

TRUE BY AMBANK VISA CREDIT CARD - FREQUENTLY ASKED QUESTIONS

No.	Questions	Answers
1	Why do I need a TRUE VISA Credit Card?	<ul style="list-style-type: none"> • Excellent way of managing your cash flow wisely • Get more out of your card by enabling your preferred lifestyle prudently • Convenient payment options • Worldwide recognition and assistance <ul style="list-style-type: none"> ◦ Instant acceptance and cash access worldwide ◦ 24-hour VISA Global Customer Assistance Service (GCAS) ◦ Lost or stolen card • Stay green with e-Statement – Quick access to your monthly statement, anytime, anywhere • 3% cash rebate for online transactions (max RM30/month) • 0% Easy Payment Plan for 6 months for the first 6 months • Low 7.99% p.a. interest rates for 1st year • A low interest rate of 12% p.a. from 2nd year onwards
2	Who is eligible for TRUE VISA Credit Card?	<ul style="list-style-type: none"> • Any individual aged 21 years and above with a minimum income of RM36,000 p.a.
3	How can I apply for TRUE VISA Credit Card?	<ul style="list-style-type: none"> • For new customers The TRUE VISA Credit Card can be applied via www.truebyambank.com • For existing AmBank customers The TRUE VISA Credit Card can be applied via AmOnline Internet Banking.
4	Can I apply and hold this card if I have another AmBank Credit Card?	<ul style="list-style-type: none"> • Yes.
5	How do I activate my TRUE VISA Credit Card?	<ul style="list-style-type: none"> • Activation can be done via: <ul style="list-style-type: none"> ◦ SMS ◦ Contact Centre Please refer to the Card mailer or http://www.truebyambank.com/trueproducts for card activation steps.
6	What is my spending limit for TRUE VISA Credit Card?	<ul style="list-style-type: none"> • Approximately 3 times of your monthly income; or • Not more than 2 times of your monthly income if your income is RM36,000 per annum or less
7	What are the fees and charges?	<ul style="list-style-type: none"> • Annual Fee - Free For Life with no conditions. • Late Payment Charge - 1% of the outstanding balance due or a minimum of RM10; whichever is higher, up to a maximum of RM100.



8	Can I apply for TRUE VISA Supplementary Credit Card?	<ul style="list-style-type: none"> • Yes. TRUE VISA Supplementary Credit Card annual fee is free for life. 						
9	How can I check the status of my application?	<ul style="list-style-type: none"> • You will receive an SMS in 2-3 days to inform you of your application status. • Alternatively, you may contact our TRUE Dedicated Service Team at +603 2178 8999 for application status. 						
10	What number should I call if I lose my TRUE VISA Credit Card?	<ul style="list-style-type: none"> • You may contact our TRUE Dedicated Service Team at +603 2178 8999 during office hours (8:45am to 5:45pm, Mon – Fri). • In the case of emergency, please contact us at +603 2167 7800 (24 hours). 						
11	What should I do if I did not receive my monthly Credit Card e-Statement?	<ul style="list-style-type: none"> • Firstly, please check your junk mail folder. Depending on the email service, the eStatement might be classified as junk mail by the email service provider. • Alternatively, you may call +603 2178 8999. 						
12	Is insurance included?	<ul style="list-style-type: none"> • No. There is no insurance coverage for this product. 						
13	How do I increase my Credit Card limit?	<ul style="list-style-type: none"> • You may call our TRUE Dedicated Service Team at +603 2178 8999 to apply for a permanent increase in credit limit. This is subject to the Bank's approval. 						
14	<p>3% Cash rebate</p> <p>Is the cash rebate applicable for ALL online transactions?</p>	<ul style="list-style-type: none"> • ALL online transactions except for Bill Payment transactions (such as utility, mobile bills, etc) will enjoy the 3% cash rebate. Please refer below for the list of services under the respective Merchant Category Code (MCC) that are excluded. <ol style="list-style-type: none"> a) Bill Payment transactions via Mobile Phone b) Utilities Payment transactions c) Insurance Payment transactions d) Direct Marketing transactions e) Transactions with below MCC Code: <table border="1" data-bbox="687 1684 1390 2074"> <thead> <tr> <th>MCC Code</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>4813</td> <td>Utilities - Key Entry, Telecom Merchant. Providers of telecommunication services including local and long-distance telephone calls placed via key entry using a central access number.</td> </tr> <tr> <td>4814</td> <td>Utilities - Telecommunication Services. Providers of telecommunication services such as local and long-distance telephone calls and fax services. Included are merchants that sell prepaid</td> </tr> </tbody> </table> 	MCC Code	Description	4813	Utilities - Key Entry, Telecom Merchant. Providers of telecommunication services including local and long-distance telephone calls placed via key entry using a central access number.	4814	Utilities - Telecommunication Services. Providers of telecommunication services such as local and long-distance telephone calls and fax services. Included are merchants that sell prepaid
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	<ul style="list-style-type: none"> • How and when the cash rebate will be credited to the customers? • What is the maximum amount of cash rebate that I can earn for online transactions? 	<ul style="list-style-type: none"> • Your rebate will be credited monthly on the 21st of every month. • The maximum cash rebate amount which you can earn from online transactions is RM30 per month/per customer. 												
15	<p>How to apply for Flexi Payment Plan (FPP)?</p> <p>What is the minimum amount to apply for easy payment plan?</p>	<ul style="list-style-type: none"> • You may SMS the following message to 36266: "flexi [space] new IC number [space] amount [space] last 4 digits of card number [space] 6 [space] merchant name" • Alternatively, you can call us at +603 2178 8999. • Minimum amount eligible for FPP is RM500. 												
16	<p>How long is the low 7.99% p.a. interest rate applicable?</p>	<ul style="list-style-type: none"> • The low 7.99% p.a. interest rate is only applicable to the 1st year. 												
17	<p>What is the interest rate for the 2nd year? Will there be any notification in 2nd year?</p>	<ul style="list-style-type: none"> • The interest rate from the 2nd year onwards will automatically be 12% p.a. There will be no notification on this change. 												

KAD KREDIT VISA TRUE – SOALAN-SOALAN LAZIM

No.	Soalan	Jawapan
1	Mengapakah saya memerlukan Kad Kredit VISA TRUE?	<ul style="list-style-type: none"> • Cara terbaik untuk menguruskan aliran tunai anda dengan bijak • Dapatkan lebih daripada kad anda dengan membolehkan gaya hidup pilihan anda dengan berhemat • Pilihan pembayaran yang mudah • Pengecaman dan bantuan di seluruh dunia <ul style="list-style-type: none"> ◦ Penerimaan segera dan akses tunai di seluruh dunia ◦ Bantuan 24-jam VISA Global Customer Assistance Service (GCAS) ◦ Kehilangan atau kecurian kad • Amalkan hijau dengan e-Penyata – Akses pantas ke penyata bulanan anda pada bila-bila masa dan di mana-mana sahaja • 3% rebat wang tunai untuk transaksi dalam talian (maksimum RM30 sebulan) • 0% Pelan Bayaran Mudah selama 6 bulan untuk 6 bulan pertama • Kadar faedah rendah 7.99% setahun untuk tahun pertama • Kadar faedah rendah 12% setahun dari tahun kedua dan seterusnya
2	Siapakah yang layak untuk mendapatkan Kad Kredit VISA TRUE?	<ul style="list-style-type: none"> • Mana-mana individu yang berumur 21 tahun dan ke atas yang berpendapatan minimum RM36,000 setahun.
3	Bagaimanakah saya boleh memohon untuk Kad Kredit VISA TRUE?	<ul style="list-style-type: none"> • Untuk pelanggan baru Kad Kredit VISA TRUE boleh dimohon melalui www.truebyambank.com • Untuk pelanggan AmBank sedia ada Kad Kredit VISA TRUE boleh dimohon melalui Perbankan Internet AmOnline.
4	Bolehkah saya memohon dan memegang kad ini jika saya mempunyai Kad Kredit AmBank yang lain?	<ul style="list-style-type: none"> • Ya.
5	Bagaimanakah saya mengaktifkan Kad Kredit VISA TRUE?	<ul style="list-style-type: none"> • Pengaktifan boleh dibuat melalui: <ul style="list-style-type: none"> ◦ SMS ◦ Pusat Hubungan Sila rujuk kepada kiriman pos Kad atau http://www.truebyambank.com/trueproducts untuk langkah pengaktifan kad.

6	Apakah had perbelanjaan Kad Kredit VISA TRUE saya?	<ul style="list-style-type: none"> • Lebih kurang 3 kali ganda pendapatan bulanan anda; atau • Tidak melebihi 2 kali ganda pendapatan bulanan anda jika pendapatan anda ialah RM36,000 setahun atau kurang daripadanya.
7	Apakah yuran dan cajnya?	<ul style="list-style-type: none"> • Yuran tahunan - Percuma Seumur Hidup tanpa syarat. • Caj Bayaran Lewat - 1% daripada baki tertunggak yang perlu dibayar atau minimum RM10; yang mana lebih tinggi, sehingga maksimum RM100.
8	Bolehkan saya memohon untuk Kad Kredit Tambahan VISA TRUE?	<ul style="list-style-type: none"> • Ya. Yuran tahunan Kad Kredit Tambahan VISA TRUE adalah percuma seumur hidup.
9	Bagaimanakah saya menyemak status permohonan saya?	<ul style="list-style-type: none"> • Anda akan menerima SMS dalam tempoh 2-3 hari untuk memaklumkan status permohonan anda. • Secara alternatif, anda boleh menghubungi Pasukan Perkhidmatan Khusus TRUE kami di +603 2178 8999 untuk status permohonan.
10	Apakah nombor yang patut saya hubungi jika saya kehilangan Kad Kredit VISA TRUE?	<ul style="list-style-type: none"> • Anda boleh menghubungi Pasukan Perkhidmatan Khusus TRUE kami di +603 2178 8999 semasa waktu bekerja (pukul 8:45 pagi hingga 5:45 petang, Isnin – Jumaat). • Dalam kes kecemasan, sila hubungi kami di +603 2167 7800 (24 jam).
11	Apa yang perlu saya buat jika saya tidak menerima e-penyata bulanan Kad Kredit?	<ul style="list-style-type: none"> • Mula-mula, sila semak fail mel remeh anda. Bergantung kepada perkhidmatan e-mel, e-Penyata mungkin diklasifikasikan sebagai mel remeh oleh pembekal perkhidmatan e-mel. • Secara alternatif, anda boleh menghubungi +603 2178 8999.
12	Adakah insuran disediakan?	Tidak. Produk ini tiada perlindungan insuran.
13	Bagaimanakah saya menambah had Kad Kredit saya?	<ul style="list-style-type: none"> • Anda boleh menghubungi Pasukan Perkhidmatan Khusus TRUE kami di +603 2178 8999 untuk memohon penambahan had kredit tetap. Ini adalah tertakluk pada kelulusan Bank.
14	Rebat tunai 3% Adakah rebat tunai ini boleh dinikmati untuk kesemua transaksi dalam talian?	<ul style="list-style-type: none"> • KESEMUA transaksi dalam talian kecuali transaksi Pembayaran Bil (seperti utiliti, bil telefon bimbit dan lain-lain) akan menikmati rebat tunai 3%. Sila rujuk di bawah untuk senarai perkhidmatan di Kod Kategori Peniaga (MCC) yang tidak diambil kira. <ul style="list-style-type: none"> a) Transaksi pembayaran Bil melalui Telefon Bimbit b) Transaksi pembayaran Utiliti

		<p>c) Transaksi pembayaran Insurans d) Transaksi Pemasaran Langsung e) Transaksi dengan kod MCC seperti di bawah:</p> <table border="1" data-bbox="689 421 1393 1626"> <thead> <tr> <th data-bbox="689 421 807 488">Kod MCC</th> <th data-bbox="807 421 1393 488">Penghuraian</th> </tr> </thead> <tbody> <tr> <td data-bbox="689 488 807 712">4813</td> <td data-bbox="807 488 1393 712">Utiliti - Entri Utama, Peniaga Telekom. Penyedia perkhidmatan telekomunikasi termasuk panggilan telefon tempatan dan jarak jauh yang dibuat melalui entri utama menggunakan nombor akses pusat.</td> </tr> <tr> <td data-bbox="689 712 807 1037">4814</td> <td data-bbox="807 712 1393 1037">Utiliti - Perkhidmatan Telekomunikasi. Penyedia perkhidmatan telekomunikasi seperti panggilan telefon tempatan dan jarak jauh dan perkhidmatan faks. Termasuk peniaga yang menjual perkhidmatan telefon prabayar seperti kad panggilan, dan peniaga yang menyediakan bil panggilan telefon berkala (contohnya, bulanan).</td> </tr> <tr> <td data-bbox="689 1037 807 1133">4899</td> <td data-bbox="807 1037 1393 1133">Utiliti - Kabel, Satelit dan Perkhidmatan Televisyen dan Radio berbayar yang lain</td> </tr> <tr> <td data-bbox="689 1133 807 1232">4900</td> <td data-bbox="807 1133 1393 1232">Utiliti - Elektrik, Gas, Minyak Pemanas, Kebersihan, Air</td> </tr> <tr> <td data-bbox="689 1232 807 1330">5960</td> <td data-bbox="807 1232 1393 1330">Pemasaran Langsung - Perkhidmatan Insurans, Pesanan Mel, Pesanan Telefon</td> </tr> <tr> <td data-bbox="689 1330 807 1491">5968</td> <td data-bbox="807 1330 1393 1491">Pemasaran Langsung - Kesenambungan / Langganan. Peniaga seperti mel terus, kelab buku, langganan majalah dan akhbar, dan lain-lain</td> </tr> <tr> <td data-bbox="689 1491 807 1626">6300</td> <td data-bbox="807 1491 1393 1626">Pembekal Perkhidmatan - Jualan Insurans, Pengunderaitan, dan Premium - transaksi bersemuka.</td> </tr> </tbody> </table> <ul data-bbox="277 1664 600 2018" style="list-style-type: none"> • Bagaimanakah dan bilakah rebat tunai akan dikreditkan kepada pelanggan? • Apakah jumlah maksimum rebat tunai yang saya boleh peroleh untuk transaksi dalam talian? <ul data-bbox="639 1664 1406 1921" style="list-style-type: none"> • Rebate anda akan dikreditkan pada 21hb setiap bulan. • Jumlah maksimum rebat tunai yang anda boleh peroleh daripada transaksi dalam talian ialah RM30 sebulan/setiap pelanggan. 	Kod MCC	Penghuraian	4813	Utiliti - Entri Utama, Peniaga Telekom. Penyedia perkhidmatan telekomunikasi termasuk panggilan telefon tempatan dan jarak jauh yang dibuat melalui entri utama menggunakan nombor akses pusat.	4814	Utiliti - Perkhidmatan Telekomunikasi. Penyedia perkhidmatan telekomunikasi seperti panggilan telefon tempatan dan jarak jauh dan perkhidmatan faks. Termasuk peniaga yang menjual perkhidmatan telefon prabayar seperti kad panggilan, dan peniaga yang menyediakan bil panggilan telefon berkala (contohnya, bulanan).	4899	Utiliti - Kabel, Satelit dan Perkhidmatan Televisyen dan Radio berbayar yang lain	4900	Utiliti - Elektrik, Gas, Minyak Pemanas, Kebersihan, Air	5960	Pemasaran Langsung - Perkhidmatan Insurans, Pesanan Mel, Pesanan Telefon	5968	Pemasaran Langsung - Kesenambungan / Langganan. Peniaga seperti mel terus, kelab buku, langganan majalah dan akhbar, dan lain-lain	6300	Pembekal Perkhidmatan - Jualan Insurans, Pengunderaitan, dan Premium - transaksi bersemuka.
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15	<p>Bagaimanakah saya memohon untuk Pelan Bayaran Flexi (FPP)?</p> <p>Apakah jumlah minimum untuk memohon Pelan Bayaran Mudah (EPP)?</p>	<ul style="list-style-type: none"> • Anda boleh SMS mesej di bawah kepada 36266: "flexi [space] No. KP baru [space] jumlah [space] 4 digit terakhir nombor kad [space] 6 [space] nama peniaga" • Secara alternatif, anda boleh menghubungi kami di +603 2178 8999. • Jumlah minimum yang layak untuk FPP ialah RM500.
16	<p>Berapa lamakah kadar faedah rendah 7.99% setahun dikenakan?</p>	<ul style="list-style-type: none"> • Kadar faedah rendah 7.99% setahun hanya untuk tahun pertama.
17	<p>Apakah kadar faedah bagi tahun ke-2? Adakah terdapat sebarang pemberitahuan pada tahun ke-2?</p>	<ul style="list-style-type: none"> • Kadar faedah dari tahun ke-2 dan seterusnya akan ditukar kepada 12% setahun secara automatik. Tiada pemberitahuan akan diberi mengenai penukaran ini.