

## Fees and Charges Table

Fees and Charges				
a. Annual fees:	The annual fees are:			
i. Principal	Card Type	Visa (RM)	MasterCard (RM)	Dual Cards (RM)
	Classic/Standard	160	160	185
	Gold	225	225	250
	Platinum	450	450	600
b. Joining fees	The fees are waived for all types of Cards (unless stated otherwise).			
c. Interest free period	20 days between the statement date and the payment due date, provided that your previous month's outstanding balance have been settled in full. If you opt to pay a partial or the minimum repayment amount from the previous statement, interest on your new retail transactions will be calculated from the day the transaction is posted to your card account. A grace period of 3 days from payment due date is given to settle payments on your card account.			
d. Interest on:	i. Condition			
i. Retail transactions	Prompt Minimum Monthly Repayments Received by Due Date in the last 12 Months	Interest Rate		
		Per Month	Per Annum	
	All 12 months	1.13%	13.5%	
	10 or 11 months	1.33%	16%	
	Less than 10 months	1.46%	17.5%	
	Note: The tiered interest rates above are applicable to MBF Cards CardMembers with an AmBank Line of Credit. MBF Cards CardMembers with an MBF Cards Line of Credit will be subject to an interest rate of 15%, 17% and 18% per annum respectively.			
ii. Cash advances	18% p.a. of the cash advance amount calculated on a daily basis from the day of cash disbursement.			
e. Cash advance fees	5% of the amount advanced or a minimum of RM15, whichever is higher. This is imposed for each cash advance transaction.			
f. Minimum monthly repayment	i. 5% of the outstanding (LOC) balance or a minimum of RM50, whichever is higher. ii. 100% of the outstanding Charge Account balance.			
g. Late payment interest in Line of Credit (LOC)	i. AmBank Line of Credit: 1% of the total balance outstanding as at statement due date or a minimum of RMS, whichever is higher (up to a maximum of RM50). ii. MBF Cards Line of Credit: 1% of the total balance outstanding as at statement due date or a minimum of RM10, whichever is higher (up to a maximum of RM100).			
h. Late payment charge in Charge Account	3% per month of the overdue balance in the Charge Account or a minimum of RM30, whichever is higher.			
i. Conversion for overseas transactions	The conversion rate as determined by Visa International/MasterCard International plus service charge of 1.5%.			
j. Other service fees	i. Sales & credit slips (subject to availability) shall be provided at RM15 per copy upon request. ii. Duplicate copies of Statement of Account will be provided at RM5 per copy. iii. Card Reinstatement Fee for involuntary cancellations shall be at RM50 per Card. iv. A fee of RM25 will be charged to your account for any replacement of lost/stolen cards or conversion of cards. v. A handling fee of RM50 will be charged for every request to change the billing cycle.			



## MBF Cards Supplementary Membership



Get Smart™

Open up the world of MBF Cards privileges to your loved ones

## Jadual Yuran dan Caj

Yuran dan Caj				
a. Yuran tahunan:	Yuran Tahunan adalah:			
i. Utama	Jenis Kad	Visa (RM)	MasterCard (RM)	Dual Cards (RM)
	Klasik / Biasa	160	160	185
	Emas	225	225	250
	Platinum	450	450	600
b. Yuran penyertaan	Yuran ini akan dikecualikan untuk semua jenis Kad (kecuali dinyatakan).			
c. Tempoh tanpa faedah	20 hari di antara tarikh penyata dan tarikh pembayaran, dengan syarat keseluruhan baki tertunggak anda pada bulan sebelumnya telah dijelaskan sepenuhnya. Jika anda memilih untuk membuat pembayaran sebara atau pembayaran minimum daripada penyata sebelumnya, faedah ke atas usis niaga runcit akan dikira daripada hari usis niaga dibuat dengan akaun kad anda. Tempoh penagguhan 3 hari daripada tarikh pembayaran akan diberikan bagi menjelaskan akaun kad anda.			
d. Faedah ke atas:	i. Syarat			
i. Transaksi pembelian runcit	Bayaran Baik Minimum Bulanan yang Diterima pada Tarikh Pembayaran dalam 12 Bulan yang lepas	Kadar Faedah		
		Sebulan	Setahun	
	Kesemua 12 bulan	1.13%	13.5%	
	10 atau 11 bulan	1.33%	16%	
	Kurang daripada 10 bulan	1.46%	17.5%	
	Nota: Kadar faedah bertingkat di atas akan dikenakan ke atas Ahli Kad MBF Cards yang mempunyai Barisan Kredit AmBank. Ahli Kad MBF Cards yang mempunyai Barisan Kredit MBF Cards pula adalah tertakluk kepada kadar faedah tahunan 15%, 17% dan 18% masing-masing.			
ii. Pendahuluan tunai	18% setahun daripada amaun pendahuluan tunai yang dikira atas dasar harian dan hari pengeluaran wang.			
e. Yuran pendahuluan tunai	5% daripada amaun pendahuluan atau minimum RM15, yang mana lebih tinggi. Ini dikenakan untuk setiap usis niaga pendahuluan tunai.			
f. Bayaran minimum bulanan	i. 5% daripada baki tertunggak (LOC) atau minimum RM50, yang mana lebih tinggi. ii. 100% daripada baki Akaun Caj tertunggak.			
g. Faedah bayaran lewat untuk Barisan Kredit (LOC)	i. Barisan Kredit AmBank: 1% daripada jumlah baki tertunggak pada tarikh penyata atau RMS, yang mana lebih tinggi (sehingga maksimum RM50). ii. Barisan Kredit MBF Cards: 1% daripada jumlah baki tertunggak pada tarikh penyata atau RM10, yang mana lebih tinggi (sehingga maksimum RM100).			
h. Caj bayaran lewat dalam Akaun Caj	3% sebulan daripada baki tunggakan dalam Akaun Caj atau minimum RM30, yang mana lebih tinggi.			
i. Pertukaran mata wang untuk usis niaga di luar negara	Kadar pertukaran mata wang seperti ditetapkan oleh Visa International/MasterCard International termasuk caj perkhidmatan 1.5%.			
j. Lain-lain yuran	i. Slip jualan & kredit (jikalau ada) akan diberikan pada RM15 bagi setiap salinan, atas permintaan. ii. Salinan Penyata Akaun akan dicaj pada RMS setiap salinan. iii. Penyataan Semula Kad untuk pembatalan paksakan akan dikenakan RM50 bagi setiap Kad. iv. Bayaran RM25 akan dicaj pada akaun anda untuk sebarang penggantian kad akibat kehilangan/kecurian atau penukaran kad. v. Satu yuran pengendalian sebanyak RM50 akan dicajkan untuk setiap permintaan menukar kitaran pembelian.			

