



AmBank

CREDIT CARD STATEMENT / INVOICE

PENYATA KAD KREDIT / INVOIS



000293

CONV 1 of 5

CHEOK JUN YOUN
NO 124 JLN 4
TMN DUYUNG
70200 SEREMBAN
NEGERI SEMBILAN
MALAYSIA

INVOICE NO / NO INVOIS : 000005795763102025CONV

Statement Date / Tarikh Penyata	28 OCT 25
Payment Due Date / Tarikh Matang Bayaran	17 NOV 25
Total Credit Limit / Jumlah Had Kredit	15,000

Offset RM25 Credit Card Service Tax

Offset your RM25 Credit Card Service Tax with 12,500 AmBonus Points or 2,850 BonusLink Points. Redemption must be made within 2 months of the Credit Card Service Tax being billed to your Credit Card. To apply, please contact our Contact Centre Line from 7.00am to 11.00pm daily at 03-2178 8888.

Up to 10% OFF travel deals *every weekend* with AmBank Credit Card/-i

Campaign Period: 1 May 2025 – 31 December 2025

[Learn more at ambank.com.my/ATW](http://ambank.com.my/ATW)

Terms and conditions apply.

50 MALAYSIA YEARS

Save up to 75% on redemptions with BonusLink Points via AmOnline App

Campaign Period: 1 June 2025 – 30 November 2025

[Learn more at ambank.com.my/redeemblp](http://ambank.com.my/redeemblp)

Terms and conditions apply.

50 MALAYSIA YEARS



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Statement Date / Tarikh Penyata	28 OCT 25
Payment Due Date / Tarikh Matang Bayaran	17 NOV 25

Card No Nombor Kad	Card Type Jenis Kad	Credit Limit Had Kredit (RM)	Current Balance Baki Semasa (RM)	Minimum Payment Bayaran Minimum (RM)
4031 4899 9530 6354	AmBank BonusLink (Public) Visa	15,000	15,062.57	1,501.88
	Total	15,000	15,062.57	1,501.88

YOUR TRANSACTION DETAILS / TRANSAKSI TERPERinci ANDA

Transaction Date Tarikh Transaksi	Posting Date Tarikh Catatan	Transaction Description Butir-butir Transaksi	Amount Amaun (RM)
		AmBank BonusLink (Public) Visa (P) 4031 4899 9530 6354	
		PREVIOUS BALANCE	14,515.49
27 SEP 25	29 SEP 25	Shopee Malaysia Kuala Lumpur MY	16.39 CR
28 SEP 25	01 OCT 25	Shopee Malaysia Kuala Lumpur MY	18.39
08 OCT 25	10 OCT 25	Shopee Malaysia Kuala Lumpur MY	37.42
10 OCT 25	12 OCT 25	Shopee Malaysia Kuala Lumpur MY	32.78
10 OCT 25	12 OCT 25	Shopee Malaysia Kuala Lumpur MY	18.90
11 OCT 25	13 OCT 25	LAZADA KUALA LUMPUR MY	73.70
13 OCT 25	16 OCT 25	Shopee Malaysia Kuala Lumpur MY	32.49
14 OCT 25	17 OCT 25	Shopee Malaysia Kuala Lumpur MY	15.44
14 OCT 25	17 OCT 25	Shopee Malaysia Kuala Lumpur MY	49.85
16 OCT 25	18 OCT 25	Shopee Malaysia Kuala Lumpur MY	20.07 CR
22 OCT 25	22 OCT 25	LATE PAYMENT CHARGE	100.00
28 OCT 25	28 OCT 25	INTEREST CHARGE(Retail @ 17.00%)	204.57
		SUB TOTAL - 4031489995306354	15,062.57
		Total Current Balance	15,062.57

Note: *Subject to 8% Services Tax (SST) **SST exempted End of Transaction Details

WARNING ON PAYING ONLY MINIMUM MONTHLY REPAYMENT. If you only make the minimum repayment each month, you will pay more in interest and it will take you longer to pay off your outstanding balance. Please refer to the following page for more information. Alternatively, you may also refer to the credit card calculator available on our website at www.ambank.com.my.
LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP WITH THE REPAYMENT OF YOUR MONTHLY CREDIT CARD BALANCES.

AMARAN TERHADAP MEMBUAT PEMBAYARAN BALIK BULANAN MINIMUM SAHAJA. Sekiranya anda membuat pembayaran balik minimum sahaja setiap bulan, anda akan membayar lebih banyak faedah dan ianya akan menyebabkan anda mengambil masa yang lebih lama untuk melangsakan baki belum jelas anda. Sila rujuk kepada muka surat seterusnya untuk maklumat lanjut. Sebagai alternatif, anda juga boleh merujuk kepada kalkulator kad kredit yang terdapat di laman web kami melalui www.ambank.com.my

TINDAKAN UNDANG-UNDANG AKAN DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MEMBUAT PEMBAYARAN BALIK BULANAN BAKI KAD KREDIT ANDA.



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YOUR REWARDS POINTS SUMMARY / RUMUSAN MATA GANJARAN ANDA

Card Account / Akaun Kad	Points Earned / Mata Ganjaran Diperolehi	Extra Points / Mata Ganjaran Tambahan
4031 4899 9530 6354 BONUSLINK	267	0

Note: BonusLink Points shown are earned from AmBank card spend. Kindly log on to www.bonuslink.com.my or call 03-76261000 for transfer, redemption or latest Household Points balance.

IMPORTANT INFORMATION / MAKLUMAT PENTING

PAYMENT PROCEDURE

Please make payment to your respective 16-digit credit card number and indicate the amount payable to each card (principal & supplementary cards).

Payment Methods

1. Online payment at ambank.amonline.com.my.
2. Phone Banking via AmBank Contact Centre.
3. Cash payment at AmBank/AmBank Islamic branches/Automated Teller Machine/Cash Deposit Machine.
4. Standing Instruction.
5. Interbank GIRO at participating banks.

Minimum Monthly Repayment

- i. 5% of *outstanding balance (if any); *outstanding balance refers to retail transactions (if any) + Cash Advance (if any) + finance charges and fees (if any)
- ii. 100% Card Service Tax and Tax (if any);
- iii. 100% Monthly Instalments (if any) (including monthly instalments for Auto Balance Conversion, Balance Transfer, Quick Cash, AmFlexi-Pay, AmFlexi-Plus, Easy Payment Plan and other instalment plans available from time to time);
- iv. 100% past due amount (if any).
- v. 100% of any overlimit amount (refers to amount which exceeds the Prescribed Credit Limit or the Assigned Credit Limit)
- Or minimum of RM50, whichever is higher.

Finance Charge For All Cards (Except for TRUE Card)

Tier 1	1.25% per month or 15% per annum if you have promptly settled your minimum payment due for 12 consecutive months.
Tier 2	1.42% per month or 17% per annum if you have promptly settled your minimum payment due for at least 10 months in a 12 months cycle.
Tier 3	1.5% per month or 18% per annum if your payment record is not within either Tier 1 or Tier 2 as above.

Finance Charges for TRUE Card

- (a) For Year 1, it is 7.99% per annum for all Cardholders.
- (b) For Year 2 onwards, it is 1% per month or 12% per annum if you have promptly settled your Minimum Payment Due for at least 10 months in a 12-month cycle; or
- (c) For Year 2 onwards, it is 1.5% per month or 18% per annum if you have not promptly settled your Minimum Payment Due in the previous month.

Note: The Tiered Finance Charge apply to all except (1) Cash Advance (2) QuickCash program (3) Late Payment Charges.

Other Fees And Charges

Excess Limit Charge	Fixed excess limit fee of RM9 plus the applicable SST of 8%.
Card Replacement Fee	RM25 per card.
Credit Card Service Tax (CST)	RM25 per card per year (Principal and Supplementary Card). CST shall be imposed on the date of new Card activation or renewal of the Card on every twelve (12) months after the date the Card is issued or renewed.
Cash Advance Fee	5% of the amount advanced or minimum of RM50 , plus applicable SST of 8%, whichever higher (all Cards except TRUE Card, BonusLink Card & M-Card). RM15 for TRUE Card, BonusLink Card and M-Card plus the applicable SST of 8%. This is imposed for each cash advance transaction.
Late Payment Charges	1% of the total outstanding amount, subject to a minimum of RM10 whichever is higher, capped to a maximum of RM100.
Monthly Statement Fee	Hardcopy statement delivered to mailing address: RM12 plus the applicable SST of 8% per annum. eStatement : Free of Charge.
Additional Statement Request Fee	For all Cards except TRUE Card, BonusLink Card and M-Card: RM5 plus the applicable SST of 8% per copy (first request), RM10 plus the applicable SST of 8% per copy (subsequent request for the same monthly statement). For TRUE Card, BonusLink Card & M-Card: RM5 plus the applicable SST of 8% per copy.
Overseas Transaction Conversion Fee	Transactions outside Malaysia will be converted to Ringgit Malaysia on the date the item is received and/or processed. The exchange rate may differ from the published daily rate due to market fluctuation. The conversion rate is as determined by Mastercard International, UnionPay International or Visa International plus a 1% foreign exchange conversion markup (previously known as International or VISA International plus a 1% foreign administration cost) by AmBank on the converted Ringgit Malaysia amount. (1% foreign exchange conversion markup is not applicable for TRUE Card, BonusLink Card & M-Card).

Cash Advance/QuickCash Finance Charges

A finance charge at a rate of 1.5% per month or 18% per annum is calculated on a daily rest basis shall be imposed on the Cash Advance Amount and/or QuickCash monthly installment from the date the Cash Advance is made and/or QuickCash monthly installment is billed until full payment is received and credited into the Credit Card Account.

PROSEDUR PEMBAYARAN

Sila buat pembayaran kepada nombor kad kredit 16-angka anda dan nyatakan amaun yang dibayar kepada setiap kad (Kad utama dan tambahan).

Cara Pembayaran

1. Perbankan internet melalui ambank.amonline.com.my.
2. Perbankan Telefon menerusi Pusat Panggilan AmBank.
3. Pembayaran Tunai di mana-mana cawangan AmBank/AmBank Islamic/Mesin ATM/Mesin Deposit Tunai.
4. Arahah Tetap.
5. Mana-mana bank yang menyertai perkhidmatan GIRO.

Bayaran Bulanan Minimum

- i. 5% daripada baki tertunggak* (jika ada); *baki tertunggak merujuk kepada transaksi runcit (jika ada) + Pendahuluan Tunai (jika ada) + caj dan fi kewangan (jika ada)
- ii. 100% Cukai Perkhidmatan Kad (jika ada);
- iii. 100% Ansuran Bulanan (jika ada) (termasuk ansuran bulanan untuk Penukaran Baki Automatik, Pindahan Baki, QuickCash, AmFlexi-Pay, AmFlexi-Plus, Pelan Pembayaran Mudah dan pelan-pelan ansuran lain yang ada dari semasa ke semasa);
- iv. 100% amaun lewat bayar (jika ada);
- v. 100% untuk amaun yang terlebih had (merujuk kepada amaun yang melebihi Had Kredit Yang Ditentukan atau Had Kredit Yang Diberikan) ATAU Minimum RM50, yang mana lebih tinggi.

Caj Kewangan Untuk Semua Kad (Kecuali Kad TRUE).

Tingkat 1	1.25% sebulan atau 15% setahun jika anda telah menjelaskan jumlah minimum perlu dibayar tepat pada masanya untuk tempoh 12 bulan berturut-turut.
Tingkat 2	1.42% sebulan atau 17% setahun jika anda telah menjelaskan jumlah minimum perlu dibayar tepat pada masanya untuk sekurang-kurangnya 10 bulan dalam kitaran 12 bulan.
Tingkat 3	1.5% sebulan atau 18% setahun sekiranya rekod bayaran anda tidak seperti Tingkat 1 atau Tingkat 2.

Caj Kewangan untuk Kad TRUE

- (a) Caj kewangan untuk Tahun Pertama ialah 7.99% setahun bagi semua Pemegang Kad.
- (b) Caj kewangan untuk Tahun Kedua dan seterusnya ialah 1% sebulan atau 12% setahun sekiranya anda telah menjelaskan Jumlah Minimum Perlu Dibayar tepat pada masanya untuk sekurang-kurangnya 10 bulan dalam kitaran 12 bulan; atau
- (c) Caj kewangan untuk Tahun Kedua dan seterusnya ialah 1.5% sebulan atau 18% setahun sekiranya anda tidak menjelaskan Jumlah Minimum Perlu Dibayar tepat pada masanya di bulan sebelumnya.

Note: Caj Kewangan Bertingkat dikenakan kepada semua kecuali (1) Pendahuluan Tunai, (2) Program QuickCash dan (3) Caj Bayaran Lewat.

Yuran dan Caj Lain

Caj Had Lebihan	Yuran tetap had lebihan berjumlah RM9 ditambah SST yang dikenakan sebanyak 8%.
Yuran Penggantian Kad	RM25 setiap kad.
Cukai Perkhidmatan Kad Kredit (CST)	RM25 bagi setiap kad setiap tahun (Kad Utama dan Kad Tambahan). CST akan dikenakan pada tarikh pengaktifan Kad baharu atau pembaharuan Kad pada setiap dua belas (12) bulan selepas tarikh Kad dikeluarkan atau diperbaharui.
Yuran Pendahuluan Tunai	5% daripada amaun pendahuluan tunai atau jumlah minimum RM50 ditambah SST yang dikenakan sebanyak 8%, yang mana lebih tinggi (untuk semua Kad kecuali Kad TRUE, Kad BonusLink & M-Card). RM15 ditambah SST yang dikenakan sebanyak 8% untuk Kad TRUE, Kad BonusLink dan M-Card. Yuran ini dikenakan ke atas setiap transaksi Pendahuluan Tunai yang dibuat.
Caj Lewat Bayar	1% daripada baki tertunggak yang perlu dibayar atau sekurang-kurangnya RM10, yang mana lebih tinggi, sehingga maksimum RM100.
Yuran Penyata Bulanan	Salinan penyata dihantar ke alamat surat-menyurat: RM12 ditambah SST yang dikenakan sebanyak 8% setiap tahun. ePenyata: TIADA Caj.
Yuran Permintaan Salinan Penyata	Bagi semua Kad kecuali Kad TRUE, Kad BonusLink dan M-Card: RM5 ditambah SST yang dikenakan sebanyak 8% setiap salinan (permintaan pertama), RM10 ditambah SST yang dikenakan sebanyak 8% setiap salinan (bagi permintaan seterusnya untuk penyata bulanan yang sama). Bagi Kad TRUE, Kad BonusLink & M-Card: RM5.00 ditambah SST yang dikenakan sebanyak 8% bagi setiap salinan.
Yuran Tukaran Bagi Transaksi Luar Negara	Urus niaga di luar Malaysia akan ditukarkan kepada Ringgit Malaysia pada tarikh urus niaga diterima dan/ atau diproses. Kadar tukaran mungkin berbeza daripada kadar harian yang diterbitkan mengikut turun naik pasaran. Kadar tukaran ditentukan oleh MasterCard International, UnionPay International atau VISA International serta tambahan penukaran 1% tukaran mata wang asing (dahulunya dikenali sebagai kos pentadbiran) oleh AmBank ke atas jumlah Ringgit Malaysia yang ditukar. (1% tukaran mata wang asing yang dikenakan ke atas jumlah Ringgit Malaysia yang ditukar tidak termasuk Kad TRUE, Kad BonusLink & M-Card).

Caj Kewangan Pendahuluan Tunai/QuickCash

Caj kewangan pada kadar 1.5% sebulan atau 18% setahun berdasarkan kiraan atas baki harian akan dikenakan atas Amaun Pendahuluan Tunai dan/ atau ansuran bulanan QuickCash dari tarikh Pendahuluan Tunai dibuat dan/ atau ansuran bulanan QuickCash dibilang sehingga bayaran penuh diterima dan dikreditkan ke dalam Kad Kredit Akaun.

IMPORTANT INFORMATION / MAKLUMAT PENTING

Balance Transfer (after expiry of Special Interest Rate Term)

A finance charge as per Tiered Finance Charges is calculated on a daily rest basis on balance transfer transactions from the expiry of the Special Interest Rate Term will be chargeable until full payment is received and credited into the Credit Card Account.

Interest Free Period for Retail Transaction

20 days from statement date and is applicable only for cardholders who pay in full on or before the payment due date. No interest free period on Cash Advances.

Notice on Paying Only Minimum Monthly Payment

Table below illustrates the amount of interest incurred and the repayment period under different outstanding balance scenarios if you continue to pay only the minimum amount every month.

Outstanding Balance (RM) / Baki Belum Jelas (RM)	RM3,000		RM5,000		RM10,000	
Repayment / Pembayaran	Pay minimum amount/ Bayar Amaun Minimum (RM150 in 1st month)	Pay/Bayar RM250 every month	Pay minimum amount/ Bayar Amaun Minimum (RM250 in 1st month)	Pay/Bayar RM350 every month	Pay minimum amount/ Bayar Amaun Minimum (RM500 in 1st month)	Pay/Bayar RM600 every month
Repayment period (Months) / Tempoh Pembayaran (Bulan)	4 years/tahun and/dan 7 months/bulan	1 year/tahun and/dan 2 months/bulan	5 years/tahun and/dan 9 months/bulan	1 year/tahun and/dan 5 months /bulan	7 years/tahun and/dan 4 months/bulan	1 year/tahun and/dan 8 months /bulan
Total interest incurred (RM) / Jumlah faedah yang dikenakan (RM)	RM1,055	RM333	RM1,912	RM670	RM4,055	RM1,594
Total Amount to be Settled (RM) / Jumlah Amaun yang perlu dijelaskan (RM)	RM4,055	RM3,333	RM6,912	RM5,670	RM14,055	RM11,594

The illustration is based on the following assumptions:-

1. Cardholder is paying 18% interest rate for the entire tenure of the outstanding balance repayment.
2. There are no new retail transactions after the first month.
3. A 30-day standard is used in the calculation for each month.

Note: There is no 20 days interest-free period as the illustration is based on revolving balance. The payment due date is 20 days from the statement date and payment is credited on payment due date.

Payment Allocation

Payments made by the Cardholder to the Card Account will be used to payoff outstanding amounts that attract the highest finance charge rate first.

Lost/Stolen Card Reporting

For lost/stolen card, please call our Contact Centre at 03-2178 8888 immediately.

Important Notice: Please secure your card and card PIN at all times. Do not use your birth date, identity card, passport, driving license or contact numbers as the PIN.

Liability for Unauthorised Transactions

You will be liable for PIN-based unauthorised transactions if you have:

- acted fraudulently; or
- delayed in notifying within fourteen (14) calendar days after having discovered the loss or unauthorised use of your Credit Card; or
- voluntarily disclosed your PIN to another person; or
- recorded your PIN on the Credit Card or on anything kept in close proximity with your Credit Card.

You will be liable for unauthorised transactions which require signature verification or with a contactless Card if you have:

- acted fraudulently; or
- delayed in notifying us within fourteen (14) calendar days after having discovered the loss or unauthorised use of your Credit Card; or
- left your Credit Card or item containing your credit card unattended in places visible and accessible to others; or
- voluntarily allowed another person to use your Credit Card.

Bank Negara Malaysia - Contact Details

For any feedback or complaint, you may also contact BNMTTELELINK at 1-300-88-5465 or walk in to BNMLINK Customer Service Centre (9.00am-5.00pm, Mon-Fri), Ground Floor, Blok D, Jalan Dato' Onn, 50480 Kuala Lumpur or email: bnmttelink@bnm.gov.my.

Pindahan Baki (setelah tamat Tempoh Kadar Faedah Istiamewa)

Caj kewangan ke atas urusniaga pemindahan baki mengikut Caj Kewangan Berperingkat yang dikira atas baki harian dari tarikh tamat Tempoh Kadar Faedah Istiamewa akan dicajkan sehingga bayaran penuh diterima dan dikreditkan ke dalam Akaun Kad Kredit.

Tempoh Tanpa Faedah untuk Transaksi Runcit

20 hari dari tarikh penyata dan hanya diguna pakai untuk Pemegang Kad yang membuat pembayaran penuh pada atau sebelum tarikh matang pembayaran. Tiada tempoh tanpa faedah untuk Pendahuluan Tunai.

Notis Jika Hanya Membayar Bayaran Minimum Bulanan

Jadual di bawah menunjukkan gambaran jumlah faedah yang dikenakan dan tempoh pembayaran balik, bagi senario-senario baki belum jelas yang berbeza jika anda hanya membayar bayaran minimum secara berterusan.

Ilustrasi di atas adalah berdasarkan andaian berikut:-

1. Pemegang Kad hanya dikenakan faedah sebanyak 18% sepanjang tempoh pembayaran baki tertunggak.
2. Tiada transaksi runcit baru selepas bulan pertama.
3. 30 hari digunakan dalam pengiraan setiap bulan.

Nota: Tiada tempoh tanpa faedah 20 hari kerana ilustrasi adalah berdasarkan baki pusingan. Tarikh matang bayaran adalah 20 hari dari tarikh penyata dan bayaran akan dikreditkan pada tarikh matang bayaran.

Peruntukan Pembayaran

Pembayaran yang dibuat oleh Pemegang Kad ke Akaun Kad akan digunakan untuk menyelesaikan apa-apa jumlah yang tertunggak yang menarik kadar caj kewangan yang tertinggi.

Laporan Kehilangan / Kecurian Kad

Untuk kehilangan/kecurian Kad, sila lapor dengan segera kepada Pusat Panggilan AmBank di 03-2178 8888.

Notis Penting: Sila lindungi kad dan PIN kad anda setiap masa. Sila elak menggunakan tarikh lahir, kad pengenalan, passport, lesen memandu atau nombor-nombor hubungan sebagai PIN.

Liabiliti untuk Transaksi Tidak Dibenarkan

Anda akan bertanggungjawab ke atas urus niaga tanpa kebenaran berdasarkan PIN jika anda;

- melakukan penipuan; atau
- gagal untuk memaklumkan kepada pihak Bank dalam tempoh empat belas (14) hari kalender selepas mendapat kehilangan atau penggunaan Kad Kredit anda tanpa kebenaran; atau
- secara sukarela mendedahkan PIN anda kepada orang lain; atau
- mencatatkan PIN anda pada Kad Kredit atau pada apa jua berdekatan Kad Kredit anda.

Anda akan bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan tandatangan atau dengan Kad dengan ciri sentuh, jika anda:

- melakukan penipuan; atau
- gagal untuk memaklumkan kepada pihak Bank dalam tempoh empat belas (14) hari kalender selepas mendapat kehilangan atau penggunaan Kad Kredit anda tanpa kebenaran; atau
- meninggalkan Kad Kredit atau item yang mengandungi Kad Kredit anda tanpa jagaan di tempat-tempat yang boleh dilihat dan diakses oleh orang lain, atau
- secara sukarela membenarkan individu lain menggunakan Kad Kredit anda.

Bank Negara Malaysia - Maklumat Talian

Untuk maklum balas atau aduan, sila hubungi BNMTTELELINK di talian 1-300-88-5465 atau kunjungi BNMLINK Customer Service Centre (9.00 pagi-5.00 petang, Isnin-Jumaat), Ground floor, Blok D, Jalan Dato Onn, 50480 Kuala Lumpur atau emel: bnmttelink@bnm.gov.my.