

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before you decide to take the Maybank Credit card. Be sure also to read the general terms and conditions. Seek clarification from your institution if you do not understand any part of this document or general terms.



Credit Card Product Disclosure Sheet
Conventional Credit Card
Date: July 2023

1. What is the product about?

- A Maybank Credit Card comes with a line of credit granted by us to you and where any amount of the credit utilised by you has not been fully settle in full on or before a specified date, the unsettled amount will be subject to finance charges.

Conventional Card Type
Maybank myimpact Visa Signature Credit Card

2. What do I get from this product?

- Credit Limit**
Maybank credit card's limit will be determined based on the individual credit assessment and the type of credit card applied by the customers including Principal and Supplementary card.
- Credit limit Increase Application**
Maybank implements the combined credit limit for existing Cardmembers. Therefore, if Cardmembers request to increase credit limit, they must provide their latest income document(s). All applications are subject to approval.
- Reward Points:**

Card Type	TreatsPoints Earned	Validity of Points
Maybank myimpact Visa Signature Credit Card	RM1 = 1x TreatsPoint for all purchases	3 years

Notes:

- No TreatsPoints will be awarded for spend on petrol, airlines, government bodies, any reloads on e-wallets and payment via JomPAY and FPX.
- No TreatsPoints will be awarded for spend on government owned lottery, government licensed online casinos, government licensed horse/ dog racing, betting/ track/ casino/ lotto, and government owned lotteries (Non-US).
- Cash Back:**

Card Type	Cash Back	Capping Per month																								
Maybank myimpact Visa Signature Credit Card	<ul style="list-style-type: none"> 1% Cash Back for spending at ESG-friendly merchants under Merchant Categories Codes (MCCs) listed below: <table border="1"> <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> </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	RM70
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			7512	Automobile Rental Agency		
			7622	Electronics Repair Shops		
			7629	Electrical and Small Appliance Repair Shops		
			7699	Miscellaneous Repair Shops 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, Apple Pay and Samsung Pay

Note:

• Cash Back is excluded for spend on petrol, airlines, government bodies, utilities and any reloads on e-wallets, all EzyPay 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 myimpact Visa Signature Credit Card	<ul style="list-style-type: none"> Welcome Gift of RM50 Cash Back with minimum spend of RM1,500 within 90 days from the date card is approved and subject to a minimum 3 transactions at ESG-friendly merchants. Visa Airport Speed Pass Visa Signature Concierge Service Travel Insurance Coverage Maybank Cards Visa Signature Customer Service

* Please visit to www.maybank2u.com.my for other benefits e.g. Balance Transfer, Maybank 0% EzyPay Instalment Plan, AutoPay and others.

3. What the fees and charges I have to pay?

Fees / Charges			
Annual Fees	Card Type	Principal	Supplementary
	Maybank myimpact Visa Signature Credit Card	Free For Life	Free For Life
Finance Charges	Conditions Repayment months/ Total 12 months	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%
	Cash Advance (calculated on a daily basis)	1.50%	18%

Cash Advance Fee	5% from the withdrawal amount or a minimum of RM18, whichever is higher
Card Replacement Fee	Ringgit Malaysia Fifty (RM50.00) for each of the replacement Card on one (1) Card Account.
Sales Draft Retrieval Copy 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 client basis plus other expenses incurred by Maybank in the enforcement of Maybank's right and entitlement under T&C
Overseas Transaction Conversion Fee	The currency of transactions conducted outside Malaysia will be converted into U.S. Dollars before being converted into Ringgit Malaysia on the date the transaction record is received and/or processed by us. The converted amounts will be shown on 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 1.25% imposed by Visa International or Mastercard International (in the case of Visa or Mastercard Credit Cards), (ii) a currency conversion rate of 2.5% imposed by American Express International (in the case of American Express cards), and (ii) 1% or other rate imposed by us from time to time.
Service Tax	<ul style="list-style-type: none"> Principal Card: RM25 per Card Supplementary Card: RM25 per Card <p>Note: Service tax will be imposed on each Principal and Supplementary Credit Cards upon card activation (or 3 months after the issuance of the card whichever comes first) and card anniversary.</p>

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

4. What are my obligations?

- Minimum monthly repayment:

5% of statement balance* + 100% monthly instalment**(if any) + 100% past due amount (if any) + amount exceeded credit limit (if any); OR RM25; whichever is higher on payment due date

*Exclude new credit card instalment approved from 1 October 2019 onwards
**Only applicable to new credit card instalment plan i.e : Balance Transfer, Cash Treats, EzyCash, EzyPay & EzyPay Plus approved from 1 October 2019 onwards.
- The Cardmember should notify Maybank within 20 days from the closing date of billing period as stated on the statement of the account should there be dispute or discrepancies.
- Cardmember is to take all reasonable precaution to prevent loss or theft of the Credit Card. The Cardmember shall notify Maybank by telephone or email immediately upon discovery of lost or theft and confirm the same in writing to Maybank.
- The Principal Cardholder will be responsible and liable for all charges incurred by the Supplementary Cardmember.
- The Cardmember must ensure that to take all reasonable step and precaution to keep the Card 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 finance charges on your unpaid retail transactions will be calculated from the day the transactions are posted to your account.

- The Cardmember must use the credit card responsibly, including not using for unlawful activity.
- The Cardmember must check the account statement and report any discrepancy without undue delay.

5. If you fail to fulfil my obligation.

- **Late Payment Charges:** No late payment charges.
- **Right to set-off:** any credit balance in your account maintained with us against any outstanding balance in this credit card account without assigning reason, by giving 7 calendar days prior notice on our attention to set off a credit balance.
- **Liability for unauthorised transactions:** The Cardmember shall be liable for all charges and advances whatsoever arising from all transactions, whether authorised or unauthorised, effected with the credit card.
- If you fail to abide by the terms and conditions of the credit card, we have the right to terminate your card.
- **Cardmember will be liable for PIN based unauthorised transaction if Cardmember has:**
 - i) acted fraudulently ,or
 - ii) delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your card, or
 - iii) voluntarily disclosed your PIN to another person, or
 - iv) recorded your PIN on the card, or anything kept in close proximity with your card
- **Cardmember will be liable for unauthorised transactions which require Signature card or with a contactless card, if you have:**
 - i) acted fraudulently, or
 - ii) delayed in notifying us as soon as reasonable practicable after having discovered the loss or unauthorised use of your card,
 - ii) or left your card or item containing your card unattended in places visible and accessible to others, or
 - v) voluntarily allowed another person to use your card.
- Maybank shall be entitled at any time at its absolute discretion and without the need to provide any reasons, to revise, vary and/or reduce the Cardmember’s Credit Limit and such change of Credit Limit takes effect immediately upon notification to the Cardmember. The Cardmember shall be deemed notified when such change of Credit Limit is reflected in the monthly statement of account.
- Illustration of default mechanism for Maybank myimpact Visa Signature Credit Card are as follows:

Default in Payment

- The Cardmember is advised to make prompt payment for each payment period. If you make only the minimum payment, you may incur more Finance Charges and it will take longer period to pay off the balance.
- If the Cardmember fails to pay the minimum payment due or to make any payment, the Bank shall charge the Finance Charges (FC) on Cardmember that triggers default.
- 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: 1,000	
				Retail Transaction: 900	Finance Charge: 100
Before default	Minimum Payment (5%) only	<ul style="list-style-type: none"> • $5\% \times \text{RM } 1000 = \text{RM } 50$ 	50	No Payment Received	
Default: 30 days	FC (1.5%)	<ul style="list-style-type: none"> • FC incurred: $1.5\% \times \text{RM } 900 = \text{RM } 13.50$ • Min. Payment: <ul style="list-style-type: none"> i. $5\% \times \text{RM } 1013.50 = \text{RM } 50.68$ ii. Carry forward min. payment = RM50 	100.68	Retail Transaction = 900 Finance Charge = 113.50	1,013.50

Default: 60 days (61 to 89 days is the process of card termination)	FC (1.5%)	<ul style="list-style-type: none"> FC incurred: 1.5% x RM 900 = RM 13.50 Min. Payment: <ul style="list-style-type: none"> i. 5% x RM 1027 = RM 51.35 ii. Carry forward min. payment = RM 100.68 Note: The terminated card will not impose any Finance Charge.	152.03	Retail Transaction = 900	1,027
				Finance Charge = 127	
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"> i. 5% x RM 1027 = RM 51.35 ii. Carry forward min. payment = RM 152.03 Note: The terminated card will not impose any Finance Charge.	203.38	Retail Transaction = 900	1,027
				Finance Charge = 127	

Note: The Finance Charge is non-compounding.

6. What are the major risks?

- By paying only minimum monthly payment, the charge amount and the time taken to settle the full amount will be increased. Think about your payment capacity prior to charging the credit card.
- The finance charges imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your payment history. The finance charges is calculated on any of your outstanding balance excluding all finance charges 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 Card statement are settled in full.
- If you have problems in paying your Maybank Card balances, kindly contact us early to discuss the alternative payment.
- You should notify us immediately after having found that your Maybank Card is lost or stolen.

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

- Lock-in period : Up to 36 months
- Early settlement penalty: NA

8. What if I overpay my Maybank Credit Card bill?

In the event of an overpayment in your Maybank Credit Card account(s), the overpayment would be used to offset any subsequent outstanding balance of that Card.

For cancellation of Maybank Credit Card(s) with an overpayment, the Bank shall proceed to transfer the overpaid amount through the following options:

- Transfer to your other valid Maybank Credit Card account(s);
- Transfer to your Maybank Savings or Current Account(s), excluding Joint Account and MAE Account;

- You may opt to sign-up for a new Maybank Card or Maybank 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 Credit Card account(s) or Maybank 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.

9. 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: mbbcardservice@maybank.com.my
- Write-in to: Maybank Card Centre
7th Floor, Menara Maybank,
100, Jalan Tun Perak, 50050 Kuala Lumpur
- Visit any nearest Maybank Branch.

10. Where can I get further information?

- Should you require additional information or enquiry on credit card, please refer to www.maybank2u.com.my /website or write to:-
Maybank Card Centre
7th Floor, Menara Maybank
100 Jalan Tun Perak
50050 Kuala Lumpur
Tel : 1300 88 6688/ 1800 88 1801
Email : mbbcardservices@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
- 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:-
Tingkat 8, Maju Junction Mall
1001, Jalan Sultan Ismail
50250 Kuala Lumpur
Telephone No : 1-800-88-2575
E-mail : enquiry@akpk.org.my

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

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