

STATEMENT OF CARD ACCOUNT / PENYATA AKAUN KAD

NUR JALIAH BINTI SYED ABOO THA PUNCA REZEKI ENT STESYEN MINYAK SHELL KM20 43000 JLN CHERAS KAJANG SELANGOR MY

Page / Mukasurat : 1 of 2 Statement Date / Tarikh Penyata : 28 NOV 15

Your current credit card will be upgraded to a new PIN-enabled credit card with enhanced security features from Dec 2015 onwards. Look out for more info in the coming weeks.

Account No. No. Akaun	Combined Credit Limit (RM) Jumlah Had Kredit (RM)	Due Date Tarikh Matang	Statement Balance (RM) Baki Terkini (RM)	Minimum Payment (RM) Bayaran Minima (RM)
5521-1540-0072-6400	10,000.00	18 DEC 15	0.00	0.00

5521-1540-0072-6400 CASH REBATE PLATINUM MC

NUR JALIAH

Posting Date Tarikh Pos	Transaction Date Tarikh Transaksi	Transaction Description Deskripsi Transaksi	Amount (RM) Amaun (RM)
		PREVIOUS BALANCE	0.00
29 OCT	28 OCT	CASH REBATE	5.08 CR
29 OCT	28 OCT	CASH REBATE OTHER RETAIL	1.63 CR
01 NOV	30 OCT	LAZADA MY (ECART S KUALA LUMPUR MY	87.50
03 NOV	30 OCT	BHPETROL JALAN PANTAI KUALA LUMP MY	56.03
04 NOV	30 OCT	DIGI ONLINE BILL PYMT- SHAH ALAM MY	114.90
31 OCT	31 OCT	TNG 031380763130101510115 MY	101.59
03 NOV	31 OCT	GOLDFIELD COMMUNICATIO KAJANG MY	464.00
03 NOV	31 OCT	SHELL-MEGA JAD ENT KAJANG MY	30.01
06 NOV	06 NOV	FROM NUR JALIAH BINTI SYED ABOO	230.00 CR
		THAHIR	
		TRANSFER / TOP-UP TH	
		bill	
07 NOV	07 NOV	GUARDIAN-PRIMA SAUJANA SELANGOR MY	108.70
10 NOV	07 NOV	SHELL-UNION PETROL CO SELANGOR MY	63.00
VON 80	VON 80	FROM NUR JALIAH BINTI SYED ABOO	100.00 CR
		THAHIR	
		TRANSFER / TOP-UP TH	
40.11017	22.1101/	nov	
10 NOV	08 NOV	LAZADA MY (ECART S KUALA LUMPUR MY	108.40
11 NOV	09 NOV	LANGKAWI FERRY LINE VE KEDAH MY	108.00
15 NOV	15 NOV	TNG 031380763114111500216 MY	101.59
17 NOV	15 NOV	LANGKAWI FERRY LINE VE KEDAH MY	18.00
16 NOV	16 NOV	FROM NUR JALIAH BINTI SYED ABOO	95.00 CR
		THAHIR TRANSFER / TOP-UP TH	
		hp	
		CONTINUED ON NEXT PAGE	

CIMB Group has issued a Privacy Notice at all CIMB websites pursuant to the Personal Data Protection Act 2010. Please call 1-300-880-900 if you have any queries.

WARNING ON PAYING ONLY MINIMUM MONTHLY REPAYMENT / AMARAN JIKA PEMBAYARAN MINIMA BULANAN SAHAJA

If you made only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. Please refer to the back page for more information. Alternatively, you may also refer to the credit card calculator available on our website www.cimbbank.com.my or banking info website www.bankinginfo.com.my.

Jika anda hanya membayar bayaran minima bulanan, anda akan membayar lebih jumlah faedah kena bayar dan tempoh yang diambil untuk menjelaskan keseluruhan baki belum jelas anda akan bertambah. Sila rujuk kepada muka surat belakang untuk maklumat lanjut. Selain itu, anda juga boleh menggunakan kalkulator kad kredit di laman web kami www.cimbbank.com.my atau laman web maklumat perbankan www.bankinginfo.com.my.





5521-1540-0072-6400 CASH REBATE PLATINUM MC

NUR JALIAH

Posting Date Tarikh Pos	Transaction Date Tarikh Transaksi	Transaction Description Deskripsi Transaksi	Amount (RM) Amaun (RM)
16 NOV	16 NOV	FROM NUR JALIAH BINTI SYED ABOO THAHIR TRANSFER / TOP-UP TH ferry ticket	108.00 C
18 NOV	18 NOV	FROM NUR JALIAH BINTI SYED ABOO THAHIR TRANSFER / TOP-UP TH ferry ticket	18.00 C
21 NOV	20 NOV	Groupon www.groupon.clE	24.19
25 NOV	22 NOV	PETRON SG BESI WEST KUALA LUMPUR MY	50.00
27 NOV	27 NOV	FROM NUR JALIAH BINTI SYED ABOO THAHIR TRANSFER / TOP-UP TH Nov 2015	878.20 C
		STATEMENT BALANCE	0.00

1. Payment Procedure / Prosedur Pembayaran

Cheque made payable to CIMB Bank Card Centre for (your name as it appears on I/C). Write your name, card account number, telephone number and payment amount for each card on the reverse of the cheque. Send cheque to CIMB Bank Card Centre, P.O. Box 11751, 50756 Kuala Lumpur, Malaysia. Please allow sufficient time for your cheque to reach us and clear before due date.

Cash/Cheque payment at nearest CIMB Bank branch or via Cash/Cheque Deposit Machine (CDM)

Online Payment via CIMB Clicks/Interbank Giro/Auto Teller Machines (ATM).

Standing Instruction to direct debit your deposit account.

2. Payment Allocation Statement / Penyata Peruntukan Pembayaran

Payment made by the Cardmember to the Bank in respect of items appearing in the Statement will be applied to settle those balances attracting the highest interest first

Penyata akan digunakan untuk menyelesaikan baki yang dikenakan faedah tertinggi dahulu. 3. Fees & Charges / Yuran & Caj (*for Credit Card only / untuk Kad Kredit sahaja. #for e.MasterCard only / untuk e.MasterCard sahaja)

(ATM)

Finance charge for retail transaction*

(a) 1.25% per month or 15% per annum if you have promptly settled minimum payment due for 12 consecutive months. (b) 1.42% per month or 17% per annum if you have promptly settled minimum payment due for at least 10 months in a 12 month cycle. 1.50% per month or 18% per annum if payment record is not within either (a) or (b) above.

Finance charge for cash transaction* - 1.5% per month or 18% per annum calculated on daily rest basis from transaction date to the date it is settled in full.

Finance charge for balance transfer* - up to 12% per annum of the amount transferred calculated on daily rest basis for the applicable period.

Cash advance fee* - 5.3% of the amount withdrawn, subject to a minimum of RM15.90 whichever is higher for each cash advance.

Overlimit charge* - Not applicable.

Replacement card*# - RM10 for first time, RM50 for every subsequent replacement.

Late payment charge* - 1% of the total outstanding amount, subject to a minimum of RM10 and a maximum of RM100.

Request for card statement*# - RIV5.30 per monthly statement

Request for sales draft*# - RM15.00 per copy.

PLUS / CIRRUS ATM withdrawal / account enquiry* - RM2.12 each.

Conversion for overseas transaction*# - The conversion rate as determined by MasterCard/Visa/JCB International and any transaction fee WasterCard/Visa/JCB International plus an administrative cost of 1%##. ## Not applicable for CIMB Cash Rebate Gold MasterCard.

Goods & Services Tax (GST)*# - The fees/charges where published are inclusive of Goods and Services Tax (GST)" where applicable and you shall be liable for all goods and services tax payable in connection with or arising out of credit cards or other cards issued to you under this application or any account or any services in connection therewith and you authorised the bank to debit your account for the same.

Arahan Tetap untuk mendebit terus daripada akaun deposit anda. Bayaran yang dibuat oleh Pemegang Kad kepada Bank untuk butir-butir yang tercatat pada

Cek dibayar atas nama CIMB Bank Card Centre untuk (nama seperti dalam K/P). Tulis

nama, nombor akaun kad, nombor telefon dan jumlah pembayaran untuk setiap kad di muka

belakang cek. Poskan cek kepada CIMB Bank Card Centre, P.O. Box 11751, 50756

Kuala Lumpur, Malaysia. Sila berikan masa yang mencukupi untuk cek anda sampai

Tunai/Cek dibayar di cawangan CIMB Bank terdekat atau melalui Mesin Deposit Tunai/Cek

Bayaran Dalam Talian melalui CIMB Clicks/Interbank Giro/Mesin Juruwang Automatik

kepada kami dan dijelaskan sebelum tarikh kena dibayar.

Caj kewangan untuk urus niaga runcit* (a) 1.25% sebulan atau 15% setahun jika anda telah menjelaskan bayaran minimum yang kena dibayar tepat pada masanya untuk tempoh 12 bulan berturut-turut. (b) 1.42% sebulan atau 17% setahun jika anda telah menjelaskan bayaran minimum tepat pada masanya untuk tempoh sekurang-kurangnya 10 bulan dalam kitaran 12 bulan. (c) 1.50% sebulan atau 18% setahun jika rekod pembayaran tidak termasuk dalam (a) atau (b) di atas.

Caj Kewangan untuk urus niaga tunai* - 1.5% sebulan atau 18% setahun dan dikira atas dasar kiraan atas baki harian dari tarikh urus niaga hingga penjelasan penuh.

Caj kewangan untuk pindahan baki* - sehingga 12% setahun daripada jumlah dipindahkan dan dikira atas kiraan atas baki harian bagi tempoh yang berkenaan.

Yuran pendahuluan tunai* - 5.3% daripada jumlah dikeluarkan, tertakluk kepada minimum RM15.90 yang mana lebih tinggi bagi setiap pendahuluan tunai.

Caj Terlebih Had* - Tidak berkenaan.

Penggantian kad*#- RM10 untuk kali pertama, RM50 untuk setiap gantian seterusnya.

Caj pembayaran lewat* - 1% daripada jumlah belum jelas, tertakluk kepada minimum RM10.00 dan maksimum RM100.00.

Permintaan untuk penyata kad*#- RV5.30 untuk setiap penyata bulanan.

Permintaan draf jualan*# - RM15.00 untuk setiap salinan

Pengeluaran / Pertanyaan akaun ATM PLUS / CIRRUS* - RV2.12 setiap satu.

Pertukaran bagi urus niaga luar negara*# - Kadar tukaran yang ditentukan oleh MasterCard/Visa/JOB International dan yuran transaksi yang dikenakan oleh MasterCard/Visa/JCB International dengan kos pentadbiran sebanyak 1%##. ## Tidak berkenaan bagi Kad CIMB Cash Rebate Emas MasterCard

Cukai Barangan & Perkhidmatan (GST)*# - Caj/yuran yang diterbitkan adalah termasuk 'Cukai Barangan dan Perkhidmatan (GST)" di mana berkenaan dan anda akan bertanggungjawab ke atas semua cukai barangan dan perkhidmatan yang kena dibayar berkaitan dengan atau yang timbul dari kad kredit atau kad-kad lain yang dikeluarkan kepada anda di bawah permohonan ini atau mana-mana akaun atau perkhidmatan yang berkaitan dengannya dan anda memberi kuasa kepada bank untuk mendebit akaun anda untuk perkara yang sama.

4. Interest Free Period For Retail Transactions / Tempoh Tanpa Faedah Bagi Urus Niaga Runcit

have paid the previous month's outstanding balance in full. There is no interest free period on cash advances.

The interest free period of 20 days is only for retail transactions and only granted if you | Tempoh tanpa faedah selama 20 hari hanya untuk urus niaga runcit dan hanya diberikan jika anda membayar sepenuhnya baki belum jelas bulan sebelumnya. Tiada tempoh tanpa faedah untuk pendahuluan tunai.

5. Finance Charge / Caj Kewangan

Finance charge is imposed on Cash Advance Amount and calculated on daily rest basis from transaction date to the date it is settled in full. Finance charge is imposed on total outstanding retail transaction balances including new retail transaction if the preceding month's outstanding balance is not paid in full upon expiry of the interest free period granted in Paragraph 4 above(if any) and shall be calculated on daily rest basis on the balance until full repayment. Computation of finance charges are based on the formula $f = (B) \times (P/D) \times (R); F = Sum(f)$. Where F = total finance charge imposed for the month and Sum(f) = sum of all the finance charges computed on the different Balance that may be imposed with finance charge over the applicable interest bearing periods during the month. f = finance charge for a particular balance. "B" computed over the period of "P" days. B = Balance that is imposed with finance charge. P = respective interest bearing period in days on which the Balance "B" is imposed with finance charge. D = number of days used as the base for the annual rate. R = applicable finance charge annual rate stated.

Caj kewangan dikenakan atas Jumlah Pendahuluan Tunai dan dikira atas dasar kiraan baki harian dari tarikh urus niaga hingga tarikh penjelasan penuh. Caj kewangan dikenakan atas jumlah baki urus niaga runcit yang belum dijelaskan termasuk urus niaga runcit baru jika anda tidak membayar sepenuhnya baki belum jelas bulan sebelumnya apabila tamat tempoh tanpa faedah yang diberikan dalam Perenggen 4 di atas (jika ada) dan dikira atas dasar kiraan baki harian ke atas baki sehingga bayaran dijelaskan sepenuhnya. Caj kewangan dikira berdasarkan formula berikut $f = (B) \times (P/D) \times (R)$; F = Jumlah(f). Di mana F = jumlah caj kewangan yang dikenakan untuk bulan tersebut dan Jumlah (f) = jumlah semua caj kewangan yang dikira atas Baki berbeza yang boleh dikenakan caj kewangan dibahagikan dengan tempoh faedah dikenakan yang berkenaan pada bulan tersebut. f = cajkewangan bagi baki tertentu "B" yang dikira untuk bilangan hari "P". B = Baki yang dikenakan caj kewangan. P = tempoh faedah dikenakan dalam bilangan hari di mana Baki "B" dikenakan caj kewangan. D = bilangan hari yang digunakan sebagai asas bagi kadar tahunan. R=kadar caj kewangan tahunan berkenaan yang dinyatakan.

6. Notice On Paying Only Minimum Monthly Repayment / Notis Sekiranya Pelanggan Membuat Bayaran Minimum Bulanan Sahaja

The following table illustrates the amount of interest incurred and the repayment period. under different outstanding amount scenarios if you continue to pay only the minimum amount. The computations are based on 5% minimum payment or RM50, whichever is higher, at a finance charge of 18% per annum provided there are no new transactions. This calculation is based on 30 day a month

Jadual di bawah menggambarkan jumlah faedah yang ditanggung dan tempoh pembayaran balik, bagi senario baki belum jelas yang berbeza jika anda hanya membuat bayaran minimum secara berterusan. Pengiraan adalah berasaskan bayaran minimum 5% atau RM50, yang mana lebih tinggi, pada caj kewangan 18% setahun selagi tiada transaksi baru. Kiraan ini herdasarkan tempoh 30 hari sebulan

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Outstanding balance (RM) / Baki belum jelas (RM)	3,000		5,000		10,000		
Repayment (RM) / Pembayaran (RM)	Pay min only / Bayar	Pay / Bayar	Pay min only / Bayar	Pay / Bayar	Pay min only / Bayar min	Pay / Bayar	
	min sahaja 150	250	min sahaja 250	350	sahaja 500	650	
Repayment period(Month) / Tempoh pembayaran balik (Bulan)	55	14	70	17	89	18	
Total interest incurred(RM) / Jumlah faedah yang dikenakan (RM)	1,054.96	332.67	1,912.09	669.63	4,054.96	1,455.31	

7. Liability for unauthorized transactions / Liabiliti untuk urus niaga yang tidak dibenarkan

to RM250 for each Card provided you have not (i) acted fraudulently; or (ii) failed to inform CIMB Bank as reasonably practicable after you have discovered that the Card is lost or stolen.

Tips on Fraud Prevention - Always treat your cards like cash and don't allow anyone else to use your card.

Your liability for unauthorised transactions due to the Card being lost or stolen is limited | Liabiliti anda untuk urus niaga yang tidak dibenarkan disebabkan kehilangan atau kecurian Kad adalah RIV250.00 untuk setiap Kad dengan syarat anda tidak:- (i) melakukan penipuan; atau (ii) gagal memaklumkan CIMB Bank secepat yang munasabah selepas anda mendapat tahu bahawa Kad hilang atau dicuri.

Langkah Mencegah Penipuan - Anggap kad anda seperti wang tunai dan jangan benarkan orang lain menggunakan kad anda.

8. If you are not satisfied with the resolution offered / Jika anda tidak berpuas hati dengan penyelesaian yang diberikan

You can approach Bank Negara Malaysia / anda boleh menghubungi pihak Bank Negara Malaysia at / di Tel No. 1-300-88-LINK (5465) or / atau email / emel bnmtelelink@bnm.gov.my.