-i
Date: Aug 2023

1. What is the product about?

- Maybank Islamic Ikhwan Credit Card-i (Credit Card-i) is an Islamic Credit Card based on the Shariah principle of Ujrah (fee on services). Under the Shariah principle of Ujrah, we are entitled to charge you the Management Fee in exchange for all the services which are made available to you. Actual Monthly Management Fee will be calculated based on the outstanding balance which are not paid in full on or before the due date.

Islamic Card Type
Maybank Islamic Mastercard Ikhwan Gold and Platinum Credit Card-i
Maybank Islamic Petronas Ikhwan Visa Gold and Platinum Credit Card-i
Maybank Islamic Ikhwan American Express Platinum Credit Card-i
Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i

- The usage of Credit Card-i is prohibited at the non-Shariah Compliant Merchant Category Codes (MCCs) including but not limited to the following and any other non-Shariah compliant merchants which will be informed by the Bank from time to time;

No	MCC	Description
1	5921	Package Stores - Beer, Wine and Liquor
2	5993	Cigar Stores and Stands
3	7261	Funeral Services and Crematories
4	7273	Dating Services
5	7800	Government Owned Lotteries (US Region only)
6	7801	Government Licensed Online Casinos (Online Gambling) (US Region only)
7	7802	Government Licensed Horse/Dog Racing (US Region only)
8	7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track Betting and Wagers at Race Tracks
9	9406	Government Owned Lotteries (Non US region)
10	9754	Gambling-Horse and Dog Racing, State Lotteries

2. What do I get from this product?

- **Qard (loan):** Under the *Shariah* contract of *Qard*, you may utilize the Card based on the Card Limit approved by us. *Qard* means a contract to lend money under which we lend money to you and you are bound to pay an equivalent amount to us.
- **Ibra' (Rebate):** We have the rights to give rebate on the Management Fee and the rebate will be calculated based on the differences between Fixed Monthly Management Fee and Effective Management Fee and/ or Effective Cash Advance Management Fee at the relevant Statement Date.
- **Card Limit**
Maybank Islamic Ikhwan Credit Card-i limit will be determined based on the individual's credit assessment and the type of Credit Card-i applied by the customers including principal and supplementary Credit Card-i.
- **Existing Cardmembers**
Maybank Islamic use combined Card limit for existing Cardmembers. Therefore, if you request to increase Credit Card-i limit, you must provide the latest income document which is subject to approval.

- **Reward Points***

Card Type	Treat Point / Membership Reward Points Earned	Validity of Points
*Maybank Islamic Mastercard Ikhwan Gold and Platinum Credit Card-i	RM1 = 1x TreatsPoints for all retail transaction	

**Maybank Islamic Petronas Ikhwan Visa Gold and Platinum Credit Card-i	RM1 = 1x TreatsPoints for all retail transaction	3 years
***Maybank Islamic Ikhwan American Express Platinum Credit Card-i	RM1 = 1x TreatsPoints for petrol, utilities, education and Takaful RM1 = 2x TreatsPoints for all other spend RM1 = 3x TreatsPoints for transaction at selected Maybank eco-friendly merchants	
****Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i	RM1 = 1x TreatsPoints for all retail transaction	

* Transactions for utilities, education, EzyPay/-i and Takaful transactions will earn 1x TreatsPoints and No TreatsPoints will be awarded for spend on government bodies, any reloads on e-wallets, payment via JomPAY and FPX.

** Transactions for utilities, education, EzyPay/-i and Takaful transactions will earn 1x TreatsPoints and No TreatsPoints will be awarded for spend on government bodies, petrol, any reloads on e-wallets, payment via JomPAY and FPX.

*** No TreatsPoints will be awarded for spend on government bodies, any reloads on e-wallets, payment via JomPAY and FPX.

**** No TreatsPoints will be awarded for spend on petrol, airlines, government bodies, cash advances, any reloads on e-wallets and payment via JomPAY and FPX.

• **Cashback**

Card Type	Cashback Rate	Capping Per month																																
Maybank Islamic Mastercard Ikhwan Gold and Platinum Credit Card-i (Principal cardmember only)	5% on petrol and groceries on Friday and Saturday	RM50																																
Maybank Islamic Petronas Ikhwan Visa Gold and Platinum Credit Card-i	8% cashback for spending at Petronas on Saturday and Sunday, 1% cashback for spending at Petronas stations on Monday to Friday	RM50																																
Maybank Islamic Ikhwan American Express Platinum Credit Card-i	8% cashback for Online Spend	*RM50 & *RM100																																
**Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i	<ul style="list-style-type: none"> 1% cashback for spending at ESG-friendly merchants under Merchant Categories Codes (MCCs) listed below: <table border="1" data-bbox="659 1243 1139 2027"> <thead> <tr> <th>MCC</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>4111</td> <td>Local and Suburban Commuter Passenger Transportation, Including Ferries</td> </tr> <tr> <td>4112</td> <td>Passenger Railways</td> </tr> <tr> <td>4121</td> <td>Taxicabs and Limousines</td> </tr> <tr> <td>4131</td> <td>Bus Lines</td> </tr> <tr> <td>5074</td> <td>Plumbing and Heating Equipment and Supplies</td> </tr> <tr> <td>5552</td> <td>Electric Vehicle Charging</td> </tr> <tr> <td>5655</td> <td>Sports and Riding Apparel Stores</td> </tr> <tr> <td>5912</td> <td>Drug Stores and Pharmacies</td> </tr> <tr> <td>5931</td> <td>Used Merchandise and Secondhand Stores</td> </tr> <tr> <td>5940</td> <td>Bicycle Shops-Sales and Service</td> </tr> <tr> <td>5941</td> <td>Sporting Goods Stores</td> </tr> <tr> <td>7512</td> <td>Automobile Rental Agency</td> </tr> <tr> <td>7622</td> <td>Electronics Repair Shops</td> </tr> <tr> <td>7629</td> <td>Electrical and Small Appliance Repair Shops</td> </tr> <tr> <td>7699</td> <td>Miscellaneous Repair Shops</td> </tr> </tbody> </table>	MCC	Description	4111	Local and Suburban Commuter Passenger Transportation, Including Ferries	4112	Passenger Railways	4121	Taxicabs and Limousines	4131	Bus Lines	5074	Plumbing and Heating Equipment and Supplies	5552	Electric Vehicle Charging	5655	Sports and Riding Apparel Stores	5912	Drug Stores and Pharmacies	5931	Used Merchandise and Secondhand Stores	5940	Bicycle Shops-Sales and Service	5941	Sporting Goods Stores	7512	Automobile Rental Agency	7622	Electronics Repair Shops	7629	Electrical and Small Appliance Repair Shops	7699	Miscellaneous Repair Shops	RM70
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		and Related Services	
	7997	Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses	
	8211	Elementary and Secondary Schools	
	8220	Colleges, Universities, Professional Schools, and Junior Colleges	
			<ul style="list-style-type: none"> •0.5% cashback on other retail spending using contactless payment such as Samsung Pay and Apple Pay.

* Note:

i. 8% cashback on online spend capped at maximum of RM50 per month throughout the year except for the months of Ramadhan and Syawal.

ii. 8% cashback on online spend capped at maximum of RM100 per month for the months of Ramadhan and Syawal.

iii. Cashback on online spend is excluding all EzyPay/-i transactions (Maybank EzyCash/-i, Maybank EzyPay Plus/-i, Maybank EzyPay/-i, Cash Treats/-i, Cash Advance, Balance Transfer/-i, Quasi Cash), spend on government bodies, any reloads on e-wallets, payment via JomPAY and FPX.

** Note:

i. Cashback is excluded for spend on petrol, airlines, Government Bodies, utilities, any reloads on e-wallets, all EzyPay/-i transactions (Maybank EzyCash/-i, Maybank EzyPay Plus/-i, Maybank EzyPay/-i), Cash Treats/-i, Cash Advance, Balance Transfer/-i and Quasi Cash.

• Card Features

Card Type	Card Benefit
Maybank Islamic Mastercard Ikhwan Gold and Platinum Credit Card-i	- Contribution of 0.1% by us for charity purposes with every spending - Umrah Campaign for Muslim and holiday package for non- Muslim
Maybank Islamic Petronas Ikhwan Visa Gold and Platinum Credit Card-i	- Free subscription fee for Maybank Touch n' Go Zing Card - Enjoy Mesra points at all Petronas Station
Maybank Islamic Ikhwan American Express Platinum Credit Card-i	- RM25 Cashback Welcome Gift (with minimum RM300 spends within first 60 days from card issuance) - Free subscription fee for Maybank Touch n' Go Zing Card
Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i	- Welcome Gift of RM50 Cashback with minimum spend of RM1,500 within 90 days from the card issuance and minimum 3 transactions at ESG-friendly merchants

Please visit to www.maybank2u.com.my for other benefit such as Balance Transfer/-i, EzyPay/-i, AutoPay and others.

3. What are my obligations?

- Minimum monthly payment:
5% of statement balance + 100% monthly instalment*(if any) + 100% past due amount (if any) + amount exceeded Card limit (if any); OR RM25; whichever is higher on payment due date.
*Only applicable to new Credit Card-i instalment plan i.e.: Balance Transfer-i, Cash Treats-i, EzyCash-i, EzyPay-i & EzyPay Plus-i approved from 1 October 2019 onwards.
- You should notify us within 20 days from the closing date of billing period as stated on the statement of the account should there be dispute or discrepancies.
- You must take all reasonable precaution to prevent loss or theft of the Credit Card-i. You shall notify us by telephone or email immediately upon discovery of lost or theft and confirm the same in writing to us. Principal Cardmember will be responsible and liable for all charges incurred by the Supplementary Cardmember.
- You must ensure to take all reasonable step and precaution to keep the Credit Card-i and PIN secured at all times.
- Grace period for retail transactions (not applicable to balance transfer or cash advance) - No charge for 20 days from the 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 Effective Management Fee on your unpaid retail transactions will be calculated from the day the transactions are posted to your account.

- You must use the Credit Card-i responsibly, including not using for unlawful activity.
- You must use the Credit Card-i for Shariah-compliant purposes only.
- You must check the account statement and report any discrepancy without undue delay.

4. What are the fees and charges I have to pay?

Fees / Charges			
Annual Fees	Card Type	Principal	Supplementary
	Maybank Islamic Mastercard Ikhwan Gold and Platinum Credit Card-i	Free For Life Free For Life	Free For Life
	Maybank Islamic Petronas Ikhwan Visa Gold and Platinum Credit Card-i		
	Maybank Islamic Ikhwan American Express Platinum Credit Card-i		
	Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i		
Fixed Management Fee	Gold RM 7,500	Platinum RM 15,000	
Effective Management Fee	Effective Management Fee	Per Month	Per Annum
	For prompt payment of 12/12 months	1.25%	15%
	For prompt payment of 10/12 months	1.42%	17%
	For Prompt payment of less than 10/12 months	1.50%	18%
	Cash Advance (calculated on a daily basis)	1.50%	18%
<i>To enjoy lower Effective Management Fee for retail transactions, you should make at least 10 prompt payments in the last 12 months.</i>			
Effective Cash Advance Management Fee	One-time service fee of 5% from the advance amount or a minimum of RM18 per transaction, whichever is higher		
Credit Card-i Replacement Fee	RM50 for every Credit Card-i replacement		
Sales Draft Retrieval Fee	Photocopy of sales draft at RM15 per copy		
Statement Copy Request Fee	RM5 per month statement (statement period within 2 years) Note: In exception of 'damage', 'non-received' and 'missing', the fixed fee of RM5 per statement copy applies for request above 3 months from the current statement date RM10 per month statement (statement period beyond 2 years)		
Legal fees	On solicitor and your basis plus other expenses incurred by us in the enforcement of our right and entitlement under Terms and Conditions		
Overseas Transaction Conversion Fee	The currency of transactions conducted outside Malaysia will be converted into Ringgit Malaysia on the date the transaction record is received and/or processed by us. The converted amounts will be shown in your statement. The exchange rate used for the conversion may differ from the rate prevailing on the date of the transaction, due to market fluctuation. The exchange rate used for the conversion reflects a bundling of (i) currency conversion components of 1% imposed by Visa International or Mastercard International (in the case of Visa or Mastercard Cards), and (ii) 1% or other rate imposed by us from time to time. Maybank Islamic Ikhwan American Express Platinum Credit Card-i		

	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 when the conversion is done by American Express be converted into U.S. Dollars before being converted in your billing currency.
Service Tax	<ul style="list-style-type: none"> Principal Credit Card-i: RM25 per Credit Card-i Supplementary Card-i: RM25 per Credit Card-i <p><i>Note: Service tax will be imposed on each Principal and Supplementary Credit Cards upon Card-i activation (or 3 months after the issuance of the card whichever comes first) and Card-i anniversary.</i></p>

Notwithstanding the above Terms and Conditions, we may at its discretion vary the rate of such fees and charges by giving Twenty- One (21) calendar days written notice to you and such amended rate shall take effect from the date specified in the said notice.

- If you overpay your Maybank Islamic Credit Card-i account, the overpayment would be used to offset any subsequent outstanding balance of that Credit Card-i.
- For cancellation of Maybank Islamic Credit Card-i with an overpayment, we shall proceed to transfer the overpaid amount through the following options:
 - Transfer to your other valid Maybank/Maybank Islamic Credit Card-i account.
 - Transfer to your Maybank/Maybank Islamic Savings or Current Account(s), excluding Joint Account and MAE Account;
 - You may opt to sign-up for a new Maybank Islamic Ikhwan Credit Card-i or Maybank Islamic Savings or Current Account and transfer the overpaid amount to the respective account; or
 - In the event you do not have any other valid Maybank Islamic Credit Card-i account or Maybank/Maybank Islamic Savings or Current Account(s), please do advise us on the savings or current account details of another bank that you wish to transfer the overpaid amount to.

5. What if I fail to fulfill my obligation?

- Late Payment Charges:** 1% of the unpaid outstanding balance, subject to a minimum of RM10, whichever is higher, up to a maximum of RM100. (Not applicable for Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i)
- Right to set-off:** Any credit balance in your account maintained with us against any outstanding balance in this Credit Card-i account without assigning reason, by giving seven (7) calendar days prior notice on our attention to set off a credit balance.
- Liability for unauthorized transactions:** You shall be liable for all charges and advance whatsoever arising from all transactions, whether authorized or unauthorized, effected with the Credit Card-i.
- If you fail to abide by the terms and conditions of the Credit Card-i, we have the right to terminate your Credit Card-i.
- You will be liable for PIN based unauthorised transaction if you have:**
 - acted fraudulently, or
 - delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your Credit Card-i, or
 - voluntarily disclosed your PIN to another person, or
 - recorded your PIN on the Credit Card-i, or anything kept in close proximity with your Credit Card-i
- You will be liable for unauthorised transactions which require Signature Credit Card-i or with a contactless Credit Card-i, if you have:**
 - acted fraudulently, or
 - delayed in notifying us as soon as reasonable practicable after having discovered the loss or unauthorised use of your Credit Card-i, or
 - left your Credit Card-i or item containing your Credit Card-i unattended in places visible and accessible to others, or
 - voluntarily allowed another person to use your Credit Card-i.
- Maybank Islamic shall be entitled at any time at its discretion and without the need to provide any reasons, to revise, vary and/or reduce your Credit Card-i limit and such change of Credit Card-i limit takes effect immediately upon notification to you. You shall be deemed notified when such change of Credit Card-i limit is reflected in the monthly statement of account.
- Illustration of default mechanism for Maybank Islamic Ikhwan Credit Card-i is as follow:

Default in Payment

- The Cardmember is advised to make prompt payment for each payment period. If you only make minimum payment, you may incur more Management Fee and it will take longer period to pay off the balance.

- ii. If the Cardmember fails to pay the minimum payment due or to make any payment, the Bank shall charge the Effective Management Fee (EMF) and Late Payment Charges (LPC) on Cardmember that trigger default.
- iii. The following table illustrates the charges incurred and sample calculation assuming that the Cardmember did not make any minimum payment:-

Default Categories	Charges Incurred (Tier III, 18% Per Annum)		Amount To Be Paid (RM)		
			Minimum Payment	Outstanding Balance: 1000	
				Retail Transaction: 900	Management Fee: 100
Before default	Minimum Payment (5%) only	<ul style="list-style-type: none"> 5% x RM 1000 = RM 50 	50	No Payment Received	
Default: 30 days	EMF (1.5%) + LPC (1% but minimum RM 10)	<ul style="list-style-type: none"> EMF incurred: 1.5% x RM 900 = RM 13.50 LPC incurred: RM 10 Min. Payment: <ul style="list-style-type: none"> i. 5% x RM 1023.50 = RM 51.18 ii. Carry forward min. payment = RM50 	101.18	Retail Transaction = 900	1,023.50
Default: 60 days (61 to 89 days is the process of Credit Card-i termination)	EMF (1.5%) + LPC (1% but minimum RM 10)	<ul style="list-style-type: none"> EMF incurred: 1.5% x RM 900 = RM 13.50 LPC incurred: RM 10 Min. Payment: <ul style="list-style-type: none"> i. 5% x RM 1047 = RM 52.35 ii. Carry forward min. payment = RM 101.58 <p>Note: The terminated Credit Card-i will not impose any Management Fee.</p>	153.53	Retail Transaction = 900	1,047
Default: 90 days onward (The terminated account will be under non-performing financing (NPF) and recovery efforts will be taken, including but not limited to recovery action through debt collection agency or legal action)	LPC (1% but minimum RM 10) only	<ul style="list-style-type: none"> LPC incurred: RM 10 Min. Payment: <ul style="list-style-type: none"> i. 5% x RM 1057 = RM 52.85 ii. Carry forward min. payment = RM 153.53 <p>Note: The terminated Credit Card-i will not impose any Management Fee.</p>	206.38	Retail Transaction = 900	1,057
				Management Fee = 157	

iv. The following table illustrates the charges incurred and sample calculation assuming that the Cardmember did not make any minimum payment for Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i:-

Default Categories	Charges Incurred (Tier III, 18% Per Annum)		Amount To Be Paid (RM)		
			Minimum Payment	Outstanding Balance: 1000	
				Retail Transaction: 900	Management Fee: 100
Before default	Minimum Payment (5%) only	<ul style="list-style-type: none"> 5% x RM 1000 = RM 50 	50	No Payment Received	
Default: 30 days	EMF (1.5%)	<ul style="list-style-type: none"> EMF incurred: 1.5% x RM 900 = RM 13.50 Min. Payment: <ul style="list-style-type: none"> iii. 5% x RM 1013.50 = RM 50.68 iv. Carry forward min. payment = RM50 	100.68	Retail Transaction = 900 Management Fee = 113.50	1,013.50
Default: 60 days (61 to 89 days is the process of Credit card-i termination)	EMF (1.5%)	<ul style="list-style-type: none"> EMF incurred: 1.5% x RM 900 = RM 13.50 Min. Payment: <ul style="list-style-type: none"> iii. 5% x RM 1027 = RM 51.35 iv. Carry forward min. payment = RM 100.68 <p>Note: The terminated Credit Card-i will not impose any Management Fee.</p>	152.03	Retail Transaction = 900 Management Fee = 127	1,027
Default: 90 days onward (The terminated account will be under non-performing financing (NPF) and recovery efforts will be taken, including but not limited to recovery action through debt collection agency or legal action)	No late payment charge	<ul style="list-style-type: none"> Min. Payment: <ul style="list-style-type: none"> iii. 5% x RM 1027 = RM 51.35 iv. Carry forward min. payment = RM 152.03 <p>Note: The terminated Credit Card-i will not impose any Management Fee.</p>	203.38	Retail Transaction = 900	1,027

6. What if I fully settle the balance before its maturity? (For balance transfer or flexi payment plans)

- Payment Tenure: Up to 36 months
- Early settlement penalty: NA

7. What are the major risks?

- By paying only minimum monthly payment, the Effective Management Fee amount and the time taken to settle the full amount will be increased. Think about your payment capacity prior to charging the Credit Card-i.
- The Effective Management Fee calculated on the outstanding balance for this Credit Card-i is based on a tiered pricing structure in accordance to your payment history.
The Effective Management Fee calculated on any of your outstanding balance excluding all Management Fee and any other fees that were carried forward from the previous statement balances at the prevailing rate (based on a tiered pricing structure in accordance to your payment history), until the outstanding balances on your Credit Card-i statement are settled in full. If you have problems in paying your Credit Card-i balances, kindly contact us early to discuss the alternative payment.
- You should notify us immediately after having found that your Credit Card-i is lost or stolen.

8. What do I need to do if there are changes to my contact details?

- It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
- To update your contact details, you may reach us via one of the following channels:-
 - Telephone No: 1-300-88-6688 (Calling from Malaysia) or +603-78443696 (Calling from outside Malaysia)
 - Email: mbbcardservices@maybank.com.my / amex.customercare@maybank.com.my
 - Write-in attention to: Head, Cardmember Interaction, Customer Engagement
7th Floor Menara Maybank,
100, Jalan Tun Perak, 50050 Kuala Lumpur
- Visit any nearest Maybank / Maybank Islamic Branch. Visit any nearest Maybank / Maybank Islamic Branch.

9. Where can I get assistance and redress?

- Should you require additional information or enquiry on credit card, please refer to www.maybank.com.my / www.americanexpress.com.my website or if you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:

Maybank Card Center

7th Floor Menara Maybank

100 Jalan Tun Perak

50050 Kuala Lumpur

Telephone No : 1-300-88-6688 / 1-800-88-9559

E-mail : mbbcardservices@maybank.com.my / amex.customer@maybank.com.my

- Alternatively, you may seek the services of Agensi Kaunselling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at:-

8th Floor Maju Junction Mall

1001, Jalan Sultan Ismail

50250 Kuala Lumpur

Telephone No : 1-800-22-2575

E-mail : enquiry@akpk.org.my

- If you wish to complaint on the products or services provided by us, you may contact us at:

Maybank Card Center

7th Floor Menara Maybank

100 Jalan Tun Perak

50050 Kuala Lumpur

Telephone No : 1-300-88-6688 / 1-800-88-9559

E-mail : mbbcardservices@maybank.com.my / amex.customer@maybank.com.my

- If your query or complaint is not satisfactory resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Blok D, Bank Negara Malaysia

Jalan Dato' Onn

50480 Kuala Lumpur

Telephone No : 1-300-88-5465

Fax : 03-21741515

E-mail : bnmtelelink@bnm.gov.my

10. Other Maybank Islamic Ikhwan Credit Card-i available:

- Maybank Islamic Ikhwan Visa Infinite Credit Card-i
- Maybank Islamic World Mastercard Ikhwan Credit Card-i

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP PAYMENTS ON YOUR IKHWAN CREDIT CARD-i BALANCES.

The information provided in this product disclosure sheet is issued on Aug 2023 and will be valid until the next periodical review.

LEMBARAN PENERANGAN PRODUK

Sila baca dan fahami Lembaran Penerangan Produk ini sebelum anda membuat keputusan untuk melanggan Kad Kredit-i Ikhwan Maybank Islamic. Sila pastikan juga anda telah membaca terma dan syarat am.



Kad Kredit-i Ikhwan Maybank Islamic
Tarikh: Ogos 2023

1. Apakah ciri-ciri produk ini?

- Kad Kredit-i Ikhwan Maybank Islamic (Kad Kredit-i) adalah Kad Kredit Patuh Syariah yang berdasarkan pada prinsip Ujah (bayaran atas perkhidmatan). Kad yang dikeluarkan di bawah prinsip *Ujah*, kami berhak mengenakan Fi Pengurusan terhadap anda sebagai pertukaran bagi semua Perkhidmatan yang disediakan kepada anda. Fi Pengurusan Efektif akan dikira berdasarkan transaksi runcit yang belum dibayar sepenuhnya pada atau sebelum Tarikh Akhir Pembayaran.

Jenis Kad Kredit-i Ikhwan Maybank Islamic
Kad Kredit-i Ikhwan Maybank Islamic Mastercard Emas dan Platinum
Kad Kredit-i Ikhwan Maybank Islamic Visa Petronas Emas dan Platinum
Kad Kredit-i Ikhwan Maybank Islamic American Express Platinum
Kad Kredit-i Ikhwan Maybank Islamic myimpact Mastercard Platinum

- Penggunaan Kad Kredit-i dilarang pada Kod Kategori Pedagang (KKP) termasuk tetapi tidak terhad kepada yang berikut dan mana-mana peniaga lain yang tidak patuh Syariah yang akan dimaklumkan oleh Bank dari semasa ke semasa;

No	KKP	Huraian
1	5921	Kedai Pakej- Bir, Wain, Minuman keras
2	5993	Kedai Cerut
3	7261	Perkhidmatan Upacara Pengebumian dan Pembakaran
4	7273	Perkhidmatan Temu Janji dan Pengiring
5	7800	Loteri Milik Kerajaan (Wilayah Amerika Syarikat sahaja)
6	7801	Kasino Dalam Talian Berlesen Kerajaan (Perjudian Dalam Talian) (Wilayah Amerika Syarikat sahaja)
7	7802	Kerajaan Berlesen Lumba Kuda, Lumba Anjing (Wilayah Amerika Syarikat sahaja)
8	7995	Transaksi Perjudian
9	9406	Loteri Milik Kerajaan (Wilayah bukan Amerika Syarikat)
10	9754	Perjudian-Lumba Kuda dan anjing, Loteri Negeri

2. Apakah yang saya dapat daripada produk ini?

- Qard (Pinjaman):** Di bawah kontrak Syariah *Qard*, anda boleh menggunakan Kad berdasarkan Had Kad yang kami luluskan. *Qard* ertinya kontrak pinjaman wang yang di bawahnya kami meminjamkan wang kepada anda dan anda terikat untuk membayar amaun yang setara kepada kami.
- Ibra' (Rebat) :** Pihak kami berhak untuk memberikan rebat ke atas Fi Pengurusan dan rebat akan dikira berdasarkan perbezaan di antara Fi Pengurusan Tetap dan Fi Pengurusan Efektif dan / atau Fi Pengurusan Pendahuluan Tunai Efektif pada tarikh penyata dikeluarkan.
- Had Kad**
Had Kad Kredit-i Ikhwan Maybank Islamic akan ditentukan berdasarkan penilaian kredit individu dan jenis Kad Kredit-i yang dipohon oleh pelanggan termasuk Kad Kredit-i utama dan Kad Kredit-i tambahan.
- Ahli Kad Kredit-i Sedia Ada**
Maybank Islamic menggunakan penggabungan had kad untuk Ahli Kad Kredit-i sedia ada. Jika anda memohon untuk menaikkan had Kad Kredit-i, anda hendaklah memberikan dokumen pendapatan terkini di mana keputusan bergantung kepada kelulusan daripada kami.
- Mata Ganjaran***

Jenis Kad Kredit-i	Mata Ganjaran / Mata Ganjaran Keahlian	Tempoh Sah Mata Ganjaran
--------------------	--	--------------------------

*Kad Kredit-i Ikhwan Maybank Islamic Mastercard Emas dan Platinum	RM1 = 1x Mata Ganjaran bagi semua transaksi runcit	3 tahun
**Kad Kredit-i Ikhwan Maybank Islamic Visa Petronas Emas dan Platinum	RM1 = 1x Mata Ganjaran bagi semua transaksi runcit	
***Kad Kredit-i Ikhwan Maybank Islamic American Express Platinum	RM1 = 1x Mata Ganjaran untuk petrol, utiliti, pendidikan, dan Takaful RM1 = 2x Mata Ganjaran bagi semua transaksi RM1 = 3x Mata Ganjaran bagi transaksi di peniaga mesra alam terpilih Maybank	
****Kad Kredit-i Ikhwan Maybank Islamic myimpact Mastercard Platinum	RM1 = 1x Mata Ganjaran bagi semua transaksi runcit	

* Hanya 1x Mata Ganjaran diberikan bagi semua transaksi utiliti, pendidikan, EzyPay/-i dan Takaful. Tiada Mata Ganjaran diberikan bagi transaksi di badan-badan kerajaan, tambah nilai dompet digital (e-dompot), pembayaran melalui JomPay dan FPX.

** Hanya 1x Mata Ganjaran diberikan bagi semua transaksi utiliti, pendidikan, EzyPay/-i dan Takaful. Tiada Mata Ganjaran diberikan bagi transaksi di badan-badan kerajaan, petrol, tambah nilai dompet digital (e-dompot), pembayaran melalui JomPay dan FPX.

*** Tiada Mata Ganjaran diberikan bagi transaksi di badan-badan kerajaan, pendahuluan tunai, tambah nilai dompet digital (e-dompot), pembayaran melalui JomPay dan FPX.

****Tiada Mata Ganjaran akan diberikan untuk perbelanjaan petrol, syarikat penerbangan, badan kerajaan, sebarang tambah nilai pada e-dompot dan pembayaran melalui JomPAY dan FPX.

• **Pulanan Tunai**

Jenis Kad Kredit-i	Kadar Pulangan Tunai	Maksimum Pulangan Diberi Sebulan																						
Kad Kredit-i Ikhwan Maybank Islamic Mastercard Emas dan Platinum (Ahli Kad Utama Sahaja)	5% Pulangan Tunai pada hari Jumaat dan Sabtu bagi semua petrol dan transaksi runcit	RM50																						
Kad Kredit-i Ikhwan Maybank Islamic Visa Petronas Emas dan Platinum	8% Pulangan Tunai bagi transaksi di stesen Petronas pada hari Sabtu dan Ahad, 1% Pulangan Tunai pada hari Isnin sehingga Jumaat	RM50																						
Kad Kredit-i Ikhwan Maybank Islamic American Express Platinum	8% Pulangan Tunai bagi transaksi dalam talian	*RM50 & *RM100																						
**Kad Kredit-i Ikhwan Maybank Islamic myimpact Mastercard Platinum	<ul style="list-style-type: none"> 1% Pulangan Tunai bagi transaksi mesra karbon di bawah Kod Kategori Pedagang (KKP) yang disenaraikan di bawah: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>KKP</th> <th>Huraian</th> </tr> </thead> <tbody> <tr> <td>4111</td> <td>Pengangkutan Penumpang Komuter Tempatan dan Pinggir Bandar, termasuk Feri</td> </tr> <tr> <td>4112</td> <td>Keretapi Penumpang</td> </tr> <tr> <td>4121</td> <td>Taksi dan Limosin</td> </tr> <tr> <td>4131</td> <td>Syarikat Bas</td> </tr> <tr> <td>5074</td> <td>Peralatan dan Bekalan Paip dan Pemanas</td> </tr> <tr> <td>5552</td> <td>Pengecasan Kenderaan Elektrik</td> </tr> <tr> <td>5655</td> <td>Kedai pakaian sukan dan menunggang kuda</td> </tr> <tr> <td>5912</td> <td>Kedai Ubat dan Farmasi</td> </tr> <tr> <td>5931</td> <td>Kedai Barangan Terpakai</td> </tr> <tr> <td>5940</td> <td>Kedai Basikal-Jualan dan Perkhidmatan</td> </tr> </tbody> </table>	KKP	Huraian	4111	Pengangkutan Penumpang Komuter Tempatan dan Pinggir Bandar, termasuk Feri	4112	Keretapi Penumpang	4121	Taksi dan Limosin	4131	Syarikat Bas	5074	Peralatan dan Bekalan Paip dan Pemanas	5552	Pengecasan Kenderaan Elektrik	5655	Kedai pakaian sukan dan menunggang kuda	5912	Kedai Ubat dan Farmasi	5931	Kedai Barangan Terpakai	5940	Kedai Basikal-Jualan dan Perkhidmatan	RM70
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8220	Kolej, Universiti, Sekolah Profesional, dan Maktab Rendah																	
	<ul style="list-style-type: none"> 0.5% Pulangan Tunai untuk pembayaran tanpa sentuh seperti Samsung Pay and Apple Pay. 																	

*Nota:

i. Pulangan Tunai 8% untuk perbelanjaan dalam talian dihadkan pada maksimum RM50 sebulan sepanjang tahun kecuali untuk bulan Ramadhan dan Syawal.

ii. Pulangan Tunai 8% untuk perbelanjaan dalam talian dihadkan pada maksimum RM100 sebulan untuk bulan Ramadhan dan Syawal.

iii. Pulangan Tunai untuk perbelanjaan dalam talian tidak termasuk semua transaksi EzyPay/-i (Maybank EzyCash/-i, Maybank EzyPay Plus/-i, Maybank EzyPay/-i, Cash Treats/-i, Pendahuluan Tunai, Pindahan Baki/-i, Wang Tunai Kuasi), belanja pada badan kerajaan, sebarang tambah nilai pada e-dompot, pembayaran melalui JomPAY dan FPX.

**Nota:

i. Pulangan Tunai dikecualikan untuk perbelanjaan pada petrol, syarikat penerbangan, badan kerajaan, utiliti, sebarang tambah nilai pada e-dompot, semua transaksi EzyPay/-i (Maybank EzyCash/-i, Maybank EzyPay Plus/-i, Maybank EzyPay/-i), Cash Treats/-i, Pendahuluan Tunai, Pindahan Baki/-i dan Wang Tunai Kuasi.

- Ciri-ciri Kad Kredit-i**

Jenis Kad Kredit-i	Kelebihan Kad Kredit-i
Kad Kredit-i Ikhwan Maybank Islamic Mastercard Emas dan Platinum	- Dengan setiap perbelanjaan Bank akan menyumbang 0.1% untuk tujuan amal - Kempen Umrah untuk Muslim dan pakej percutian untuk bukan Muslim
Kad Kredit-i Ikhwan Maybank Islamic Visa Petronas Emas dan Platinum	- Yuran langganan percuma untuk Kad Maybank Touch n' Go Zing Card - Nikmati mata Mesra di semua stesen Petronas
Kad Kredit-i Ikhwan Maybank Islamic American Express Platinum	- Hadiah alu-aluan Pulangan tunai RM25 (dengan perbelanjaan minima RM300 dalam 60 hari pertama selepas kad dikeluarkan) - Yuran langganan percuma untuk Kad Maybank Touch n' Go Zing Card
Kad Kredit-i Ikhwan Maybank Islamic myimpact Mastercard Platinum	- Hadiah alu-aluan Pulangan tunai RM50 dengan perbelanjaan minimum RM1,500 dalam tempoh 90 hari selepas kad dikeluarkan dan minimum 3 transaksi di kedai mesra ESG.

Sila layari www.maybank2u.com.my untuk faedah tambahan seperti Balance Transfer/-i, EzyPay/-i, AutoPay dan lain-lain.

3. Apakah tanggungjawab saya?

- Bayaran minimum bulanan:

5% baki penyata+ 100% ansuran bulanan* (jika ada) + 100% jumlah tamat tempoh (jika ada) + jumlah melebihi had limit (jika ada); ATAU jumlah minimum sebanyak RM25, yang mana lebih tinggi.

*Tertakluk pada plan ansuran Kad kredit-i yang baru i.e : Balance Transfer-i, Cash Treats-i, EzyCash-i, EzyPay-i & EzyPay Plus-i diluluskan bermula dari 1 Oktober 2019 dan ke atas.

- Sekiranya terdapat sebarang pertikaian atau percanggahan, anda perlu memberitahu pihak kami dalam masa 20 hari dari tarikh tutup bil seperti yang dinyatakan dalam penyata akaun.
- Anda hendaklah mengambil segala langkah berjaga-jaga yang munasabah untuk mencegah kehilangan atau kecurian Kad Kredit-i. Anda hendaklah memaklumkan kepada pihak kami menerusi telefon atau e-mel dengan serta merta selepas kehilangan atau kecurian Kad Kredit-i dan mengesahkan kehilangan atau kecurian tersebut secara bertulis kepada pihak kami. Ahli Kad Kredit-i Utama hendaklah bertanggungjawab terhadap segala perbelanjaan yang ditanggung oleh Ahli Kad Kredit-i Tambahan.
- Anda harus mengambil semua langkah berjaga-jaga untuk memastikan Kad Kredit-i dan PIN dijamin selamat sepanjang masa.
- Tempoh Bebas Yuran Pengurusan untuk urusan runcit (tempoh bebas yuran pengurusan tidak diberikan bagi pendahuluan tunai dan pindahan baki) - 20 hari dari tarikh penyata dengan syarat semua baki belum jelas dalam penyata bulanan sebelumnya telah dijelaskan sepenuhnya. Sekiranya anda tidak membayar sepenuhnya tepat pada masanya, Fi Pengurusan Efektif akan dikenakan ke atas urusan runcit yang akan dikira dari tarikh urusan dikeluarkan.
- Anda mesti menggunakan Kad Kredit-i secara bertanggungjawab, termasuk tidak menggunakan untuk aktiviti yang menyalahi undang-undang.
- Anda mesti menggunakan Kad Kredit-i untuk tujuan patuh Syariah sahaja.
- Anda mesti menyemak penyata akaun dan melaporkan apa-apa percanggahan tanpa penangguhan yang tidak wajar.

4. Apakah caj dan yuran tahunan yang perlu saya bayar?

Yuran / Caj			
Yuran Tahunan	Jenis Kad Kredit-i	Utama	Tambahan
	Kad Kredit-i Ikhwan Maybank Islamic Mastercard Emas dan Platinum	Yuran Tahunan Percuma	Yuran Tahunan Percuma
	Kad Kredit-i Ikhwan Maybank Islamic Visa Petronas Emas dan Platinum		
	Kad Kredit-i Ikhwan Maybank Islamic American Express Platinum		
	Kad Kredit-i Ikhwan Maybank Islamic myimpact Mastercard Platinum		
Fi Pengurusan Tetap	Emas RM 7,500	Platinum RM 15,000	
Fi Pengurusan Efektif	Caj Pengurusan Bulanan Sebenar	Bulanan	Tahunan
	Bayar segera 12/12 bulan	1.25%	15%
	Bayar segera 10/12 bulan	1.42%	17%
	Bayar segera kurang dari 10/12 bulan	1.50%	18%
	Pendahuluan tunai (dikira atas dasar harian)	1.50%	18%
	<i>Untuk menikmati caj pengurusan yang lebih rendah unruk transaksi runcit, anda perlu membuat sekurang-kurangnya 10 pembayaran segera dalam tempoh 12 bulan lepas.</i>		
Fi Pengurusan Pendahuluan Tunai Efektif	Kadar rata sekali bayar 5% daripada amaun pendahuluan atau minimum RM18, yang mana lebih tinggi		
Caj Pengantian Kad Kredit-i	RM50 bagi setiap Kad Kredit-i gantian		
Caj Draf Jualan Semula	Salinan draf jualan RM15 bagi setiap salinan		
Caj Permintaan Penyata Tambahan	RM5 bagi setiap penyata bulanan (tempoh penyata dalam 2 tahun) <i>Nota: Untuk permintaan disebabkan 'kerosakan', 'tidak terima' dan 'hilang', caj RM5 akan dikenakan untuk tempoh penyata melebihi 3 bulan dari penyata bulanan semasa RM10 bagi setiap penyata bulanan (tempoh penyata melebihi 2 tahun)</i>		

Caj Undang-Undang	Atas dasar peguamcara dengan ahli kad serta perbelanjaan lain yang ditanggung oleh pihak Bank dalam penguatkuasaan hak dan kelayakan pihak kami di bawah Terma dan Syarat
Yuran Transaksi Luar Negara	<p>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 penyata anda. Kadar pertukaran yang digunakan untuk penukaran mungkin berbeza daripada kadar semasa dikenakan pada tarikh transaksi urus niaga disebabkan oleh keadaan turun naik pasaran. Kadar pertukaran yang digunakan untuk menukar transaksi yang dibuat dalam mata wang asing merupakan satu gabungan (i) komponen penukaran mata wang 1% yang dikenakan oleh Visa International atau Mastercard International (dalam Kes Kad Kredit-i Visa atau Mastercard), dan (ii) 1% atau pada kadar lain yang dikenakan oleh pihak kami.</p> <p>Kad Kredit-i Ikhwan Maybank Islamic American Express Platinum</p> <p>Semua penukaran asing yang ditukar oleh American Express dikenakan caj sebanyak 2.5% kepada amaun yang ditukar. Caj yang dibuat dalam mata wang asing selain Dolar A.S. apabila penukaran dilakukan oleh American Express akan ditukar ke Dolar A.S. sebelum ditukarkan ke dalam mata wang yang diminta.</p>
Cukai Perkhidmatan	<ul style="list-style-type: none"> • Kad Kredit-i Utama: RM25 setiap Kad Kredit-i • Kad Kredit-i Tambahan: RM25 setiap Kad Kredit-i <p><i>Nota: Cukai perkhidmatan akan dikenakan ke atas Kad Kredit-i Kredit Utama dan Kad Kredit-i Kredit Tambahan sebaik sahaja Kad Kredit-i diaktifkan (3 bulan selepas kad dikeluarkan atau yang mana lebih dahulu) dan ulang tahun Kad Kredit-i.</i></p>

Nota: Pihak Bank akan memberitahu Ahli Kad Kredit-i sekurang-kurangnya 21 hari sebelum tarikh pelaksanaan sekiranya terdapat sebarang perubahan pada yuran dan caj yang berkaitan dengan Kad Kredit-i.

- Sekiranya anda terlebih bayar dalam akaun Kad Kredit-i Maybank Islamic anda, jumlah lebihan bayaran tersebut akan digunakan untuk menolak mana-mana baki yang belum dijelaskan dalam akaun Kad Kredit-i tersebut di masa hadapan.
- Apabila pembatalan Kad Kredit-i Maybank Islamic berlaku, pihak kami akan memindahkan jumlah lebihan bayaran pada Kad Kredit-i yang dibatalkan melalui pilihan-pilihan berikut:
 - i. Memindahkan jumlah lebihan bayaran tersebut ke dalam akaun Kad Maybank/ Kad Kredit-i Maybank Islamic lain anda yang masih sah;
 - ii. Memindahkan jumlah lebihan bayaran tersebut ke dalam Akaun Simpanan atau Semasa Maybank/ Maybank Islamic anda, kecuali Akaun Bersama dan Akaun MAE;
 - iii. Anda boleh memilih untuk memohon Kad Kredit-i Maybank Islamic baharu atau membuka Akaun Simpanan atau Semasa Maybank Islamic baharu dan memindah jumlah lebihan bayaran ke dalam akaun tersebut; atau
 - iv. Sekiranya anda tidak mempunyai akaun Kad Kredit-i Maybank Islamic lain yang sah atau Akaun Simpanan atau Semasa Maybank/ Maybank Islamic, sila maklumkan kepada kami butiran akaun simpanan atau semasa anda di bank yang lain untuk pindahan jumlah lebih bayaran.

5. Bagaimana jika saya gagal melaksanakan kewajipan saya?

- **Caj Bayaran Lewat:** Caj 1% daripada baki tertunggak yang belum dibayar, tertakluk kepada sekurang-kurangnya RM10, yang mana lebih tinggi, sehingga maksimum RM100. (tidak terpakai untuk Kad Kredit-i Ikhwan Maybank Islamic myimpact Mastercard Platinum)
- **Hak untuk memindah baki:** Pihak kami berhak untuk memindahkan sebarang baki kredit dalam akaun Bank anda tanpa sebarang sebab bagi membayar sebarang tunggakan akaun Kad Kredit-i di mana pihak kami akan memberitahu anda sekurang-kurangnya 7 hari lebih awal.
- **Liabiliti ke atas sebarang transaksi:** Anda hendaklah menanggung liabiliti untuk segala caj dan pendahuluan walau apa sekalipun yang timbul daripada segala transaksi sama ada dibenarkan atau tidak dibenarkan, yang dilakukan menggunakan Kad Kredit-i anda.
- Sekiranya anda gagal untuk mematuhi Terma & Syarat Kad Kredit-i ini kami berhak untuk membatalkan Kad Kredit-i anda.
- **Anda bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan PIN jika anda:**
 - i. melakukan penipuan;
 - ii. menagguhkan pemberitahuan kepada pihak kami selepas mengetahui akan kehilangan atau penggunaan tanpa kebenaran Kad Kredit-i;
 - iii. secara sukarela mendedahkan PIN kepada orang lain;

- iv. menyimpan sebarang rekod bertulis mengenai PIN bersama-sama atau berdekatan Kad Kredit-i
- **Anda bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan tandatangan atau Kad Kredit-i tanpa sentuh jika anda:**
 - i. melakukan penipuan;
 - ii. menanggukkan pemberitahuan kepada pihak kami selepas mengetahui akan kehilangan atau penggunaan tanpa kebenaran Kad Kredit-i;
 - iii. membiarkan/meninggalkan Kad Kredit-i atau barang yang mengandungi Kad Kredit-i anda tanpa jagaan di tempat-tempat yang terbuka dan boleh diakses oleh orang lain, atau
 - iv. membenarkan secara sukarela bagi orang lain untuk menggunakan Kad Kredit-i
- Maybank Islamic berhak pada bila-bila masa mengikut budi bicaranya dan tanpa perlu memberikan apa-apa sebab, untuk menyemak semula, mengubah dan / atau mengurangkan Had Kad Kredit-i dan perubahan Had Kad Kredit-i tersebut berkuat kuasa serta merta sebaik sahaja pemberitahuan kepada anda. Anda akan dianggap telah dimaklumkan sekiranya perubahan Had Kad Kredit-i tersebut tertera di dalam penyata bulanan akaun. Ilustrasi untuk kegagalan pembayaran bagi Kad Kredit-i Ikhwan Maybank Islamic adalah seperti berikut:
- **Kegagalan Pembayaran**
 - i. Ahli Kad Kredit-i dinasihatkan untuk membuat pembayaran segera bagi setiap tempoh pembayaran. Sekiranya Ahli Kad Kredit-i hanya membuat bayaran minimum, Ahli Kad Kredit-i mungkin dikenakan lebih banyak Fi Pengurusan dan ia akan mengambil masa yang lebih lama untuk melunaskan baki.
 - ii. Sekiranya Ahli Kad Kredit-i membuat bayaran lebih rendah daripada bayaran minimum yang perlu dibayar atau tidak membuat sebarang pembayaran, pihak Bank akan mengenakan Fi Pengurusan Efektif (EMF) dan Caj Bayaran Lewat (CBL) untuk Ahli Kad Kredit-i.
 - iii. Jadual berikut menunjukkan caj yang dikenakan dan contoh pengiraan dengan anggapan bahawa Ahli Kad Kredit-i tidak membuat bayaran minimum:-

Kategori Kegagalan Pembayaran	Caj Dikenakan (Bahagian III, 18% Setahun)		Amaun dibayar (RM)		
			Bayaran Minimum	Baki Tertunggak: 1000	
				Transaksi Runcit: 900	Yuran Pengurusan: 100
Sebelum kegagalan pembayaran	Bayaran Minimum (5%) sahaja	<ul style="list-style-type: none"> • $5\% \times \text{RM } 1000 = \text{RM } 50$ 	50	Tiada Bayaran Diterima	
Kegagalan Pembayaran: 30 hari	EMF (1.5%) + CBL (1% tetapi minimum RM 10)	<ul style="list-style-type: none"> • EMF dikenakan: $1.5\% \times \text{RM } 900 = \text{RM } 13.50$ • CBL dikenakan: RM 10 • Bayaran minimum: <ul style="list-style-type: none"> i. $5\% \times \text{RM } 1023.50 = \text{RM } 51.18$ ii. Bayaran minimum dibawa ke hadapan = RM50 	101.18	Transaksi Runcit = 900 Yuran Pengurusan = 123.50	1,023.50
Kegagalan Pembayaran: 60 hari (61 hingga 89 hari adalah proses penamatan Kad Kredit-i)	EMF (1.5%) + CBL (1% tetapi minimum RM 10)	<ul style="list-style-type: none"> • EMF dikenakan: $1.5\% \times \text{RM } 900 = \text{RM } 13.50$ • CBL dikenakan: RM 10 • Bayaran minimum: <ul style="list-style-type: none"> i. $5\% \times \text{RM } 1047 = \text{RM } 52.35$ ii. Bayaran minimum dibawa ke hadapan = RM 101.58 <p>Nota: Kad Kredit-i yang ditamatkan tidak akan dikenakan Fi Pengurusan</p>	153.53	Transaksi Runcit = 900 Yuran Pengurusan = 147	1,047

Kegagalan Pembayaran: 90 hari dan seterusnya (Akaun Kad Kredit-i yang ditamatkan akan berada di bawah pembiayaan tidak membayar (NPF) dan usaha pemulihan akan dilakukan; termasuk pemulihan melalui agensi pemungutan hutang atau tindakan undang-undang akan diambil)	CBL (1% tetapi minimum RM 10) sahaja	<ul style="list-style-type: none"> • CBL dikenakan: RM 10 • Bayaran minimum: <ul style="list-style-type: none"> v. $5\% \times RM 1057 = RM 52.85$ vi. Bayaran minimum dibawa ke hadapan = RM 153.53 <p>Nota: Kad Kredit-i yang ditamatkan tidak akan dikenakan Fi Pengurusan</p>	206.38	Transaksi Runcit = 900	1,057
				Yuran Pengurusan = 157	

iv. Jadual berikut menunjukkan caj yang dikenakan dan contoh pengiraan dengan anggapan bahawa Ahli Kad Kredit-i tidak membuat bayaran minimum untuk Kad Kredit-i Ikhwan Maybank Islamic myimpact Mastercard Platinum:-

Kategori Kegagalan Pembayaran	Caj Dikenakan (Bahagian III, 18% Setahun)		Amaun dibayar (RM)		
			Bayaran Minimum	Baki Tertunggak: 1000	
				Transaksi Runcit: 900	Yuran Pengurusan: 100
Sebelum kegagalan pembayaran	Bayaran Minimum (5%) sahaja	<ul style="list-style-type: none"> • $5\% \times RM 1000 = RM 50$ 	50	Tiada Bayaran Diterima	
Kegagalan Pembayaran: 30 hari	EMF (1.5%)	<ul style="list-style-type: none"> • EMF dikenakan: $1.5\% \times RM 900 = RM 13.50$ • Bayaran minimum: <ul style="list-style-type: none"> i. $5\% \times RM 1013.50 = RM 50.68$ ii. Bayaran minimum dibawa ke hadapan = RM50 	100.68	Transaksi Runcit = 900 Yuran Pengurusan = 113.50	1,013.50
Kegagalan Pembayaran: 60 hari (61 hingga 89 hari adalah proses penamatan Kad Kredit-i)	EMF (1.5%)	<ul style="list-style-type: none"> • EMF dikenakan: $1.5\% \times RM 900 = RM 13.50$ • Bayaran minimum: <ul style="list-style-type: none"> i. $5\% \times RM 1027 = RM 51.35$ ii. Bayaran minimum dibawa ke hadapan = RM 100.68 <p>Nota: Kad Kredit-i yang ditamatkan tidak akan dikenakan Fi Pengurusan</p>	152.03	Transaksi Runcit = 900 Yuran Pengurusan = 127	1,027
Kegagalan Pembayaran: 90 hari dan seterusnya (Akaun Kad Kredit-i yang	Tiada Caj Bayaran Lewat	<ul style="list-style-type: none"> • Bayaran minimum Bayaran minimum: <ul style="list-style-type: none"> i. $5\% \times RM 1027 = RM 51.35$ ii. Bayaran minimum dibawa ke hadapan = RM 152.03 	203.38	Transaksi Runcit = 900	1,027

<p>ditamatkan akan berada di bawah pembiayaan tidak berbayar (NPF) dan usaha pemulihan akan dilakukan; termasuk pemulihan melalui agensi pemungutan hutang atau tindakan undang-undang akan diambil)</p>		<p>Nota: Kad Kredit-i yang ditamatkan tidak akan dikenakan Fi Pengurusan</p>		<p>Yuran Pengurusan = 127</p>	
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6. Apa yang berlaku sekiranya saya menjelaskan sepenuhnya baki sebelum tempoh kematangannya (*bagi pemindahan baki atau pelan bayaran fleksi*)?

- Tempoh Bayaran: Sehingga 36 bulan
- Yuran Penjelasan Awal : Tiada

7. Apakah risiko utama?

- Dengan hanya membuat bayaran bulanan minimum, amaun Fi Pengurusan Efektif dan masa yang diambil untuk menjelaskan jumlah penuh akan bertambah. Fikirkan tentang keupayaan pembayaran anda apabila menggunakan Kad Kredit-i.
- Fi Pengurusan Efektif yang dikira ke atas baki belum dijelaskan bagi Kad Kredit-i ini adalah berdasarkan struktur perletakan harga bertingkat selaras dengan sejarah pembayaran anda.
- Fi Pengurusan Efektif dikira ke atas mana-mana baki tertunggak anda yang tidak termasuk semua Fi Pengurusan dan apa-apa yuran lain yang dibawa ke hadapan dari baki penyata sebelumnya pada kadar semasa (berdasarkan struktur harga berperingkat mengikut sejarah pembayaran anda), sehingga baki tertunggak pada penyata Kad Kredit-i anda diselesaikan sepenuhnya.
- Sekiranya anda mempunyai masalah membayar baki Kad Kredit-i anda, hubungi kami segera untuk membincangkan alternatif pembayaran.
- Anda harus memaklumkan kepada kami dengan serta-merta sekiranya mendapati bahawa Kad Kredit-i anda hilang atau dicuri.

8. Apakah yang perlu saya lakukan jika terdapat perubahan maklumat peribadi saya?

- Adalah penting untuk anda menghubungi pihak kami sekiranya terdapat sebarang pertukaran maklumat atau butiran peribadi anda, ini adalah untuk memastikan semua urusan surat menyurat sampai kepada pihak anda tepat pada masanya,
- Untuk megemaskini butiran diri anda, anda boleh menghubungi:-
 - Telefon : 1 300 88 6688 (Panggilan dari Malaysia) atau +603-78443696 (Panggilan dari Luar Malaysia)
 - E-mel: mbbcardservice@maybank.com.my / amex.customercare@maybank.com.my
 - Menulis kepada (untuk perhatian): Ketua Perlaksanaan Perkhidmatan, Perhubungan Pelanggan
7th Floor Menara Maybank,
100, Jalan Tun Perak, 50050 Kuala Lumpur
- Berkunjung ke mana-mana cawangan Maybank /Maybank Islamic yang berhampiran. Berkunjung ke mana-mana cawangan Maybank /Maybank Islamic yang berhampiran.

9. Di mana saya boleh mendapatkan maklumat lanjut?

- Sekiranya anda memerlukan maklumat lanjut atau pertanyaan tentang Kad Kredit-i ini, anda boleh melayari laman web www.maybank.com.my / www.americanexpress.com.my atau jika anda mempunyai masalah dalam membuat bayaran balik, anda perlu menghubungi kami seawal mungkin untuk membincangkan alternatif pembayaran balik. Anda boleh menghubungi kami di:
Pusat Perkhidmatan Kredit Kad Maybank
Tingkat 7, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Telefon : 1300-88-6688 / 1-800-88-9559
E-mel : mbbcardservices@maybank.com.my / amex.customercare@maybank.com.my

- Di samping itu, anda boleh mendapatkan perkhidmatan Agensi Kaunseling Dan Pengurusan Kredit yang telah didirikan oleh Bank Negara Malaysia untuk menawarkan perkhidmatan percuma mengenai pengurusan kewangan, kredit kaunseling, pendidikan kewangan dan penyusunan semula hutang untuk individu . Anda boleh menghubungi AKPK di:-
Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Telefon : 03-26167766
E-mel : enquiry@akpk.org.my
- Jika anda ingin membuat aduan mengenai produk atau perkhidmatan yang disediakan oleh kami, anda boleh menghubungi kami di:
Pusat Perkhidmatan Kredit Kad Maybank
Tingkat 7, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Telefon : 1300-88-6688 / 1-800-88-9559
E-mel : mbbcardservices@maybank.com.my / amex.customercare@maybank.com.my
- Jika pertanyaan atau aduan anda tidak diselesaikan oleh pihak kami dengan cara yang memuaskan, anda boleh menghubungi Bank Negara Malaysia LINK or TELELINK di:
Blok D, Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur
Telefon : 1-300-88-5465
Fax : 03-21741515
E-mel : bnmtelelink@bnm.gov.my

10. Produk Kad Kredit-i Ikhwan Maybank Islamic lain yang boleh didapati:

- Kad Kredit-i Ikhwan Maybank Islamic Visa Infinite
- Kad Kredit-i Ikhwan Maybank Islamic World Mastercard

NOTA PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MEMATUHI PEMBAYARAN KAD KREDIT-i IKHWAN ANDA.

Maklumat di dalam lembaran pendedahan produk ini di isu mulai Ogos 2023 dan sah sehingga semakan semula