



AmBank Islamic



CREDIT CARD STATEMENT / INVOICE

PENYATA KAD KREDIT / INVOIS



000114

TSLF 1 of 5

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

INVOICE NO / NO INVOIS : 000005794894102025TSLF

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

Terms and conditions apply.



RM50

Mitsui Outlet Park KLIA Sepang Cash Voucher!

*Spend a minimum cumulative of RM500 with AmBank Credit Card/-i

Campaign Period: 27 August 2025 – 31 March 2026

Learn more at ambank.com.my/MOP

Terms and conditions apply.

MITSUI OUTLET PARK

MITSUI
OUTLET PARK
KLIA SEPANG





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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 4947 0045 9902	AmBank Islamic Visa Signature	15,000	14,776.32	1,462.75
	Total	15,000	14,776.32	1,462.75

YOUR TRANSACTION DETAILS / TRANSAKSI TERPERinci ANDA

Transaction Date Tarikh Transaksi	Posting Date Tarikh Catatan	Transaction Description Butir-butir Transaksi	Amount Amaun (RM)
22 OCT 25	22 OCT 25	AmBank Islamic Visa Signature (P) 4031 4947 0045 9902 PREVIOUS BALANCE	14,478.62
28 OCT 25	28 OCT 25	LATE PAYMENT COMPENSATION CHARGE MANAGEMENT FEE(Retail @ 17.00%) SUB TOTAL - 4031494700459902 AKAUN TUAN MEMPUNYAI TUNGGAKAN. SILA BUA T PEMBAYARAN UNTUK MENGEKALKAN REKOD PEMBAYARAN YANG BAIK.	100.00 197.70 14,776.32
		Total Current Balance	14,776.32

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

WARNING ON PAYING ONLY MINIMUM MONTHLY PAYMENT. If you only make the minimum payment each month, you will pay more in management fee 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-i 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 PAYMENT OF YOUR MONTHLY CREDIT CARD-i BALANCES.

AMARAN SEKIRANYA MEMBUAT PEMBAYARAN BULANAN MINIMUM SAHAJA. Sekiranya anda membuat pembayaran balik minimum sahaja setiap bulan, anda akan membayar lebih banyak yuran pengurusan dan ianya akan menyebabkan anda mengambil masa yang lebih lama untuk melangsangkan baki belum jelas anda. Sila rujuk kepada muka surat seterusnya untuk maklumat lanjut. Sebagai alternatif, anda juga boleh merujuk kepada kalkulator kad kredit-i 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-i ANDA.



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YOUR REWARDS POINTS SUMMARY / RUMUSAN MATA GANJARAN ANDA

Card Account / Akaun Kad	Balance / Jumlah Baki	Points Earned/ Transfer / Mata Ganjaran Diperolehi/ Dipindahkan	Extra Points / Mata Ganjaran Tambahan	Points Redeemed/ Adjusted / Mata Ganjaran Ditebus/ Diselaraskan	Total Points / Jumlah Mata Ganjaran	Expiring Points / Mata Ganjaran Luput	Expiry Date / Tarikh Luput
4031 4947 0045 9902 AMBONUS	25,997	0	0	0	25,997	13,498	28 JUL 27

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.amononline.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.

Fixed Management Fee (FMF)

With Ujrah, the FMF will be dependent on the Credit Card-i Card type:

Card Type	Monthly Fixed Management Fee
Gold	RM900
Platinum	RM3,750
Visa Signature / World Mastercard / Visa Infinite Card	RM15,000

Actual Management Fee (AMF)

The monthly actual management fee is calculated on a daily rest basis imposed on all outstanding balances from posting date of the said retail transactions.

Cash Advance Management Fee - 1.5% per month or 18% per annum calculated on a daily rest basis shall be imposed on the Cash Advance amount from the date the Cash Advance is made until full payment is credited into the Card account. Retail transactions - Balance imposed with Management Fee x (Management Fee -bearing period in days / number of days used as the base for the annual rate) x Tiered Management Fee Annual Rate stated.

The actual management fee is charged at the following applicable tiered management charge rate structure for all retail transactions from posting date of the said retail transactions.

Retail transactions exclude Cash Advance, Balance Transfer and other credit plans. Balance Transfer - Varies with each promotion.

Rebate

The Bank may, at any time or from time to time, grant to the Cardholder a rebate on the rebate on the FMF, the amount of which will be determined and calculated at the discretion of the Bank. Without prejudice to such discretion, the amount of the rebate if granted will be determined.

- i. based on the differences between the FMF and the AMF at the relevant statement date; and
- ii. where the AMF charged on the current outstanding balance is lower than FMF. Retail Transactions (for the purpose of calculation, we assume there are 30 days per month and payment is conducted on due date).

Minimum Monthly Payment

- i. 5% of *outstanding balance (if any); *outstanding balance refers to retail transactions (if any) + Cash Advance (if any) + management fee (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.

Management Fee Tiered Rates For All Cards

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 above.

Note: The Tiered Management Fee 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.
Balance Transfer (after expiry of Special Management Fee Term)	A management fee as per Management Fee Tiered Rates is calculated on a daily rest basis on balance transfer transactions from the expiry of the Special Management Fee Term will be chargeable until full payment is received and credited into the Credit Card-i Account.
Credit Card-i 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	Fixed cash advance fee of RM12 plus the applicable SST of 8%, which will be imposed for each cash advance transaction.
Late Payment Charge	1% of the balance outstanding due up 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

PROSEDUR PEMBAYARAN

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

Cara Pembayaran

1. Perbankan internet melalui ambank.amononline.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.

Yuran Pengurusan Tetap (FMF)

Dengan Ujrah, Yuran Pengurusan Tetap (FMF) adalah berdasarkan jenis Kad Kredit-i:

Jenis Kad	Yuran Pengurusan Tetap Bulanan
Emas	RM900
Platinum	RM3,750
Visa Signature / World Mastercard / Visa Infinite Card	RM15,000

Yuran Pengurusan Sebenar (AMF)

Yuran pengurusan sebenar bulanan dikira berdasarkan pada kadar harian yang dikenakan atas baki tertunggak daripada tarikh pencatatan transaksi runcit tersebut.

Yuran Pengurusan Pendahuluan Tunai - 1.5% sebulan atau 18% setahun yang dikira atas dasar baki harian akan dikenakan pada Amaun Pendahuluan Tunai dari tarikh Pendahuluan Tunai dibuat sehingga bayaran penuh diterima dan dikredit ke dalam akaun Kad.

Transaksi runcit - Baki yang dikenakan yuran pengurusan x (Yuran pengurusan - tempoh tertentu dalam hari / bilangan hari yang digunakan sebagai asas kadar tahunan) x Kadar tahunan yuran pengurusan yang bertingkat seperti ternyata. Yuran pengurusan sebenar dikenakan pada struktur kadar bertingkat yuran pengurusan untuk semua transaksi runcit dari tarikh pengeposan transaksi runcit tersebut.

Transaksi runcit tidak termasuk Pendahuluan Tunai, Pindahan Baki dan sebarang pelan kredit yang lain. Pindahan Baki - Berbeza mengikut setiap promosi.

Rebat

Pihak Bank boleh pada bila-bila masa atau dari semasa ke semasa, membenarkan rebat ke atas FMF kepada Pemegang Kad, sebanyak amaun yang akan ditentukan dan dikira oleh pihak Bank mengikut budi bicaranya. Tanpa prejudis kepada budi bicara tersebut, amaun rebat yang dibenarkan akan ditentukan:

- i. berdasarkan perbezaan antara FMF dan AMF pada Tarikh Penyata yang relevan; dan
- ii. di mana AMF yang dikenakan atas baki semasa adalah kurang dari FMF
Transaksi Runcit (untuk tujuan pengiraan, kami andaikan ada 30 hari sebulan dan bayaran dilakukan pada tarikh akhir pembayaran).

Bayaran Bulanan Minimum

- i. 5% daripada baki tertunggak* (jika ada): *baki tertunggak merujuk kepada transaksi runcit (jika ada) + Pendahuluan Tunai (jika ada) + yuran pengurusan (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.

Kadar Yuran Pengurusan Bertingkat Untuk Semua Kad

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 jika rekod bayaran anda tidak seperti (1) atau (2) di atas.

Nota: Yuran Pengurusan Bertingkat dikenakan kepada semua kecuali (1) Pendahuluan Tunai, (2) Program QuickCash dan (3) Caj Lewat Bayar.

Yuran dan Caj Lain

Caj Lebihan Had	Yuran tetap had lebihan berjumlah RM9 ditambah SST yang dikenakan sebanyak 8%.
Yuran Penggantian Kad	RM25 bagi setiap kad.
Pindahan Baki (setelah tamat Tempoh Yuran Pengurusan Istimewa)	Yuran pengurusan kadar berperingkat yang dikira atas dasar baki harian ke atas urusniaga pemindahan baki dari tamat Tempoh Kadar Yuran Pengurusan Istimewa akan dikenakan sehingga bayaran penuh diterima dan dikreditkan ke dalam akaun Kad Kredit-i.
Cukai Perkhidmatan Kad Kredit-i (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	Yuran tetap sebanyak RM12 ditambah SST yang dikenakan sebanyak 8% akan dikenakan untuk setiap transaksi pendahuluan tunai.
Caj Lewat Bayar	1% daripada baki tertunggak yang perlu dibayar 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

IMPORTANT INFORMATION / MAKLUMAT PENTING

Other Fees And Charges

Additional Statement Request Fee	RM5.00 plus the applicable SST of 8% per copy (first request) RM10.00 plus the applicable SST of 8% per copy (subsequent request for the same monthly statement)	Yuran dan Caj Lain	
Overseas Transaction Conversion Fee	Transaction outside Malaysia will be converted to Ringgit Malaysia on the date the transaction is received and/or processed. The exchange rate may differ from the published daily rate due to market fluctuation. The conversion rates is as determined by MasterCard International or VISA International plus a 1% foreign exchange conversion markup (previously known as administration cost) by AmBank Islamic on the converted Ringgit Malaysia amount.	Yuran Permintaan Penyata Tambahan	RM5 ditambah SST yang dikenakan sebanyak 8% bagi permintaan pertama. RM10 ditambah SST yang dikenakan sebanyak 8% setiap salinan bagi permintaan seterusnya untuk penyata bulanan yang sama.

Management Fee Free Period for Retail Transaction

20 days from statement date, provided there is no outstanding balance in the credit card-i account (not applicable to cash advance, Quick Cash and Balance Transfer programme).

Notice on Paying Only Minimum Monthly Payment

Table below illustrates the amount of management fee incurred and the payment 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	
Payment/Pembayaran	Pay minimum amount/Bayar Amaun Minimum (RM150 in 1st month)	Pay/Bayar RM250 every month/ Setiap Bulan	Pay minimum amount/Bayar Amaun Minimum (RM250 in 1st month)	Pay/Bayar RM350 every month/ Setiap Bulan	Pay minimum amount/Bayar Amaun Minimum (RM500 in 1st month)	Pay/Bayar RM600 every month/ Setiap Bulan
Payment 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 management fee incurred (RM)/ Jumlah yuran pengurusan yang dikenakan (RM)	RM1,055	RM333	RM1,912	RM670	RM4,055	RM11,594
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% management fee for the entire tenure of the outstanding balance payment.
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 management fee 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 pay off outstanding amounts that attract the highest management fee rate first.

Lost / Stolen Card Reporting

For lost/stolen card, please call our AmBank 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: bnmttelelink@bnm.gov.my.

Tempoh Tanpa Yuran Pengurusan untuk Transaksi Runcit

20 hari dari tarikh penyata, dengan syarat tiada baki belum dijelaskan dalam akaun kad kredit-i (tidak termasuk Pendahuluan Tunai, Quick Cash dan Program Pindahan Baki).

Notis Jika Hanya Membayar Bayaran Minimum Bulanan

Jadual dibawah menunjukkan gambaran jumlah yuran pengurusan yang dikenakan dan tempoh pembayaran, bagi senario-senario baki belum jelas yang berbeza jika anda hanya membayar bayaran minimum pada setiap bulan.

Ilustrasi di atas adalah berdasarkan andaian berikut:-

1. Pemegang Kad hanya dikenakan yuran pengurusan 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 yuran pengurusan 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 yuran pengurusan 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 juga 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: bnmttelelink@bnm.gov.my.