

AmBank Insurance Credit Card Application Form

Application Creation Support Team Credit Analysis & Approval Dept. Level 23, Menara AmBank, No. 8, Jalan Yap Kwan Seng, 50450 Kuala Lumpur. Tel: 03-2178 8888 Fax: 03-2780 0061

AmBank (M) Berhad (8515-D)

Ch / Br Code: G Gift Code: N Programme Code: Gold Insurance F 1 Platinum Insurance P CIntroducer / Agent ID: Introducer / Agent's Name: _____ Branch / Dept.: _____

Please complete all sections in block letter and tick (✓) in the appropriate boxes. Then mail it with enclosures (non-returnable) to /
Silalahkan semua bahagian dengan huruf besar dan tandakan (✓) di petak yang berkenaan. Kemudian poskan bersama lampiran (tidak dikembalikan) kepada
AmBank (M) Berhad, Card Centre, P.O. Box 12925, 50792 Kuala Lumpur.

ELIGIBILITY / KELAYAKAN**Minimum age / Umur minimum:**

- Principal applicant must be 21 years old and above; Supplementary applicant must be 18 years old and above /
Pemohon Kad Utama mestilah berumur 21 tahun dan ke atas; pemohon Kad Tambahan mestilah berumur 18 tahun dan ke atas.

Minimum annual income / Pendapatan tahunan minimum:

- Platinum Card / Kad Platinum – RM60,000 p.a. / setahun • Gold Card / Kad Emas – RM24,000 p.a. / setahun

Applicant with income of RM24,000 p.a. to RM36,000 p.a. will be subjected to the following Credit Card Guidelines /

- Pemohon berpendapatan di antara RM24,000 setahun hingga RM36,000 setahun adalah tertakluk kepada Peraturan Kad Kredit berikut:**
 - Cardmembers are allowed to hold Cards from 2 Card issuers only / Pemegang Kad hanya dibenarkan untuk memiliki Kad Kredit dari 2 penerbit Kad sahaja.
 - Card Limit – Not more than 2 times of gross monthly income / Had Kad – Tidak lebih daripada 2 kali pendapatan kasar bulanan.

DOCUMENTS REQUIRED / DOKUMEN DIPERLUKAN

To expedite processing, please enclose photocopies of the following documents / Untuk mempercepatkan permohonan, sila sertakan salinan dokumen seperti berikut:

For Individuals (Employed) / Bagi Individu (Bekerja)	For Self-Employed (Sole Proprietor/ Partnership/ Directorship) / Bagi Pekerjaan Sendiri (Pemilik Tunggal/ Rakan Kongsi/ Pengarah)
<ol style="list-style-type: none">I.C. (both sides) including Supplementary I.C. (if applicable) AND / K.P. (depan dan belakang) termasuk K.P. permohonan Kad Tambahan (jika berkenaan) DANLatest EPF statement OR / Penyata KWSP terkini ATAU<ul style="list-style-type: none">1 month salary slip if you are a fixed income earner / Slip gaji 1 bulan sekiranya anda berpendapatan gaji tetap3 months salary slip if you are a fixed income earner with variable allowance and overtime / Slip gaji 3 bulan sekiranya anda berpendapatan gaji tetap dengan elaun tidak tetap6 months salary slip if you are a fixed income earner with commission / Slip gaji 6 bulan sekiranya anda berpendapatan gaji tetap dengan komisenLatest BE form with payment tax receipt OR / Salinan terkini borang BE dengan resit pembayaran cukai ATAULatest EA/ EC/ Yearly commission statement issued by employer / Salinan terkini borang EA/ EC/ Penyata tahunan komisen daripada majikan	<ol style="list-style-type: none">I.C. (both sides) including Supplementary Card Applicant's I.C. (if applicable) AND / K.P. (depan dan belakang) termasuk K.P. Pemohon Kad Tambahan (jika berkenaan) DANLatest 6 months company bank statement OR / Salinan terkini penyata Bank syarikat 6 bulan ATAULatest B form with tax receipt AND / Salinan terkini borang B dengan resit pembayaran cukai terkini DANBusiness Registration Certificate (Form 9, 24 & 49) / Sijil Pendaftaran Perniagaan (Borang 9, 24 & 49)

Note / Nota: Additional documents may be required during submission or processing / Dokumen tambahan mungkin diminta semasa permohonan atau pemrosesan.

YOUR CHOICE OF CARD / KAD PILIHAN ANDA

- 029 - MasterCard Gold Insurance 049 - MasterCard Platinum Insurance
 028 - VISA Gold Insurance

YOUR PERSONAL DETAILS / MAKLUMAT PERIBADI ANDA

CRIS / CTOS / CCRIS / CARDPRO / GP6-NIL

Full Name (as in I.C. / Passport) / Nama Penuh (seperti dalam K.P. / Pasport): _____

- Mr. / Encik Madam / Puan Ms. / Cik
 Others (please specify) / Lain-lain (sila nyatakan): _____

Name to appear on Card (not more than 19 characters) / Nama di atas kad (tidak melebihi 19 abjad): _____

(The name should resemble as close as possible to your full name / Nama ini hendaklah tidak jauh berbeza dengan nama penuh anda)

Old I.C. (If applicable) / K.P. Lama (jika ada): _____

New I.C. / K.P. Baru: _____

Passport No. (for non-Malaysian only) /

No. Pasport (untuk bukan warganegara Malaysia sahaja): _____

Gender / Jantina: Male / Lelaki Female / Perempuan

Nationality / Kewarganegaraan: _____

* Race / Bangsa (* Optional / Pilihan): _____

Date of Birth / Tarikh Lahir: Day / Hari Month / Bulan Year / Tahun

No. of Dependant / Jumlah Tanggungan: _____

Marital Status / Status Perkahwinan:

- Single / Bujang Married / Berkahwin
 Widowed / Balu/ Duda Divorced / Berceraai

Academic Qualification / Kelayakan Akademik: _____

Mother's Name (This is compulsory for security purposes) / Nama Ibu (Ini adalah wajib untuk tujuan keselamatan): _____

RESIDENTIAL ADDRESS / ALAMAT KEDIAMAN

Present Home Address (Please do not provide P.O. Box Address) /
 Alamat kediaman sekarang (Alamat Peti Surat tidak dibenarkan):

Postcode / Poskod: _____

Home Tel. / Tel. Rumah: _____

Mobile Phone No. / No. Tel. Bimbit: _____

E-mail / E-mel: _____

Residence /
 Kediaman: Own /
 Sendiri Rented /
 Sewa Family's /
 Keluarga Employer's /
 Majikan

Years there / Tempoh menetap: _____

Permanent Home Address (If present home address is rented or employer's) /
 Alamat Kediaman Tetap (Jika alamat rumah sekarang menyewa atau milik majikan):

Postcode / Poskod: _____

Home Tel. No. / No. Tel. Rumah: _____

**YOUR EMPLOYMENT/ BUSINESS DETAILS /
 BUTIR-BUTIR PEKERJAAN/ PERNIAGAAN ANDA**

Company Name / Nama Syarikat: _____

Department / Jabatan: _____

Office Address (Please do not provide P.O. Box Address) /
 Alamat Pejabat (Alamat Peti Surat tidak dibenarkan):

Postcode / Poskod: _____

Office Tel. No. / No. Tel. Pejabat: _____ Ext. / Sambungan: _____

Fax No. / No. Faks: _____

E-mail / E-mel: _____

Nature of Business / Jenis Perniagaan: _____

Occupation / Pekerjaan: _____

Years of Employment / Tempoh Bekerja: _____

Annual Income / Gaji Tahunan: RM _____

Declaration on Debt Obligations / Pengisytiharan ke atas Obligasi Hutang

Type of Financing/ Loan / Jenis Pembiayaan/ Pinjaman	Bank / Bank	Financing/ Loan Amount / Jumlah Pembiayaan/ Pinjaman	Instalment Amount / Jumlah Ansuran
Property Financing/ Loan / Pembiayaan/ Pinjaman Perumahan			
Auto Financing/ Pembiayaan Kenderaan			
Personal Financing/ Loan / Pembiayaan/ Pinjaman Peribadi			
Others / Lain-lain			

Previous Employment Details (if less than 2 years in present employment) /
 Maklumat Pekerjaan Terdahulu (jika bekerja kurang dari 2 tahun dengan majikan sekarang)

Company Name / Nama Syarikat: _____

Years of Employment / Tempoh Berkhidmat: _____

Position Held / Jawatan: _____

COMMUNICATION CHANNEL / SALURAN KOMUNIKASI

I wish to be kept informed of the latest updates on credit card benefits and privileges via:
 (You may select more than 1 option) / Saya ingin mendapatkan maklumat terkini
 mengenai manfaat dan keistimewaan kad kredit melalui: (Anda boleh memilih lebih
 daripada 1 pilihan)

E-mail / E-mel SMS / MMS

Mail / Surat Telephone / Telefon

PIN REQUEST / PERMOHONAN PIN

Please indicate with a tick (✓) if you wish to receive a Personal Identification Number (PIN)
 with your card(s). PIN will be posted to you within 14 days from the card(s) approval date.
 You are advised not to disclose the PIN to unauthorised party / Sila tandakan (✓) jika anda
 ingin menerima Nombor Pengenalan Diri (PIN) bersama kad / kad-kad anda. PIN akan
 diposkan kepada anda dalam masa 14 hari dari tarikh kad anda diluluskan. Anda
 dinasihatkan untuk tidak mendedahkan PIN kepada pihak yang tidak dibenarkan.

YES, I would like to receive my card(s) PIN /
 YA, saya ingin menerima PIN kad / kad-kad saya.

YOUR SPOUSE'S DETAILS / MAKLUMAT PASANGAN ANDA

Full Name (as in I.C. / Passport) / Nama Penuh (seperti dalam K.P. / Pasport):

Company Name (if any) / Nama Syarikat (jika ada):

Occupation / Pekerjaan: _____

Office Tel. No. / No. Tel. Pejabat: _____ Ext. No. / No. Sambungan: _____

**YOUR PERSONAL REFERENCE (Relative/ Friends not living with you) /
 RUJUKAN PERIBADI ANDA (Saudara/ Kawan yang tinggal berasingan)**

Name / Nama: _____

Home Tel. No. / No. Tel. Rumah: _____

Office Tel. No. / No. Tel. Pejabat: _____

Relationship / Hubungan: _____

SUPPLEMENTARY CARD APPLICATION / PERMOHONAN KAD TAMBAHAN

CRIS / CTOS / CARDPRO-NIL

Full Name (as in I.C. / Passport) / Nama Penuh (Seperti dalam K.P. / Pasport):

Mr. / Encik Madam / Puan Ms. / Cik

Others (Please Specify) / Lain-lain (Sila nyatakan): _____

Name to appear on Card (not more than 19 characters) /
 Nama di atas kad (tidak melebihi 19 abjad):

(The name should resemble as close as possible to your full name /
 Nama ini hendaklah tidak jauh berbeza dengan nama penuh anda)

Old I.C. (If applicable) / K.P. Lama (Jika ada): _____

New I.C. / K.P. Baru: _____

Passport No. / No. Pasport: _____

Gender / Jantina: Male / Lelaki Female / Perempuan

Relationship / Hubungan: _____

Nationality / Kewarganegaraan: _____

Date of Birth / Tarikh lahir: Day /
 Hari Month /
 Bulan Year /
 Tahun

Marital Status / Status Perkahwinan:

Single / Bujang Married / Berkahwin

Widowed / Balu / Duda Divorced / Berceraai

**SUPPLEMENTARY CARD APPLICATION (CON'T.) /
PERMOHONAN KAD TAMBAHAN (BERSAMBUNG)**

Home Address (if different from Principal Applicant's) / Alamat Rumah (jika berbeza dengan Pemohon Utama): _____

Postcode / Poskod: _____

Home Tel. No. / No. Tel. Rumah: _____

Mobile Phone No. / No. Tel. Bimbit: _____

Occupation / Pekerjaan: _____

Annual Income / Gaji Tahunan: RM _____

Company Name / Nama Syarikat: _____

Office Address / Alamat Pejabat: _____

Postcode / Poskod: _____

Office Tel. No. / No. Tel. Pejabat: _____ Ext. No. / No. Sambungan: _____

E-mail / E-mel: _____

Mother's Name (This is compulsory for security purposes) /
Nama Ibu (Ini adalah wajib untuk tujuan keselamatan): _____

NOMINATION OF CARD LIMIT / NOMINASI HAD KAD

YES, I would like to nominate a card limit for this supplementary application /
YA, saya ingin menominasi had kad untuk permohonan Kad Tambahan ini.

Credit limit / Had kredit: RM _____

NO, I do not wish to nominate. This supplementary applicant will share my
current card limit / Saya tidak ingin menominasi. Permohonan kad tambahan ini
akan berkongsi had kad semasa saya.

Reminder / Peringatan: In either of the above instances, the total combined card limit cannot exceed the Principal Cardmember's approved limit. If no nomination is made specifically, the Supplementary Card will share the Principal Card limit /
Dalam kedua keadaan di atas, jumlah gabungan had kad tidak boleh melebihi had Ahli Kad Utama yang diluluskan. Sekiranya tiada nominasi dibuat, Kad Tambahan akan berkongsi had limit dengan Kad Utama.

EXCESS OF CARD LIMIT / LEBIHAN HAD KAD

Please tick (✓) one of the boxes below to indicate your agreement to allow your card account to exceed the assigned credit limit. Please note that any amount in excess of your assigned credit limit is provided at the Bank's sole discretion and an Excess Limit Charge would be imposed on any such amount /

Sila tanda (✓) di salah satu kotak di bawah bagi menyatakan persetujuan untuk membenarkan akaun kad anda melebihi had kredit yang telah ditetapkan. Sila ambil perhatian bahawa mana-mana jumlah yang melebihi had kredit anda diberikan mengikut budi bicara mutlak pihak Bank dan Caj Lebihan Had akan dikenakan bagi amaun berkenaan.

YES, I allow my card account to exceed the assigned credit limit for an amount at the discretion of the Bank and agree to pay the applicable Excess Limit Charge of 2% of the amount above the credit limit plus applicable GST of 6% on fees charged or minimum RM50 plus RM3 GST, whichever is higher /

YA, saya membenarkan akaun kad saya melebihi had kad kredit bagi amaun yang ditentukan mengikut budi bicara pihak Bank dan bersetuju untuk membayar Caj Lebihan Had sebanyak 2% yang dikenakan ke atas jumlah melebihi had kredit yang tertakluk kepada CBP 6% ke atas yuran yang dikenakan atau minimum RM50 tambahan CBP RM3, yang mana lebih tinggi.

NO, I do not allow my card account to exceed the assigned credit limit* /
TIDAK, saya tidak membenarkan akaun kad saya melebihi had kad kredit yang ditetapkan*.

* Not applicable for stand-in processing transactions and fees or interest imposed by the Bank / Tidak tertakluk kepada transaksi pemprosesan 'stand-in' dan yuran atau faedah yang dikenakan oleh pihak Bank.

CARD / STATEMENT DELIVERY / PENGHANTARAN KAD / PENYATA

Card Delivery / Penghantaran Kad: Present Home / Rumah Sekarang
 Office / Pejabat
 Branch / Cawangan: _____

Statement Delivery /
Penghantaran Penyata Hardcopy / Salinan Penyata

A yearly fee of RM12 plus RM0.72 GST is chargeable for hardcopy statement /
Yuran tahunan sebanyak RM12 tambahan CBP RM0.72 akan dikenakan untuk penyata kad kredit.

Or / atau e-Statement via e-mail / e-Penyata melalui e-mel

E-mail address / Alamat e-mel: _____

Minimum requirement(s) to view your e-Statement / Keperluan minimum untuk melihat e-Penyata: Adobe Reader 5.0 or higher, Internet Explorer 6 /
Adobe Reader 5.0 atau lebih tinggi, Internet Explorer 6.

Note / Nota: If you are an existing AmBank Cardmember, all your card statements will be converted to an e-Statement and emailed to you on your respective monthly statement date to the above stated e-mail address /

Untuk Ahli Kad AmBank sedia ada, semua penyata kad akan ditukar kepada e-Penyata dan dihantar menerusi e-mel pada tarikh penyata bulanan yang ditetapkan ke alamat e-mel seperti yang di atas.

CARDMEMBER'S DECLARATION / PENGISYTIHARAN AHLI KAD

AmBank Group's Business Partners may from time to time offer products, promotions and services that may be of interest to you. Say 'YES' to great offers and promotions from AmBank Group's Business Partners /

Rakan Niaga Kumpulan AmBank menawarkan produk, promosi dan perkhidmatan dari masa ke semasa yang mungkin menarik minat anda. Pilih 'YA' untuk tawaran hebat dan promosi dari Rakan Niaga Kumpulan AmBank:

YES, I would like to receive marketing promotions from AmBank Group's business partners / YA, saya ingin menerima promosi pemasaran daripada Rakan Niaga Kumpulan AmBank.

NO, not at this point of time / TIDAK, buat masa ini.

Note / Nota:

You may wish at any time to provide/ withdraw consent for disclosure of your information by calling the AmBank Contact Centre at 1 300 80 8888 (Domestic) or +603-2178 8888 (International) / Anda boleh, pada bila-bila masa, memberikan persetujuan untuk mendedahkan/ menarik balik maklumat anda dengan menghubungi Pusat Panggilan AmBank di 1 300 80 8888 (Domestik) atau +603-2178 8888 (Antarabangsa).

I hereby represent and declare to the best of my knowledge that /
Saya dengan ini mengesahkan bahawa:

I am a staff of the AmBank Group / Saya adalah kakitangan Kumpulan AmBank;

I am not a close relative to any: (i) Director; (ii) Controlling Shareholder; (iii) Executive Officer; (iv) Credit Officer of AmBank Group. Neither of the persons listed above nor their close relatives have stood as guarantor for any credit facilities to me by the AmBank Group /

Saya bukan saudara terdekat kepada mana-mana: (i) Pengarah; (ii) Pemegang Saham; (iii) Pegawai Eksekutif; (iv) Pegawai Kredit di dalam Kumpulan AmBank. Saya juga mengesahkan bahawa tiada individu di atas atau saudara terdekat mereka telah menjadi penjamin untuk apa jua kemudahan kredit saya bagi Kumpulan AmBank.

I am connected to the following persons / Saya mempunyai hubungan dengan individu berikut:

Name / Nama	I.C No. / No K.P.	Relationship / Hubungan	Acted As Guarantor / Bertindak sebagai Penjamin
			<input type="checkbox"/> Yes / Ya <input type="checkbox"/> No / Tidak
			<input type="checkbox"/> Yes / Ya <input type="checkbox"/> No / Tidak

Note / Nota: (a) Close relatives include parents/ spouse of staff including spouse's dependants, children, spouse of the children, brother and sister, spouse of brother/ sister and any other dependants and persons who may influence/ be influenced by the staff. (b) AmBank Group means AMMB Holdings Berhad and/or its subsidiaries / (a) Saudara terdekat termasuk ibu bapa/pasangan kakitangan termasuk tanggungan pasangan, anak-anak, pasangan kepada anak-anak, abang dan kakak, pasangan kepada abang/kakak dan mana-mana tanggungan dan individu yang boleh mempengaruhi/ dipengaruhi oleh kakitangan tersebut. (b) Kumpulan AmBank merujuk kepada AMMB Holdings Berhad dan/atau subsidiarinya.

I/We hereby declare that I/We:

a) Confirm that all my information given herein is true and complete. **b)** Hereby accept that the Bank's Credit Card offer and approval of my/our credit card application is subject to Bank Negara Malaysia's compliance guidelines. **c)** Understand that the Bank reserves the absolute right to decline or approve any application without assigning any reason whatsoever. For an unsuccessful application, the supporting documents will be destroyed and not returned to me/us. **d)** Hereby provide my/our consent to the Bank to conduct verification of my/our credit standing/ credit worthiness with the Credit Bureau in Malaysia established under the Central Bank of Malaysia Act 2009, with any credit reporting agencies in Malaysia registered under Credit Reporting Agencies Act 2010 and/or from any other sources that the Bank considers appropriate or relevant. **e)** Hereby provide consent to the Bank to disclose my/our personal data to any credit reporting agency referred to by the Bank and for the Bank to receive any credit report(s) containing my credit information from the credit reporting agency. **f)** Hereby authorise the Bank to verify information from whatever source inclusive of the Director General of the Inland Revenue Department and by whatever means that the Bank may consider appropriate. **g)** Hereby agree that the copy received by the Bank shall be deemed as my/our original and conclusive application. I/We shall produce the original to the Bank upon request. **h)** Confirm that I/We will be subjected to the rules and regulations governing to the use of Amlslamic Bank (M) Berhad, MasterCard/VISA Card. I/We agree to be bound by the Terms and Conditions specified in Amlslamic Bank (M) Berhad MasterCard/VISA agreement and Asset Sale and Asset Purchase Agreement including all future amendments thereto. **i)** Further agree that the Principal Cardmember shall be responsible for all liabilities and obligations of the Principal Cardmember as well as those of the Supplementary Cardmember(s). The Supplementary Cardmember however, shall only be responsible for his own liabilities and obligations. **j)** Confirm that my/our borrowings from all sources within Malaysia does not exceed an aggregate sum of RM200,000 (applicable to non-Malaysians only). **k)** Further confirm that any Credit Card issued to me/us, including Supplementary Cards issued under my/our account, shall not be used by me/us for or in connection with any unlawful activity or purpose (including, without limitation, online gambling), whether in whole or in part. I/We hereby undertake and confirm that the transactions to be effected using the Card account(s) and monies or funds to be used for payment of the Card account(s) are neither obtained from any unlawful source nor related to any unlawful activities as defined under the Anti-Money Laundering and Anti-Terrorism Financing Act 2001. **l)** Hereby agree that all my Card account statements shall be in electronic statement form (if I/We have subscribed to eStatement) and I/We hereby consent and unconditionally authorise the Bank to send me the eStatement via electronic mail. I/We hereby agree that I/We shall be subjected to or bound by all applicable Terms and Conditions provided by the Bank. **m)** Have read and understood the AmBank Group Privacy Notice, which is available at AmBank Group branches and website. **n)** Agree that the Bank may disclose my/our personal information to AmCard Services Berhad for outsourcing of business operations and other AmBank Group companies for purposes of marketing of products and services. If I/We decide later not to receive marketing information from the Bank/ AmBank Group of the same, I/We will either call +603 2178 8888 or e-mail customercare@ambankgroup.com to inform the Bank of the same. **o)** Further agree that where GST is payable on any fees/ charges indicated in this document for the supply of services, such GST amount shall be borne by me/us.

Saya/Kami dengan ini bersetuju bahawa Saya/Kami:

a) Mengesahkan bahawa segala maklumat yang diberikan di atas adalah benar dan lengkap. **b)** Dengan ini menerima tawaran Kad Kredit Bank dan kelulusan permohonan kad kredit Saya/Kami adalah tertakluk pada pematuhan garis panduan Bank Negara Malaysia. **c)** Memahami bahawa pihak Bank mempunyai hak mutlak sepenuhnya untuk menolak atau meluluskan mana-mana permohonan tanpa perlu memberi sebarang sebab. Untuk permohonan yang tidak berjaya, dokumen sokongan yang disertakan akan dimusnahkan dan tidak akan dipulangkan kepada Saya/Kami. **d)** Dengan ini memberi kebenaran kepada pihak Bank untuk menjalankan pengesahan ke atas kedudukan kredit/kelayakan kredit saya/kami dengan Biro Kredit di Malaysia yang ditubuhkan di bawah Akta Bank Negara Malaysia 2009, dengan sebarang agensi-agensi rujukan kredit di Malaysia yang didaftarkan di bawah Akta Agensi Rujukan Kredit 2010 dan/atau dari sebarang sumber lain yang dianggap sesuai dan relevan oleh pihak Bank. **e)** Dengan ini memberi kebenaran kepada pihak Bank untuk mendedahkan maklumat peribadi saya/kami kepada mana-mana agensi rujukan kredit yang dirujuk oleh pihak Bank dan untuk pihak Bank menerima laporan kredit yang mengandungi maklumat kredit saya/kami daripada agensi rujukan kredit tersebut. **f)** Dengan ini memberi kuasa kepada pihak Bank untuk mengesahkan kenyataan ini daripada mana-mana sumber termasuk daripada Ketua Pengarah Jabatan Hasil Dalam Negeri dan dengan apa-apa jua kaedah yang difikirkan sesuai oleh Bank. **g)** Dengan ini bersetuju bahawa salinan yang diterima oleh Bank akan dianggap sebagai permohonan asal dan permohonan muktamad. Saya/Kami akan mengeluarkan salinan asal kepada Pihak Bank jika diminta berbuat demikian. **h)** Mengesahkan bahawa Saya/Kami akan tertakluk pada syarat-syarat dan peraturan perjanjian penggunaan Kad Amlslamic Bank (M) Berhad MasterCard/ VISA. Saya/Kami bersetuju dengan syarat-syarat dan peraturan di dalam perjanjian Amlslamic Bank (M) Berhad MasterCard/ VISA termasuk sebarang pertukaran pada masa hadapan. **i)** Seterusnya bersetuju bahawa Ahli Kad Utama hendaklah bertanggungjawab terhadap semua liabiliti dan obligasi Ahli Kad Utama serta Ahli (Ahli-ahli) Kad Tambahan. Walau bagaimanapun, Ahli Kad Tambahan akan hanya bertanggungjawab terhadap liabiliti dan obligasinya sendiri. **j)** Mengesahkan bahawa pinjaman Saya/Kami daripada sumber-sumber di dalam Malaysia tidak melebihi agregat RM200,000 (hanya untuk bukan warganegara Malaysia). **k)** Mengesahkan bahawa mana-mana Kad Kredit yang dikeluarkan kepada Saya/Kami, termasuk Kad Tambahan yang dikeluarkan di bawah akaun Saya/Kami, tidak boleh digunakan oleh Saya/Kami untuk atau berhubungan dengan mana-mana aktiviti atau tujuan yang menyalahi undang-undang (termasuk dan tidak terhad kepada perjudian secara 'online'), sama ada secara keseluruhan atau sebahagian daripadanya. Saya/Kami dengan ini bersetuju dan mengesahkan bahawa urus niaga tersebut menggunakan akaun Kad dan wang atau dana yang akan digunakan untuk pembayaran balik akaun Kad dan tidak diperolehi daripada mana-mana sumber yang menyalahi undang-undang atau berkaitan dengan aktiviti-aktiviti yang melanggar undang-undang seperti yang telah dikenal pasti di bawah Akta Pencegahan Pengubahan Wang Haram dan Pencegahan Pembiayaan Keganasan 2001. **l)** Dengan ini bersetuju segala penyata akaun kad Saya/Kami yang diberi dalam bentuk penyata elektronik (jika) Saya/Kami telah melanggan ePenyata dan Saya/Kami mengizinkan tanpa syarat membenarkan AmBank untuk menghantar e-Penyata melalui elektronik. Dengan ini, Saya/Kami bersetuju untuk terikat pada Terma dan Syarat yang disediakan oleh Bank. **m)** Telah membaca dan memahami Notis Privasi Kumpulan AmBank, yang boleh didapati di laman web AmBank Group dan cawangan-cawangan. **n)** Bersetuju pihak Bank boleh mendedahkan maklumat peribadi Saya/Kami kepada AmCard Services Berhad bagi tujuan penyumberan luar operasi perniagaan dan kepada syarikat-syarikat Kumpulan AmBank untuk promosi dan pemasaran produk dan perkhidmatan. Sekiranya Saya/Kami ingin memilih-keluar (opt-out) dari menerima bahan pemasaran dari pihak Bank/ Kumpulan AmBank, Saya/Kami hanya perlu memberitahu pihak Bank dengan menelefon +603 2178 8888 atau e-mel kepada customercare@ambankgroup.com. **o)** Selanjutnya bersetuju bahawa bila mana CBP kena dibayar ke atas sebarang yuran/ caj yang dinyatakan di dalam dokumen ini bagi pembekalan perkhidmatan, amaun CBP tersebut hendaklah ditanggung oleh Saya/Kami.

PLEASE SIGN HERE / SILA TANDATANGAN DI SINI

By signing below, I confirm that (1) I have read and agreed to abide by the declaration above (2) My fixed income is RM24,000 p.a. or more. (3) My signature below constitutes a request for an AmBank VISA Card if I already have an AmBank MasterCard and vice versa, if applicable. (4) Constitutes a request for Gold Card if I do not qualify for Platinum Card / Dengan tandatangan di bawah, saya mengesahkan bahawa (1) saya telah membaca dan memahami Terma-terma dan Syarat-syarat yang dicetak di sebelah dan bersetuju terikat dengannya. (2) Gaji tetap saya ialah RM24,000 setahun atau lebih. (3) Tandatangan di bawah merupakan permohonan untuk Kad VISA AmBank jika saya telah memiliki Kad MasterCard dengan AmBank, atau sebaliknya, jika berkenaan. (4) Merupakan permohonan untuk Kad Emas jika saya tidak layak untuk memohon Kad Platinum.

Signature of Principal Cardmember / Tandatangan Ahli Kad Utama
Date / Tarikh :

Signature of Supplementary Cardmember / Tandatangan Ahli Kad Tambahan
Date / Tarikh :

The provision of this application form does not constitute approval by the Bank and the Bank reserves the right to reject any application without disclosing or providing any reason whatsoever / Kandungan di dalam borang permohonan ini tidak menjamin kelulusan oleh pihak Bank dan pihak Bank berhak untuk menolak mana-mana permohonan tanpa mengemukakan atau memberikan sebarang sebab.

FOR BANK'S USE / UNTUK KEGUNAAN BANK

Doc Code: _____	Appr / Dec / Canx:
<input type="checkbox"/> VIP <input type="checkbox"/> SERAP <input type="checkbox"/> FR <input type="checkbox"/> DOC.IC <input type="checkbox"/> BJR <input type="checkbox"/> P.O. BOX <input type="checkbox"/> STAFF <input type="checkbox"/> SE STAFF	Appr / Dec / Canx:
<input type="checkbox"/> FD <input type="checkbox"/> DOC. OT <input type="checkbox"/> PRE-APPR <input type="checkbox"/> RES. IND <input type="checkbox"/> INFO <input type="checkbox"/> AHR <input type="checkbox"/> ALR	Principal MasterCard/VISA: _____
Remarks: _____	Branch Service Centre: _____
Recm: Appr / Dec / Canx: _____	

AMBANK INSURANCE CREDIT CARD

FEES AND CHARGES / YURAN DAN CAJ

Minimum Monthly Payment / Pembayaran Bulanan Minimum

5% of the outstanding balance or minimum of RM50, whichever is higher / 5% daripada baki belum jelas atau minimum RM50, yang mana lebih tinggi.

Interest Rate / Kadar Faedah

Transaction Type / Jenis urusan niaga	Tier 1 / Kadar Bertingkat 1	Tier 2 / Kadar Bertingkat 2	Tier 3 / Kadar Bertingkat 3
Purchases / Pembelian	15% per annum with 12 consecutive prompt payments / 15% setahun dengan penyelesaian bayaran bagi 12 bulan berturut-turut	17% per annum with 10 consecutive prompt payments / 17% setahun dengan penyelesaian bayaran bagi 10 bulan berturut-turut	18% per annum if your payment record is not within either tier 1 or 2 / 18% setahun jika rekod bayaran anda tidak seperti kadar bertingkat 1 atau 2
Cash Advance / Pendahuluan Tunai	18% per annum of the cash advance calculated on a daily basis from transaction date until full payment / 18% setahun daripada amaun pendahuluan tunai yang dikira berdasarkan kiraan baki harian dari tarikh urusanniaga sehingga selesai pembayaran		

Interest Fee Free Period / Tempoh Tanpa Faedah

20 days from the statement date, provided there is no outstanding balance in the card / 20 hari dari tarikh penyata, asalkan tiada baki tertunggak dalam akaun Kad.

Late Payment Charge / Caj Pembayaran Lewat

1% of the outstanding balance due or minimum of RM10, whichever is higher, up to maximum of RM100 / 1% daripada jumlah baki tertunggak belum jelas atau sekurang-kurangnya RM10, yang mana lebih tinggi, sehingga maksimum RM100.

Card Replacement Fee / Yuran Penggantian Kad

RM25 per card / RM25 setiap kad.

Cash Advance Fees / Yuran Pendahuluan Tunai

5% of the amount advanced plus applicable GST of 6% on fees charged or minimum of RM50 plus RM3 GST, whichever higher / 5% daripada amaun pendahuluan tunai yang tertakluk kepada 6% CBP ke atas yuran yang dikenakan atau minimum RM50 dan tambahan CBP RM3, yang mana lebih tinggi.

Overseas Transaction Conversion Fee / Penukaran Mata Wang Urus Niaga Luar Negara

The conversion rates is as determined by MasterCard International and VISA International plus a 1% foreign exchange conversion markup (previously known as administration cost) by AmBank on the converted Ringgit Malaysia amount / Kadar tukaran ditentukan oleh MasterCard 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.

Duplicate Statement Request Fee / Yuran Permintaan Salinan Penyata

- RM5 plus RM0.30 GST per copy / RM5 dan tambahan CBP RM0.30 setiap salinan
- RM10 plus RM0.60 GST per copy (subsequent copies) / RM10 dan tambahan CBP RM0.60 setiap salinan berikutnya

Monthly Statement Fee / Yuran Penyata Bulanan

- Hard copy statement delivered to mailing address : RM12 plus RM0.72 GST per annum / Penyata dihantar ke alamat surat-menyurat: RM12 dan tambahan CBP RM0.72 setahun
- e-statement: FREE of Charge / ePenyata: Tiada Caj

Excess Limit Charge / Caj Lebihan Had

2% of the amount above Card limit plus applicable GST of 6% on fees charged or a minimum of RM50 plus RM3 GST, whichever is higher / 2% daripada jumlah melebihi had Kad dan tertakluk kepada 6% CBP ke atas caj yang dikenakan atau sekurang-kurangnya RM50 dan tambahan CBP RM3 yang mana lebih tinggi.

Annual Fee / Yuran Tahunan

Card Type / Jenis Kad	First Year / Tahun Pertama	Second Year Onwards / Tahun Kedua dan Seterusnya
Gold / Emas	Waived / Dikecualikan*	RM150 + RM9 GST
Platinum / Platinum		RM688 + RM41.28 GST

* Up to 3 FREE Supplementary Cards / Sehingga 3 Kad Tambahan PERCUMA

Sales Draft Retrieval Fee / Yuran Cetakan Semula Draft Jualan

RM20 plus RM1.20 GST per copy / RM20 dan tambahan CBP RM1.20 setiap salinan.

INSURANCE CARD BENEFITS / FAEDAH KAD INSURANS

Cash Rebate / Rebat Tunai

- 1.2% on insurance premiums transactions (Applicable for transaction made at AmBank terminals only) / 1.2% ke atas urusanniaga premium insurans (Sah untuk urusanniaga yang dibuat di terminal AmBank sahaja)
- 0.5% on other retail transactions / 0.5% ke atas urusanniaga yang lain

Kindly complete the application form and send it back together with the relevant documents to / Sila lengkapkan borang permohonan dan hantar semula bersama dengan dokumen yang diperlukan ke

Application Creation Support Team
Credit Analysis & Approval Dept.
Level 23, Menara AmBank,
No.8, Jalan Yap Kwan Seng,
50450 Kuala Lumpur

Preliminary Customer Identification Form for Individual/ Joint Accounts

(The information in this section is collected in order to comply with Foreign Account Tax Compliance Act [FATCA] requirements which require AmBank(M) Berhad to identify and report on U.S. persons and withhold certain U.S. sourced income).

Section A – Preliminary Identification (To be completed by the customer)

<i>Please complete this section and tick ("✓") in the "Yes" or "No" column respectively for each of the following questions:</i>					
No.	U.S. Indicia Status	Account Holder 1		Account Holder 2	
		Yes	No	Yes	No
1.	Are you a U.S. citizen or resident (including green card holder)?				
2.	Is U.S. your country of birth?				
3.	Do you hold a current U.S. residence address or mailing address (including a U.S. post office box)				
4.	Do you have a current U.S. telephone number?				
5.	Do you currently maintain any standing instructions to the U.S.?				
6.	Do you currently assign power of attorney or signatory authority to a person within the U.S.?				
7.	Do you currently have a 'hold mail' or 'in care of' address as your sole address?				

If you have answered "No" to all the questions above, then please tick the box below and proceed to Declaration and Acknowledgement:

I am a Non U.S. Person

Definitions Applicable

The term U.S. person or United States person means a person described in section 7701(a)(30) of the Internal Revenue Code:

The term "United States (U.S.) person" means –

- (A) a citizen or resident of the United States

Declaration and Acknowledgement

I/We represent and declare that the information provided above and information in the submitted documents is true, accurate and complete; and the submitted documents are genuine and duly executed.

I/We hereby consent for AmBank (M) Berhad or any of its related companies, including branches (collectively "AmBank Group") to report my information to regulatory authorities in accordance with the requirements of Foreign Account Tax Compliance Act (FATCA) as may be stipulated by applicable laws, regulations, agreement or regulatory guidelines or directives. I/We hereby consent that AmBank Group may classify me as a recalcitrant account holder and/or suspend, recall or terminate my account(s) and/or facilities granted to me, in the event I fail to provide accurate and complete information and/or documentation as AmBank Group may require.

I/We undertake to notify AmBank Group in writing within 30 calendar days if there is a change to the information provided to AmBank Group, status or in the event I/We become U.S. person. I/We hereby consent that AmBank Group may terminate my account(s) and/or facilities granted to me, in the event I/we become U.S. person.

Account Holder 1 :

Customer Signature :

Date :

Account Holder 2 :

Customer Signature :

Date :

THIS PORTION BELOW IS FOR OFFICE USE ONLY

Section B – Bank’s Assessment for U.S. Indicia

(Questions below to be considered in conjunction with all documents collected/ verified from customers (including this form). Answer “Yes” or “No” for the following questions)

No.	Did the Account Holder(s) indicate any of the following:	Account Holder		Action required if “Yes” (Documents to be obtained from the Account Holder(s)):
		1	2	
1.	U.S. citizen or resident status (including green card holder)?			<ul style="list-style-type: none"> ▪ Government Issued Identification document (e.g.: MyKad/ Non U.S. Passport), and ▪ W-8BEN
2.	U.S. as country of birth?			<ul style="list-style-type: none"> ▪ Government Issued Identification document (e.g.: MyKad/ Non U.S. Passport), and ▪ W-8BEN and ▪ Loss of U.S. nationality certificate
3.	Current U.S. residence address or mailing address (including a U.S. post office box)			<ul style="list-style-type: none"> ▪ Government Issued Identification document (e.g.: MyKad/ Non U.S. Passport), and ▪ W-8BEN, and ▪ Certificate of residence (issued by tax officials)
4.	U.S. telephone number?			<ul style="list-style-type: none"> ▪ Government Issued Identification document (e.g.: MyKad/ Non U.S. Passport), and ▪ W-8BEN
5.	Maintaining any standing instructions to the U.S.?			<ul style="list-style-type: none"> ▪ Government Issued Identification document (e.g.: MyKad/ Non U.S. Passport), and ▪ W-8BEN
6.	Assigned power of attorney or signatory authority to a person within the U.S.?			<ul style="list-style-type: none"> ▪ Government Issued Identification document (e.g.:MyKad/ Non U.S. Passport), and ▪ W-8BEN
7.	Has a ‘hold mail’ or ‘in care of’ address as sole address?			<ul style="list-style-type: none"> ▪ Government Issued Identification document (e.g.:MyKad / Non U.S. Passport), and ▪ W-8BEN

Section C – Bank’s Assessment for FATCA Status

Complete the following to determine the FATCA Status of the Account Holder(s)

No.	Account Holder Name	Status		
		Non U.S. Person	U.S. Person	Recalcitrant
1.				
2.				

Officer’s declaration and acknowledgement

I declare that the required account opening checks have been performed for the customer(s) listed above; and that the information provided is true, correct and updated.

Employee Name :
 Employee ID :

Employee Signature :
 Date :