# Credit Cards

* Maybank Islamic PETRONAS Ikhwan Visa Platinum
* Maybank Islamic PETRONAS Ikhwan Visa Gold
* Maybank Islamic Ikhwan American Express Platinum
* Maybank Islamic Ikhwan American Express Gold
* Credit Card Features
  + Maybankard Balance Transfer Programme
  + Maybankard Cash Treats
  + Maybankard EzyPay
  + Maybankard Auto PayBills
  + Maybankard Secure Online Shopping (MSOS)
  + Maybank Islamic Ikhwan CardCare Takaful Plan

## 

## Maybankard Balance Transfer Programme

**Save on charges when you transfer your other credit card balance over**

*Profit rates:  
0.375% - 1%*

*Processing fee:  
FREE (for all approved applications)*

### Benefits

* Save more with **lower interest rates**
* **Flexible**: choose from six plans to suit your needs
* **Long repayment period** of up to 36 months
* **Extra cash** for your other needs
* Consolidate your other credit card accounts into **one statement**
* Convenience of making payments via Maybank2u or through any of our branches nationwide

### Who can apply?

Principal cardholders of Maybankard credit cards

### How to apply

1. Print out and complete the *Maybank Islamic Ikhwan Card Balance Transfer application form (PDF)*. *<link to document* IkhwanBT\_291209.pdf*>*
2. Choose your Maybankard Balance Transfer Plan.
3. Fill in the amount (outstanding balance) you want to transfer from the other bank's credit card account(s).
4. Attach the photocopy of your other bank's latest credit card statement you wish to transfer from.
5. Fax it to 03-7953 8610 (Platinum/Premier) or 03-7953 8640 (General/Gold/Classic) or mail to:

Maybankard Centre (BT Program)  
7th Floor Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur

### Illustration

Get a feel of how much you can save from this table.

*Maybank Islamic Ikhwan Card Balance Transfer rate (PDF) <link to document* balance\_transfer\_M2U\_april\_Rate.pdf*>*

### Other info

1. Transferable balance is subject to available credit limit and on the bank's credit assessment.
2. The minimum amount you can transfer under the 3, 6, 9 and 12-month plans is RM1,000; the amount for the 24 and 36-month plans is RM2,000. The maximum amount depends on your available credit limit.
3. You can transfer balance from up to three other banks at one time.
4. The cheque payment to the other banks will be effected within 10 business days from the date of approval of your balance transfer.
5. Maybank will notify you of the status of your application in writing.
6. The finance charges will be calculated from the date your account is debited for settlement of your credit card account with other issuers.
7. For 3, 6, 9 and 12 months plans: Upon approval of your Balance Transfer, you will be notified of the new account number where a balance transferred is resided. Payment must be made into the new BT account number allocated to you.
8. For 24 and 36 months plans: Upon approval of your Balance Transfer, NO new account will be allocated. The balance transferred will be in your existing Visa/MasterCard/American Express account.
9. Only open to Maybankard Principal Cardholder and Principal Cardholder of other credit card issuer.
10. The Balance Transfer promotion for 3 months Plan and Transfer between Maybank to Maybank ends 31 December 2010.

*Maybank Islamic Ikhwan Card Balance Transfer terms & conditions (PDF)**<link to document balance\_transfer\_M2U\_T&C.pdf >*

## Maybankard Cash Treats

**You're just one call away from realising your needs**

Your child has dreams.

Do you have the means to realise them?

It's an emergency! What you need is fast cash.

Surprise your loved one. Plan a romantic getaway for two.

You want to expand your business? Get a head start.

**However you want to treat yourself, make it possible with Maybankard CashTreats. It's just one call away.**

It's reassuring to know that you have access to cash for any emergencies or new plans. With Maybankard Cash Treats, it's so easy to apply as no documents are required and fast approval guaranteed!

### Features

|  |  |  |
| --- | --- | --- |
| http://www.maybank2u.com.my/WebBank/CRD01.16.04callb_img.jpg | http://www.maybank2u.com.my/WebBank/CRD01.16.048pct_img.jpg | http://www.maybank2u.com.my/WebBank/CRD01.16.0470pct_img.jpg |
| One call away (no documents required) | The best rate in town at 8.88% per annum | Up to 70% of available credit limit |
|  |  |  |
| http://www.maybank2u.com.my/WebBank/CRD01.16.0436mth_img.jpg | http://www.maybank2u.com.my/WebBank/CRD01.16.04app_img.jpg | http://www.maybank2u.com.my/WebBank/CRD01.16.04rm_img.jpg |
| Up to 36 months repayment period | Fast approval | Cash is credited into your Maybank Savings / Current account |

### Repayment rate

| **Monthly Payment at 8.88% per annum** | **Loan Amount** | | |
| --- | --- | --- | --- |
| **RM3,000** | **RM5,000** | **RM10,000** |
| 6 months | 522.20 | 870.33 | 1,740.00 |
| 12 months | 272.20 | 453.67 | 907.33 |
| 18 months | 188.87 | 314.78 | 629.56 |
| 24 months | 147.20 | 245.33 | 490.67 |
| 30 months | 122.20 | 203.67 | 407.33 |
| 36 months | 105.53 | 175.89 | 351.78 |

**Call 03-5891 4756\* now for your Maybankard Cash Treats.**   
\*(Mon to Thurs: 9.00am - 5.45pm, Fri:9.00am - 4.45pm)

Please click *here* *<link to document CashTreat backpack.pdf>* for latest promotions (PDF)

### Important Notes

**Crediting method**

* Cash will be credited into your Maybank Savings / Current account (Not applicable for joint accounts)
* If you do not have a Maybank Savings / Current account, you will be required to open one

**Fees & Charges**

* Cash Advance Fixed Fee of RM100 applies to each approved Maybankard Cash Treats
* In the event of any delay or failure to pay the Maybankard Cash Treats monthly instalment, the terms of the standard credit card agreement apply

**General Terms and Conditions**

* Maybankard Cash Treats is open to Principal Cardmembers only
* Cardmembers can draw up to 70% of the available credit limit at time of the application prossesing
* Cash will be credited to your Maybank Savings / Current account within 48 hours upon approval
* No TreatsPoints will be rewarded
* Change of plan is not allowed
* Delivery of the backpacks will be 4-6 weeks upon approval. Maybank reserves the right to replace the gift with similar products of similar value.
* *Terms & conditions apply <link to Maybank2u’s Maybankard Cash Treats Terms & Conditions page,* [*http://www.maybank2u.com.my/mbb\_info/m2u/public/personalDetail04.do?channelId=CRD-Cards&cntTypeId=0&cntKey=CRD01.16.04.01&programId=CRD01.16-CCFeatures&chCatId=/mbb/Personal/CRD-Cards*](http://www.maybank2u.com.my/mbb_info/m2u/public/personalDetail04.do?channelId=CRD-Cards&cntTypeId=0&cntKey=CRD01.16.04.01&programId=CRD01.16-CCFeatures&chCatId=/mbb/Personal/CRD-Cards) *>*

## Maybankard EzyPay

**Interest-free instalment plan when you pay for products or services via your Maybankard MasterCard or Visa Credit Card at selected merchants**

*Interest rate: 0%  
Instalment plan duration: Up to 24 months (depending on the  
participating outlet*

### Benefits

* Save money with 0% interest instalment plans
* Choose from a huge selection of participating merchants

### Participating partners

*View participating partners* *<link to Maybank2u’s Participating EzyPay Partners page,* [*http://www.maybank2u.com.my/mbb\_info/m2u/public/ezyPayList.do?chCatId=/mbb/Personal/CRD-Cards&programId=CRD01-CreditCards&cntTypeId=0&cntKey=CRD01.16.01.01*](http://www.maybank2u.com.my/mbb_info/m2u/public/ezyPayList.do?chCatId=/mbb/Personal/CRD-Cards&programId=CRD01-CreditCards&cntTypeId=0&cntKey=CRD01.16.01.01) *>*

### Terms and Conditions

* Maybankard Visa & MasterCard credit cardmembers (except American Express card, Corporate cardmembers, Debit, Visa Debit) are entitled to participate in Maybankard EzyPay.
* You can choose up to 24 months instalment plan (depending on the agreement of the individual participating outlet with Maybank). However, this is subject to your available credit limit at the point of application.
* Upon approval of the application, the full instalment plan amount will be blocked at the point of application of EzyPay. The Bank will debit Cardmember’s Card Account with the instalment payable on a monthly basis, for duration as stipulated as above. Cardmember’s available credit limit will be provisionally reduced by earmarking an amount, equivalent to the Purchase Amount which will not be available to Cardmember, but will be progressively restored on a monthly basis as repayment of each instalment amount is made.
* In the event that you opt to pay the minimum payment of five percent (5%) instead of the monthly instalment amount, you will be liable for interest charges on any of the outstanding amount.
* The products and/or services offered herein are supplied by the respective Merchant. The Bank is only providing means of payment for these goods and/or services via the usage of Card.
* Fulfillment services will be arranged between the Cardmember and the merchant and the Bank will not be responsible for any loss or damage arising from late or non-delivery.
* Any return of goods and/or cancellation of services by Cardmember to the Merchant shall be subjected to the terms for return of goods.
* The Bank will not be liable for any inadequate, defective or damaged goods or be responsible for any dispute between the Cardmember and the Merchant and the Bank is authorized to continue to debit the instalment to the Cardmember’s account regardless of any such dispute.
* The Bank reserves the right to terminate the Cardmember’s EzyPay facility without prior notice to the Cardmember and without assigning any reason thereof.
* The Bank at its sole discretion will demand Cardmember to settle the full outstanding amount due; under EzyPay facility if Cardmember defaults in payment of any amount due; breaches any terms and conditions herein/Cardmember Agreement, is deceased/bankrupt; or Card Account is terminated by the Bank for any reason whatsoever.
* No delivery will be made to P.O.Box addresses as well as addresses outside Malaysia.
* Cardmember's signature on the Direct Debit Authorisation ("DDA") serves as acceptance by the Cardmember of the Merchant's terms and conditions of sale, the conditions herein, and the bank’s Visa/MasterCard Agreement. The Bank reserves the right to reject applications without giving reasons thereof.
* These Conditions are in addition to the Bank’s Visa/MasterCard Agreement, which regulates the provision of credit card facility by the Bank to the Cardmember. In the event of inconsistency between these Conditions and said Agreement, these Terms and Conditions shall prevail in so far as they apply to the EzyPay.

## Maybankard Auto PayBills

**Automatic bill payment facility that charges your bills to your credit card when due**

*Charges:  
Free*

### Benefits

* Convenient: no more queues, late payments or penalties again
* Wide range of merchants that cover your electricity, telephone, satellite TV and mobile phone bills
* More rewards as you earn TreatsPoints and rebates
* All Visa and MasterCard credit cards are accepted

### Who can apply?

* Maybankard Visa and MasterCard credit card holders

### How to apply

1. Print out the *Enrolment Form (PDF)* *<link to document oafAP16j09B.pdf >* and complete it.
2. Mail the form to us at the address below:

Maybank Card Business Auto PayBills  
P.O. Box 11438  
50746 Kuala Lumpur

1. Alternatively, you may fax it to 03-2070 6868, or call 1-300 88 6688 to enrol your bills payment with us.
2. Please allow 4-8 weeks for your Auto PayBills service to be activated. Meanwhile, continue to settle your bills as usual until your Auto PayBills service is reflected in your credit card statement.

### Auto PayBills Merchant List

Astro  
Tenaga Nasional Berhad  
TM  
SESco  
Dewan Bandaraya Kuala Lumpur  
Majlis Perbandaran Subang Jaya  
Majlis Bandaraya Shah Alam  
Majlis Bandaraya Ipoh  
Majlis Perbandaran Klang  
Majlis Perbandaran Seremban  
Majlis Perbandaran Kuantan  
Celcom  
Maxis

*View Terms & Conditions (PDF) > <link to document autopb\_tnc.pdf >*

## Maybankard Secure Online Shopping (MSOS)

**An additional authentication protocol developed for safer online transactions when using your MasterCard and Visa**

### What is MSOS?

* It is an authentication protocol (3D Secure) developed and established by MasterCard and Visa for Internet transactions
* It provides merchants with the ability to request an online verification of the Cardmembers identity at the time of purchase
* 3D Logo / Trademark for Visa Card & MasterCard.

### Benefits

* Safer transactions via an additional password to go with your credit card details when shopping online
* Easy, almost immediate activation
* Free service
* Make Internet Credit Card payments secure by facilitating an online connection between Cardmembers and Maybankard at the time of purchase. To help make Internet Credit Card payments safer by facilitating an online connection between Cardmembers and their card Issuer at the time of purchase
* Protect both merchants and Cardmembers from fraudulent transactions
* Improve Cardmembers consumer trust and confidence in purchasing goods online
* Greater control over online purchases by reducing the risk of fraud
* No additional charge for using MSOS

### How to apply

#### Credit Card

* *Register your Maybankard Visa or MasterCard via Maybank2u.com <link to* [*https://cardholderregistration.onlineauthentication.com.au/enrolment/697383637749256495*](https://cardholderregistration.onlineauthentication.com.au/enrolment/697383637749256495)*>,* or
* Register at participating online merchant stores that display the 3D logo for Visa and MasterCard

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| --- | --- |
| http://www.maybank2u.com.my/maybank_gif/personal/cards/images/CRD01.16.05_verified_visa.gif | http://www.maybank2u.com.my/maybank_gif/personal/cards/images/CRD01.16.05_mcsecurecode.gif |

#### Visa Debit Card

* **Step 1 :**Login to ***Maybank2u.com*** *<link to* [*https://www.maybank2u.com.my/mbb/m2u/common/M2ULogin.do?action=Login*](https://www.maybank2u.com.my/mbb/m2u/common/M2ULogin.do?action=Login)*>* and select Maybankard Secure Online Shopping Registration. Select "Utilities" function.

*View screenshot <link to* [*http://www.maybank2u.com.my/WebBank/vdopSC1\_img.jpg*](http://www.maybank2u.com.my/WebBank/vdopSC1_img.jpg) *>*

* **Step 2 :**  
  Complete the enrolment process by entering the following information :

1. Card Number
2. MSOS Password
3. Confirm MSOS Password
4. PAM (Personal Assurance Message)
5. Expiry Date
6. CVV Number
7. Hint Question
8. Hint Answer

*View screenshot <link to* [*http://www.maybank2u.com.my/WebBank/vdopSC2\_img.jpg*](http://www.maybank2u.com.my/WebBank/vdopSC2_img.jpg)*>*

* **Step 3 :**Successful registration notification message will appear once registration is successful and complete.

*View screenshot <link to* [*http://www.maybank2u.com.my/WebBank/vdopSC3\_img.jpg*](http://www.maybank2u.com.my/WebBank/vdopSC3_img.jpg)*>*

*View Maybank2u.com registration FAQs <link to* [*http://www.maybank2u.com.my/mbb\_info/m2u/public/faqList.do?channelId=&faqChPath=/mbb/FAQs/01-Personal%20Banking/FCRD-Cards&cs=1&programId=CS-CustService&faqId=CRD03.86-VisaOnlinePurchase&chCatId=/mbb/Personal&faqChId=FCRD-Cards*](http://www.maybank2u.com.my/mbb_info/m2u/public/faqList.do?channelId=&faqChPath=/mbb/FAQs/01-Personal%20Banking/FCRD-Cards&cs=1&programId=CS-CustService&faqId=CRD03.86-VisaOnlinePurchase&chCatId=/mbb/Personal&faqChId=FCRD-Cards)*>*

*View Maybankard Visa Debit FAQs <link to* [*http://www.maybank2u.com.my/mbb\_info/m2u/public/faqList.do?channelId=&faqChPath=/mbb/FAQs/01-Personal%20Banking/FCRD-Cards&cs=1&programId=CS-CustService&faqId=CRD03.86-VisaOnlinePurchaseB&chCatId=/mbb/Personal&faqChId=FCRD-Cards*](http://www.maybank2u.com.my/mbb_info/m2u/public/faqList.do?channelId=&faqChPath=/mbb/FAQs/01-Personal%20Banking/FCRD-Cards&cs=1&programId=CS-CustService&faqId=CRD03.86-VisaOnlinePurchaseB&chCatId=/mbb/Personal&faqChId=FCRD-Cards)*>*

### Who can apply?

Maybankard Visa and MasterCard credit cardmembers

Maybankard Visa Debit and MasterCard Platinum Debit cardmembers

### Why MSOS?

Consumers are concerned of security risks of shopping online

Some merchants are unwilling to accept payments over the Internet due to the potential fraudulent transactions

E-commerce merchants are fearful of the high cost associated with fraud and dispute handling

*How to register for MSOS <link to document How\_To\_Register.pdf>*

*Register now for MSOS <link to* [*https://cardholderregistration.onlineauthentication.com.au/enrolment/697383637749256495*](https://cardholderregistration.onlineauthentication.com.au/enrolment/697383637749256495)*>*

*Cardholder activation during shopping <link to document Cardholder\_Activation\_During\_Shopping.pdf>*

## Maybank Islamic Ikhwan CardCare Takaful Plan

**The Takaful Plan is the first of many plans under this scheme whereby, if an unfortunate event occurs, you and your family needn’t worry about your Maybank Islamic Ikhwan Card debt.**

Your family is most important to you. Naturally, you would want to safeguard them from harm. And to help you, we're introducing our new Maybank Islamic Ikhwan CardCare Takaful Plan. The Takaful Plan is a scheme whereby, in the event of an unfortunate incident, you and your family need not worry about your Maybank Islamic Ikhwan Card debt.

### Benefits

##### The Takaful Plan

Should a tragic illness or accident claim your life or leave you permanently disabled, we'll take care of your Maybank Islamic Ikhwan Card outstanding balance up to a maximum of RM100,000. This Plan is underwritten by Etiqa Takaful Berhad (266243-D), a member of Maybank Group, so you know you're in safe hands.

##### Automatic Acceptance

Plus, acceptance is guaranteed, no medical examination is required for Maybank Islamic Ikhwan Cardmembers from 21 to 60 years of age. To give your loved ones the protection they need, all you have to do is complete the acceptance form, mail it in or fax it to 03-7953 8660.

### Who can apply?

Maybank Islamic Ikhwan Card Visa & AMEX Card only  
Maybank Islamic Ikhwan Principal Card only

### How to apply?

1. Print out the *Enrolment Form (PDF) <link to document CareFormIkwan.pdf>* and complete it.
2. Mail the form to us at the address below:

Maybankard Centre  
Credit Care Plan  
7th Floor Menara Maybank  
100 Jalan Tun Perak  
50050 Kuala Lumpur

1. Fax it to 03-7953 8660

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| --- | --- | --- |
|  | **Link** | **Document** |
|  | Maybank Islamic Ikhwan Card Balance Transfer application form (PDF) | IkhwanBT\_291209.pdf |
|  | Maybank Islamic Ikhwan Card Balance Transfer rate (PDF) | balance\_transfer\_M2U\_april\_Rate.pdf |
|  | Maybank Islamic Ikhwan Card Balance Transfer terms & conditions (PDF) | balance\_transfer\_M2U\_T&C.pdf |
|  | Cash Treats Promotion | CashTreat backpack.pdf |
|  | Auto Paybills Enrolment Form | oafAP16j09B.pdf |
|  | Auto Paybills Terms & Conditions | autopb\_tnc.pdf |
|  | How to register for MSOS | How\_To\_Register.pdf |
|  | Cardholder activation during shopping | Cardholder\_Activation\_During\_Shopping.pdf |
|  | Ikhwan CardCare Enrolment Form | CareFormIkwan.pdf |