

## Maybank Horizon Platinum Visa Card



The card that takes you places

Only one card helps you reach new horizons 5X faster

For elite global travellers, the Horizon Platinum Visa Card is your passport to a world of premium services and benefits.

### Charge to your Credit Card for air miles

With Horizon Platinum Visa, the sky's the limit for accumulating air miles. With every S\$1 charged on air tickets, travel packages, purchases at Perfumes and Cosmetics outlets in Changi Airport and any other expenses incurred overseas, you earn 5 tr'eats Points, which can be exchanged for 2 air miles.

### No Conversion fee

Better still, the fee for conversion from tr'eats Points to air miles is completely waived. So you enjoy the privileges of your Horizon Platinum Visa Card as soon as you start using it.

### Up to S\$1,000,000 worth of free insurance coverage

In addition, you'll enjoy travel insurance coverage of up to S\$1,000,000 along with complimentary VIP airport lounge access and dining when you charge your air ticket or travel package in full to your card.

Because not all business deals are made in the boardroom, your Horizon Card also opens the doors to 300 of the world's best golf clubs with complimentary or discounted access.

## ELIGIBILITY

To apply for any Maybank Credit Card and/or CreditAble account, you must:

- Be at least 21 years of age
- Have a minimum annual income of S\$30,000
- Be a Singapore Citizen or Singapore Permanent Resident

In addition, for Maybank CreditAble account, you must:

- Be below 60 years of age
- Not be an existing CreditAble or MyLoan customer

## MANDATORY DOCUMENTS

A photocopy of your NRIC (front and back) with:

For Fully Salaried/Salary with Commission of 20% and below

- Latest 12 months' CPF Contribution History Statement\* OR
- Latest Income Tax Notice of Assessment\*\* AND Latest computerised salary slip

For Self-Employed / Fully Commissioned / Freelance & Part-time

- Latest 2 years' Income Tax Notice of Assessment\*\*

For Salary with Commission above 20%

- Latest 12 months' CPF Contribution History Statement\* OR
- 3 months' computerised salary slip

\*  Submit your CPF Contribution History Statement via <http://info.maybank2u.com.sg/personal/cards/ourcards.aspx> with your SingPass on \_\_\_\_\_ (DD/MM/YY)

\*\*Download your Income Tax Notice of Assessment at myTax Portal using your SingPass or IRAS PIN. More details at <https://mytax.iras.gov.sg>

Kindly allow 14 business days for processing. Please note that incomplete forms or applications not accompanied with required documents will delay processing. The Bank reserves the right to request for more documents. Application is subject to approval.

## FEE WAIVER AND STATEMENTS

**Horizon Platinum Visa Card**

- Subsequent annual fee is waived with a total minimum spend of S\$12,000 a year  
**Total minimum spend of S\$12,000:**
  - (i) can be on Principal and/or Supplementary Cards but excludes Fund Transfer, late charges, interest charges and all other fees and charges imposed by Maybank; and
  - (ii) must be charged within the year before the annual fee is due on the card

**Family & Friends Platinum MasterCard**

- Enjoy 3 years' fee waiver
- Subsequent annual fee is waived when you charge 12 times a year

**Maybank Platinum Visa Card**

- Subsequent quarterly service fee is waived when you charge to the card once every 3 months
- Account Statements for Platinum Visa Card are accessible exclusively online
- No printed statements will be sent

## MY CARD(S) SELECTION

3 years' fee waiver

I wish to apply for the following Card(s):

**Horizon Platinum Visa Card**



Annual Fee:  
Principal – ~~S\$150~~  
Supplementary – Free

**Family & Friends Platinum MasterCard**



Annual Fee:  
Principal – ~~S\$30~~  
Supplementary – Free

**Platinum Visa Card**



Annual Fee: None.  
In place of annual fee quarterly service fee – ~~S\$20~~.

Horizon Platinum Visa Card will be chosen if a selection is not made herein.

## MY PERSONAL DETAILS (Please complete in full)

Full Name as in NRIC/Passport (please underline surname)  Mr  Ms  Mdm  Mrs  Dr

Name to Appear on Credit Card (19 characters only)

Date of Birth       (DD/MM/YY) Gender  Male  Female

ID Type  Singapore Pink  Singapore Blue  Passport  Malaysia ID (New)

NRIC/Passport No. \_\_\_\_\_ Nationality \_\_\_\_\_

Ethnic Group  Chinese  Malay  Indian  Others \_\_\_\_\_

Marital Status  Single  Married  Divorced  Widowed  Separated

Highest Education  Postgraduate  Degree  Diploma  
 A-Level  O-Level  Others \_\_\_\_\_

Residential Address \_\_\_\_\_  
Postal Code

Residential Ownership  Fully Owned  Mortgaged  Parents'  Rented  Employer's  
Residential Type  HDB  Condo Apt  Landed  Others \_\_\_\_\_

Permanent Overseas Address (if any) \_\_\_\_\_

Mailing Address<sup>1</sup> (if different from Residential Address) \_\_\_\_\_  
Postal Code

Contact No. (Residence)

(Office)       (Mobile)<sup>2</sup>

Email<sup>3</sup> \_\_\_\_\_

## MY INCOME DETAILS (Please complete in full)

Income Structure

- Fully Salaried
- Fully Commissioned
- Self-Employed/Freelance/Part-time
- Salary with Commission of 20% and below
- Salary with Commission above 20%

Monthly Income S\$ \_\_\_\_\_ Annual Income S\$ \_\_\_\_\_

## MY EMPLOYMENT DETAILS (Please complete in full)

Industry Type

- Banking/Finance       Building/Construction       Government  
 IT/Communications       Manufacturing       Retail/F&B  
 Travel/Hospitality       Others

Current Position

- Senior Management       Professional       Middle Management  
 Executive       Skilled Trades/Clerical       Others

Length of Current Employment/Business  years  months

Employment Status     Employee     Sole Proprietor     Partner     Director

Company Name \_\_\_\_\_

Company Address \_\_\_\_\_

\_\_\_\_\_ Postal Code

Designation \_\_\_\_\_

Name of Previous Company \_\_\_\_\_

Previous Designation \_\_\_\_\_

Length of Previous Employment/Business  years  months

## MY CREDIT REFERENCES

Cards Currently Held

Financial Institution	Credit Limit	Member Since
_____	_____	_____
_____	_____	_____

## MY PERSONAL LINE OF CREDIT - CREDITABLE

**2 years' fee waiver**

Yes! I wish to apply for CreditAble at 11.88% p.a.\* with Annual Fee waiver of S\$60 for two years!

\*Effective interest rate for the first 2 years is 11.88% p.a., and the prevailing interest rate of 17.8% p.a. applies thereafter. The effective interest rate is subjected to compounding if the total outstanding balance is not repaid in full. Approval of CreditAble application is subject to the Bank's discretion. CreditAble Terms and Conditions apply.

To qualify, you must be a Singapore Citizen or Singapore Permanent Resident between 21 and 60 years of age.



**creditAble**  
Extra cash at low interest rate

Sign here to confirm your CreditAble application

Principal Applicant's Signature

## REWARDS INFINITE

**Enjoy Rewards Infinite (RI) first-year membership free!** Benefits include: • Non-expiry of tr'eats Points upon annual renewal • 50% off tr'eats Points for selected items during your birthday month • Rewards Infinite Value where you can earn 2X tr'eats Points for Malaysia ringgit retail spend and 10X tr'eats Points for local spend on petrol and selected merchants and many more • Valid till 31st December 2011. Terms and Conditions apply.

**tr'eats Points are not applicable for Family & Friends Platinum MasterCard.** Free RI membership is strictly for new RI members only or new applicants who do not hold any Maybank Credit Card(s) and/or have not cancelled their Maybank Credit Card(s) within 3 months prior to this application. Each Principal Cardmember is entitled to one RI membership regardless of the number of new Maybank Credit Card(s) applied for.

**Membership Renewal:** Upon expiry, a notification will be sent to allow you to renew your RI membership by paying an annual membership fee or deduction of your tr'eats Points. You will also enjoy a 1-year fee waiver if you have charged a minimum of S\$18,000 to your Platinum Card (including Family & Friends Platinum MasterCard) in the preceding year.

## MY SUPPLEMENTARY CARD

Supplementary Card applicant must be at least 18 years of age.

Please fill in the details of your Supplementary Card applicant below AND ATTACH

- A photocopy of his/her NRIC (front and back) OR
- Valid passport (only applicable for foreigner)

Full Name as in NRIC/Passport (please underline surname)     Mr     Ms     Mdm     Mrs     Dr

Name to Appear on Supplementary Card (19 characters only)

Date of Birth     (DD/MM/YY)      Gender     Male     Female

ID Type     Singapore Pink     Singapore Blue     Passport     Malaysia ID (New)

NRIC/Passport No. \_\_\_\_\_ Nationality \_\_\_\_\_

Ethnic Group     Chinese     Malay     Indian     Others \_\_\_\_\_

Marital Status     Single     Married     Divorced     Widowed     Separated

Residential Address \_\_\_\_\_

\_\_\_\_\_ Postal Code

Contact No. (Residence)

(Office)         (Mobile<sup>2</sup>)

Email<sup>3</sup> \_\_\_\_\_

Relationship to Principal Applicant     Parents     Spouse     Child     Sibling     Others

### Additional Details for Supplementary Card Application

Mother's Maiden Name (for security verification) \_\_\_\_\_

Monthly Spending Limit to be allocated to my Supplementary Cardmember S\$ \_\_\_\_\_ (to be filled by Principal Cardmember only) (min.S\$1,000)

- Yes! I wish to request for monthly Supplementary Card statements<sup>4</sup>  
 Please send the monthly card statement<sup>4</sup> to my Supplementary Cardmember

<sup>1</sup> P.O. Box address is not accepted. Postage will be charged according to respective country zone.

<sup>2</sup> **Mandatory for all applications to receive Transaction Alerts. Please refer to Maybank's website at [www.maybank2u.com.sg](http://www.maybank2u.com.sg) for details.**

<sup>3</sup> **Mandatory for Platinum Visa Card application.**  
For new users accessing Platinum Visa Card statements online via Maybank2u.com.sg, you will receive your OTP (One-Time Password) via SMS on your registered mobile phone number. If you are a current user of 2FA (2-Factor Authentication), you can continue to use your existing method of receiving your OTP. All existing mobile numbers in our records for Personal Banking Services will be updated.

<sup>4</sup> A monthly statement fee of S\$2 will be charged to the Credit Card Account for postage addresses within Singapore. Additional postage charges at S\$1 for Malaysia/Brunei and S\$3 for all other countries shall apply.

## MY/OUR DECLARATION

**IMPORTANT:** Please read before signing  
For Maybank Credit Card Account and/or Maybank CreditAble Account  
By submitting this application, I/we hereby:

- agree that the operation of the Maybank Credit Card Account and/or Maybank CreditAble Account to be opened in my/our name/us will be subject to the applicable Terms and Conditions governing Maybank CreditAble Account and/or Maybank Credit Card agreement which are available at Maybank's Branches in Singapore and [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and which I/we acknowledge that I/we have read and understood
- agree that the Card(s) may be sent to me/us at my/our own risk by mail to my/our billing address
- agree to abide by the prevailing Terms and Conditions governing accounts and the relevant services linked to my/our Card(s) and/or account(s) which have been furnished to me/us and any amendment as the Bank may from time to time impose
- agree that the electronic operation of the Maybank Credit Card and/or Maybank CreditAble Account by me/us shall also be the subject to the Electronic Services Terms and Conditions governing the operation of cards or accounts using electronic services
- acknowledge that I/we have read, understood and agree to be bound by the Terms and Conditions governing Short Message Service ("SMS") Transaction Alerts (as amended by Maybank from time to time) which is available at [www.maybank2u.com.sg](http://www.maybank2u.com.sg)
- warrant that all information and documents provided by me/us are complete, true and accurate and may be retained by you indefinitely
- authorise you to conduct credit checks and to obtain and/or verify any information about me/us as you may in your absolute discretion deem fit
- authorise you, at your discretion, at any time, to disclose any information and/or data relating to myself/ourselves and my/our account(s) and/or credit cards with you, or any other information as you may deem necessary:- to any of your head office, representative and branch offices and to any of your related company or associated company, in any jurisdiction; to any government or regulatory agency or authority; to any of your potential assignee or transferee or to any person who has or may enter into contractual relations with you in relation to the Maybank Credit Card Account or Maybank CreditAble Account; to any credit bureau (including, without limitation, Credit Bureau (Singapore) Pte Ltd), as well as the members of such a credit bureau; and to any other third parties (including, without limitation, credit reference or evaluation agencies) wherever situated for any purpose whatsoever
- confirm that: there are no legal proceedings commenced against me; I/we have not been declared bankrupt; and no Statutory Demand has been served on me/us
- acknowledge that you reserve the absolute discretion to reject my/our application without giving any reason
- confirm that none of my/our spouse(s), dependent(s) of my/our spouse(s), my/our child(ren), spouse(s) of my/our child(ren), my/our parent(s), my/our sibling(s) and/or spouse(s) of my/our sibling(s) is/are employee(s)/director(s) of Malayan Banking Berhad or Malayan Banking Group.
- confirm that none of my/our guarantor(s) is an employee/director or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director of Malayan Banking Berhad or Malayan Banking Group.
- (if it is a company or firm) confirm that none of our directors, managers, agents or guarantors is an employee/director (or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director) of Malayan Banking Berhad or Malayan Banking Group.
- (if it is a company) confirm that none of our substantial shareholders\* is an employee/director (or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director) of Malayan Banking Berhad or Malayan Banking Group.
- agree that in the event my/our Maybank Credit Card Account and/or Maybank CreditAble Account is closed or terminated for whatever reason (whether by me/us, you or otherwise) within nine (9) months from the opening date of my/our Maybank Credit Card Account and/or Maybank CreditAble Account, you shall be entitled to claim from me/us the full cost of any gift which I/we have received from you upon approval/activation of my/our Maybank Credit Card Account and/or Maybank CreditAble Account. I/we authorise you to debit my/our Maybank Credit Card Account and/or Maybank CreditAble Account for the full cost of the gift (as determined by you) prior to the closure or termination of my/our Maybank Credit Card Account and/or Maybank CreditAble Account.

\*"substantial shareholder" means a shareholder having an interest in 5% or more shares in the company.

Principal Applicant's Signature

Date

Supplementary Applicant's Signature

Date

## FOR BANK USE

Remarks/Recommendations

Source Code: 641010

Scheme Type 350

Maybank (incorporated in Malaysia with limited liability)

Expand your Horizons

5X faster



Earn 2 air miles for every S\$1 spent on air tickets, travel packages, purchases at Perfumes and Cosmetics outlets in Changi Airport, and any expenses incurred overseas.



**Other benefits you'll enjoy:**

- Complimentary access to selected VIP airport lounges when you charge your air ticket or travel package to your card.
- Travel insurance coverage of up to S\$1 million when you charge your air tickets or travel packages in full to your card.
- Discounted green fees at 300 golf clubs worldwide.



Every S\$1 spent on	Earns you
Air tickets	<b>5X</b> tr'eats Points or 2 air miles <sup>1</sup>
Travel packages	
Purchases at Perfumes and Cosmetics from Changi Airport	
Any overseas expenses <sup>2</sup>	

<sup>1</sup>5 tr'eats Points are awarded for each dollar spent on air tickets/travel packages, purchases at Perfumes and Cosmetics outlets from Changi Airport and all overseas transactions. Air miles are redeemed in blocks of 1,250 tr'eats Points for 500 air miles. <sup>2</sup>Transactions must be charged in foreign currency

Other Maybank Credit Cards:



**Family & Friends  
Platinum MasterCard**

It's wonderful spending time with family and friends. Maybank makes it even more rewarding. Your Family & Friends Platinum MasterCard earns you cash rebates year round for family-friendly shopping like: groceries, healthcare, toys and much more.

**Cash rebates all year round**

- Enjoy 5% cash rebates<sup>3</sup> at over 200 selected merchant outlets
- Plus earn unlimited 0.5% cash rebates on all your other purchases
- No minimum card spend to qualify for the rebates

**Exclusive benefits**

- Enjoy promotional interest rate of 12% p.a. on outstanding balance for the first 6 months; thereafter prevailing interest rate of 24% p.a. applies
- Get a free eXplorerkid membership (worth S\$15) and enjoy attractive discounts at eXplorerkid facilities and services

<sup>3</sup>Subject to a maximum of S\$600 cash rebate per annum. Once the S\$600 cap is reached, Cardmembers will continue to earn unlimited cash rebates at the prevailing rate of 0.5%.



**Maybank Platinum Visa Card**

**Enjoy special movie ticket prices and clubbing privileges. Plus redeem free Spinelli Latte everyday.**

- Special movie ticket prices<sup>4</sup> at WE-Suntec:
  - S\$4.50 from Monday to Thursday (except eve of public holidays and public holiday).
  - S\$6.50 from Friday to Sunday, eve of public holidays and public holidays.
- Get a free Spinelli latte<sup>5</sup> when you present a same day Maybank Platinum Visa Card charge slip at participating outlets.
- Enjoy additional savings when you pay your vPOST shipping charges<sup>6</sup> with your Platinum Visa Card.
- Clubbing privileges such as 1-for-1 drinks, 15% off premium bottles, priority queue at Lunar, Yue, Zirca, Rebel, Yello Jello and Café del Mar.
- Interest rate of 15% p.a. for Maybank Platinum Visa Card. Subject to good conduct of account, otherwise the prevailing interest of 24% p.a. will apply.
- Account statements provided exclusively online for 24-hour easy access. Hence, no printed statements will be sent.

<sup>4</sup>Not valid for sneaks, openings, special seats (such as DC sets) or special screening (such as 3D & movie marathon). Promotion not valid in conjunction with other promotions, privileges, discounts, vouchers, cards, coupons, unless otherwise stated. Limited to 2 tickets per Cardmember. 1st 200 redemptions per week. For Box Office purchase only. Valid till 31 Oct 2011

<sup>5</sup> Free latte refers to regular 12oz latté. Please present your Platinum Visa Card together with the charge slip for verification. Charge slip will be retained by Spinelli. Limited to 4,000 redemption per month across all participating outlets. Cardmember can only redeem one free latté per charge slip, and up to four charge slips may be presented each time. Valid from 1 April 2011 to 31 March 2012. Duplicate charge slip is not valid for latte redemption.

<sup>6</sup> Visit [www.vpost.com.sg/maybank](http://www.vpost.com.sg/maybank) for promo code. Valid till 31 Dec 2011

**Other perks for Cardmembers:**

- Enjoy 1 tr'eats Point<sup>7</sup> for every retail dollar charged to your card.
- Redeem fabulous goodies during the festive seasons with our Charge & Redeem promotions all year round.
- Free travel insurance coverage of up to S\$1 million.
- 0% interest instalment plan at over 2,000 participating merchant outlets.

<sup>7</sup> Card transactions that are awarded with cash rebates will not receive tr'eats Points.

# Personal Line of Credit



## Maybank CreditAble

- Low interest rate of 11.88% p.a. for 2 years
- Monthly cashback of 1.2% p.a. on average monthly utilisation
- Stand a chance to win S\$10,000 monthly!  
Chances awarded based on average monthly utilisation
- 2-year Annual Fee waiver
- Credit line of 2X your monthly income
- Receive a pair of Shaw weekday movie passes in our monthly Movie Dazzlers promotion simply by drawing down any amount from your Account

Terms and Conditions apply.

### Potential savings you stand to gain:

Outstanding Amount	Interest payable at 24% p.a. with credit cards for 2 years	Interest payable at 17.8% p.a. with other credit line for 2 years	Interest payable at 11.88% p.a. with Maybank CreditAble for 2 years	CASH SAVINGS UP TO 51%
S\$10,000	S\$4,800	S\$3,560	S\$2,376	<b>S\$2,424</b>

Figures have been simplified and rounded off for illustration purposes.

Fees and Charges	
Credit Cards	
Interest rate:	Horizon Platinum Visa Card / Premier Platinum MasterCard: 24% p.a. Family & Friends Platinum MasterCard: 12% p.a. for first 6 months and subsequent months at 24% p.a. Maybank Platinum Visa Card: 15% p.a., subject to good conduct of account otherwise the prevailing interest rate of 24% p.a. will apply
Minimum monthly repayment:	3% of outstanding balance or S\$20, whichever is higher, with minimum repayment period being 20 days from date of statement
Late charges:	5% of the minimum monthly repayment or S\$50, whichever is higher
Cash advance fee:	5% of the amount of cash advance or S\$15, whichever is higher
Card replacement fee:	S\$30
CreditAble	
Minimum monthly repayment:	3% of outstanding balance or S\$30, whichever is higher
Minimum interest charge:	S\$5
Late payment charge:	S\$70 will be charged if minimum sum is not received by payment due date

Information is correct at time of print. Maybank and partners reserves the right to change or amend any offer without prior notice. For full Terms and Conditions, please visit [www.maybank2u.com.sg](http://www.maybank2u.com.sg)

MAYBANK  
CARDS & UNSECURED CREDIT  
ROBINSON ROAD P.O. BOX 045  
SINGAPORE 900045



BUSINESS REPLY SERVICE  
PERMIT NO. 07242

Postage will be paid by addressee. For posting in Singapore only.

Only one card helps you reach new horizons

5X faster



Maybank Horizon Platinum Visa Card

The card that takes you places