

Signature of Principal Applicant /
Tandatangan Pemohon Kad Utama

Name / Nama **Alex Jacob A/L Victor Platingam**
Date / Tarikh **4/04/2018**

Signature of Supplementary Applicant /
Tandatangan Pemohon Kad Tambahan

Name / Nama _____
Date / Tarikh _____

MEMBERSHIP FEES AND CHARGES / YURAN DAN CAJ KEAHLIAN

A. Membership Fees / Yuran Keahlian

Card Type / Jenis Kad	Annual Fees / Yuran Tahunan	
	Principal Utama	Supplementary Tambahan
CREDIT CARD / KAD KREDIT		
MANCHESTER UNITED VISA CARD / PETRONAS MAYBANK VISA GOLD / PLATINUM / MAYBANK FC BARCELONA VISA CARD	FREE / PERCUMA	FREE / PERCUMA
VISA / MASTERCARD GOLD	RM130	RM65
VISA / MASTERCARD PLATINUM VISA SIGNATURE*	RM550	RM150

*FREE for the first year, subsequent years FREE if spend a minimal of RM30,000 per annum /
PERCUMA tahun pertama, penepian fi tahunan diberikan pada tahun berikutnya
apabila berbelanja sebanyak RM30,000 setahun
*Effective 1 December 2016 / Berkuatkuasa 1 Disember 2016

MAYBANK 2 CARDS	FREE / PERCUMA	FREE / PERCUMA
AMERICAN EXPRESS® CASH BACK GOLD CREDIT CARD	RM70	RM45
AMERICAN EXPRESS® PLATINUM CREDIT CARD	RM800	RM550
1st year waiver / Pengecualian fi tahunan pertama Free for first 2 Supplementary Card / Percuma untuk 2 Kad Tambahan pertama		
SINGAPORE AIRLINES KRISFLYER AMERICAN EXPRESS® GOLD CREDIT CARD	RM250	RM125
1st year waiver / Pengecualian fi tahunan pertama		
MAYBANK WORLD MASTERCARD	RM1000	RM500

* Subsequent years FREE if spend a minimal of RM120,000 per annum /
Penepian fi tahunan diberikan PERCUMA pada tahun berikutnya apabila berbelanja
sebanyak RM120,000 setahun

FREE for the first (4) supplementary Card / PERCUMA untuk (4) kad tambahan pertama

MAYBANK VISA INFINITE / MAYBANK MANCHESTER UNITED VISA INFINITE / MAYBANK 2 CARDS PREMIER	RM800	RM400
FREE for the first year, subsequent years FREE if spend a minimal of RM50,000 / RM80,000* per annum / PERCUMA tahun pertama, penepian fi tahunan diberikan pada tahun berikutnya apabila berbelanja sebanyak RM50,000 / RM80,000* setahun FREE for the first (4) supplementary Card / PERCUMA untuk (4) kad tambahan pertama *For Maybank 2 Cards Premier only		

CHARGE CARD / KAD CAJ

AMERICAN EXPRESS® CARD	FREE / PERCUMA	Lifetime Fee Waiver / Percuma
AMERICAN EXPRESS® GOLD CARD	RM238	RM125
3 years fee-waiver / Pengecualian fi tahunan untuk 3 tahun pertama		

B. Finance Charges / Caj Kewangan

- i. Finance Charge is imposed on the outstanding retail transaction that is not paid after the payment due date. The finance charge is calculated from the day the transactions were posted till full payment is made. / Caj Kewangan akan dikenakan ke atas baki belum jelas bagi transaksi pembelian runcit selepas tarikh matang pembayaran. Caj kewangan akan dikira dari tarikh transaksi dimasukkan ke dalam penyata akaun sehingga pembayaran penuh dibuat.

Payments Months / Bayaran Balik Bulanan Total 12 Months / Selama 12 Bulan	Finance Rate / Kadar Kewangan	
Prompt repayment / Bayaran balik segera	Per Month / Bulanan	Per Annum / Tahunan
12 / 12	1.25%	15%
10 / 12	1.42%	17%
< 10 / 12	1.5%	18%

- ii. Cash Advance - Finance Charge is imposed on the outstanding cash advances / withdrawal transaction that is not paid after the payment due date. 18% p.a. or 1.5% p.m. of cash advance amount calculated on a daily basis. / Pendahuluan tunai - Caj Kewangan akan dikenakan ke atas baki belum jelas bagi pendahuluan tunai / pengeluaran tunai selepas tarikh matang pembayaran. 18% setahun atau 1.5% sebulan bagi baki jumlah pendahuluan tunai yang dikira atas dasar harian.

iii. Balance Transfer

Plan Pelan	Rate / Kadar		Minima transfer amount Jumlah pemindahan minima
	Per Month / Bulanan	Per Annum / Tahunan	
6	0.5%	6%	RM1,000
9	0.75%	9%	RM1,000
12	0%	0%	RM1,000
24	0.375%	4.5%	RM2,000
36	0.413%	4.95%	RM2,000

* One time upfront fee of 3% / * Sekali caj pendahuluan 3%

PAYMENT CHARGES / CAJ BAYARAN

C. Late Payment Charge / Caj Bayaran Lewat

Credit Card / Kad Kredit

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 advances/withdrawal transaction outstanding balance, subject to a minimum of RM10, whichever is higher up to maximum of RM100. / Jika pembayaran balik minima tidak dijelaskan pada tarikh matang, caj 1% akan dikenakan daripada baki belum jelas transaksi pembelian runcit dan pengeluaran tunai yang tertunggak pada tarikh penyata akaun, tertakluk pada caj minima RM10, sehingga tahap maksima sebanyak RM100.

Charge Card / Kad Caj

If the outstanding balance shown in your monthly statement is not settled in full by the payment due date, a late payment charge of 3.5% of the outstanding repayment due or RM50 (whichever is higher) will be levied to your Card Account. / Jika baki tertunggak seperti ditunjukkan pada penyata anda tidak dijelaskan sepenuhnya sebelum atau pada tarikh akhir pembayaran, caj bayaran lewat akan dikenakan pada kadar 3.5% daripada jumlah "baki tertunggak tidak berbayar" atau RM50 (yang mana lebih tinggi).

D. Cash Withdrawal Charges / Caj Pengeluaran Tunai

A one-time service fee of 5% or a minimum of RM18 will be levied on the amount withdrawn, whichever is higher. Finance Charge is calculated from the day of withdrawal until full payment. / Caj pengeluaran tunai sebanyak 5% atau minima RM18 akan dikenakan ke atas jumlah yang dikeluarkan, yang mana lebih tinggi. Caj kewangan akan dikenakan dan dikira dari tarikh transaksi pengeluaran dilakukan sehingga tarikh pembayaran penuh dibuat.

E. Minimum Monthly Payment / Bayaran Bulanan Minima

5% of the outstanding balance or a minimum of RM25 payment, whichever is higher. / 5% daripada baki belum jelas atau minima RM25, yang mana lebih tinggi.

F. Card Replacement Due to Lost or Stolen Card, Card Details Disclosure to Third Party or Request Change of New Card Number / Penggantian Kad Disebabkan Kad Hilang atau Dicuri, Pendedahan Maklumat Kad kepada Pihak Ketiga, atau Permohonan Penukaran Nombor Kad Baru
RM50 for each Card replaced. / RM50 bagi setiap penggantian Kad.

G. Conversion for Overseas Transactions / Tukaran bagi Urus Niaga Luar Negara
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. / 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.

American Express® Cards / Kad American Express®

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. / 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.

H. Goods and Services Tax / Cukai Barangan dan Perkhidmatan

The Malaysian Goods & Services Tax (GST) will be imposed on all fees / charges charged by the Bank to our Cardmembers where applicable effective 1 April 2015 at the current prevailing rate. / Efektif 1 April 2015, Cukai Barang & Perkhidmatan Malaysia (CBP) akan dikenakan oleh Bank ke atas Pemegang Kad bagi semua fi/caj yang berkenaan pada kadar semasa.

Fax to / Faks ke
03-2283 6245

or call / atau hubungi
1300 88 6688

or e-mail to / atau e-mel kepada
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