

- **Annual Fee Waiver and Service Tax Waiver are based on DinersCA\$H Tenure for Basic Card**
- ***Pengecualian Fi Tahunan dan Pengecualian Cukai Perkhidmatan berasaskan Tempoh DinersCA\$H untuk Kad Utama***

MY PERSONAL PARTICULARS / BUTIR BUTIR PERIBADI SAYA

FULL NAME AS IN IC/PASSPORT (PLEASE UNDERLINE SURNAME) / NAMA PENUH SEPERTI DALAM KAD PENGENALAN/PASSPORT (GARISKAN NAMA BAPA/KELUARGA)

[illegible]

MY WORK / PEKERJAAN SAYA

NAME OF COMPANY / NAMA MAJIKAN		☐ I AM SELF-EMPLOYED / SAYA BEKERJA SENDIRI	
OFFICE ADDRESS / ALAMAT PEJABAT			
POSTCODE / POSKOD ()			
OFFICE PHONE / NO. TEL PEJABAT EXT. / SAMB.	POSITION HELD / JAWATAN	DEPARTMENT / JABATAN	YEAR JOINED / TAHUN MENYERTAI
GROSS ANNUAL INCOME / PENDAPATAN TAHUNAN SAYA RM		OTHER INCOME PER ANNUM (IF ANY) / LAIN-LAIN PENDAPATAN TAHUNAN SAYA (JIKA ADA) : RM	

MY FINANCIAL DETAILS / BUTIR-BUTIR KEWANGAN SAYA

LOAN / PINJAMAN (Please tick / Sila tanda)	INTEREST RATE PER ANNUM. (%) / KADAR FAEDAH SETAHUN (%)	MONTHLY REPAYMENT / PEMBAYARAN BULANAN
☐ HOME LOAN / PINJAMAN PERUMAHAN		RM
☐ CAR LOAN / PINJAMAN KERETA		RM
☐ PERSONAL LOAN / PINJAMAN PERIBADI		RM
☐ OTHER LOAN/INSTALLMENT / LAIN-LAIN PINJAMAN/ANSURAN		RM

MY FAMILY / KELUARGA SAYA

SPOUSE'S FULL NAME AS IN IC/PASSPORT (PLEASE UNDERLINE SURNAME) / NAMA ISTERI/SUAMI SEPERTI DALAM KAD PENGENALAN (GARISKAN NAMA BAPA/KELUARGA)	
HANDPHONE / NO. TEL BIMBIT	OFFICE PHONE / NO. TEL PEJABAT EXT. / SAMB.

MY EMERGENCY CONTACT / JIKA BERLAKU KECEMASAN HUBUNGI

NAME OF CLOSEST RELATIVE/FRIEND NOT LIVING WITH ME / NAMA SAUDARA TERDEKAT/KAWAN YANG TIDAK TINGGAL BERSAMA SAYA		RELATIONSHIP / HUBUNGAN
HANDPHONE / NO. TEL BIMBIT	HOME PHONE / NO. TEL RUMAH	OFFICE PHONE / NO. TEL PEJABAT EXT. / SAMB.

CREDIT CARD DECLARATION / PENGISYTIHARAN KAD KREDIT

1. By signing below, I hereby request Diners Club (Malaysia) Sdn Bhd ("Diners") to issue a Diners Club Card ("the Card") to me.

2. I confirm that I have been given a copy of the Product Disclosure Sheet and agree to the information, including the fees and charges, contained there.

3. I agree to accept and be bound by the Terms & Conditions which accompany the Card, its renewal and replacement and any other subsequent amendments thereto unless I return the Card/s cut into halves to Diners.

4. I hereby authorize Diners to verify and/or make any checks, confirmation and/or obtain information from any credit reference agencies, financial institutions, authorities on me and/or from any other sources as Diners deems fit. I hereby acknowledge that Diners at all times shall not be liable to me or any party regarding any matters arising from this consent and authorization.

5. I further agree and authorise Diners to disclose information to Bank Negara Malaysia regarding my credit facilities and my account with Diners as may required by law or otherwise and make the relevant credit references with any external parties including but not limited to CCRIS and any credit reference agencies.

6. I am not an undischarged bankrupt/s and have no pending legal proceedings and/or execution against me.

7. I declare that all the above information given is true and correct and agree that Diners reserves the right to decline this application and/or withdraw or cancel the Card/s without assigning any reasons thereto.

8. I hereby agree to receive SMS, promotional materials, mailers and telemarketing from Diners and its business partners. I hereby give my consent for Diners to share my information (excluding information relating to my affairs or account) with third parties and/or Diners' strategic alliance as Diners deems fit for marketing and promotional purposes. ☐ Yes ☐ No

In the event of any conflict or discrepancy between the English text and any translation thereto, the English version shall prevail.

1. Dengan menurunkan tandatangan di bawah, saya dengan ini memohon Diners Club (Malaysia) Sdn Bhd ("Diners") untuk mengeluarkan kad Diners Club ("Kad") kepada saya.

2. Saya mengesahkan bahawa saya telah diberi salinan Lembaran Penerangan Produk dan bersetuju dengan maklumat yang terkandung di dalamnya termasuk yuran dan caj.

3. Saya bersetuju untuk menerima dan mematuhi Terma dan Syarat yang disertakan bersama Kad, Kad pembaharuan dan Kad gantian dan sebarang pindaan terhadapnya kecuali jika saya mengembalikan Kad tersebut yang telah dipotong dua kepada Diners.

4. Saya membenarkan Diners untuk menentusahkan dan/atau membuat sebarang semakan, pengesahan dan/ atau mendapatkan sebarang maklumat daripada mana-mana agensi rujukan pinjaman, institusi kewangan, pihak-pihak berkuasa ke atas saya dan/ atau daripada mana-mana sumber yang Diners anggap sesuai. Saya dengan ini mengakui bahawa Diners pada setiap masa tidak akan bertanggungjawab terhadap saya atau mana-mana pihak berkenaan sebarang perkara yang timbul dari keizinan dan kebenaran ini.

5. Saya bersetuju membenarkan Diners untuk mendedahkan maklumat saya kepada Bank Negara Malaysia berhubung dengan kemudahan kad atau akaun saya seperti yang ditetapkan oleh undang-undang atau sebaliknya dan membuat rujukan kredit dengan mana-mana pihak lain termasuk CCRIS dan agensi rujukan kredit.

6. Saya bukan seorang bankrap dan tiada tindakan/perlaksanaan undang-undang terhadap saya.
7. Saya mengaku bahawa semua maklumat yang diberikan adalah lengkap dan benar dan setuju bahawa Diners berhak untuk menolak permohonan ini atau menarik balik atau membatalkan keahlian Kad saya tanpa sebarang alasan.
8. Saya bersetuju untuk menerima SMS, maklumat promosi, risalah iklan dan tele-pemasaran daripada Diners dan rakan-rakan niaganya. Saya memberikan keizinan saya kepada Diners untuk berkongsi maklumat saya (tidak termasuk maklumat berkenaan dengan hal ehwal atau akaun saya) dengan pihak ketiga dan/atau perikatan strategi Diners yang Diners anggap sesuai untuk tujuan pemasaran dan promosi. ☐ Ya ☐ Tidak

Sekiranya terdapat sebarang pertikaian dan percanggahan diantara teks Bahasa Inggeris dan mana-mana terjemahannya, versi Inggeris akan digunakan.

Signature of Basic Card Applicant ⊗

Tandatangan Pemohon Kad Utama _____

Full Name of Basic Card Applicant /

Nama Penuh Pemohon Kad Utama _____

**Sign
Here!**

Date

Tarikh _____

New I/C No. of Basic Card Applicant /

No. K/P Baru Pemohon Kad Utama _____



DinersCASH Application Form / Borang Permohonan DinersCASH

DinersCASH

☐ **YES**, I would like to apply for DinersCASH facility

YA, saya ingin memohon kemudahan DinersCASH

DinersCASH Amount Requested / Jumlah Permintaan RM _____

DinersCASH ☐ **12** months / bulan ☐ **24** months / bulan ☐ **36** months / bulan

Tenure / Tempoh: ☐ **48** months / bulan ☐ **60** months / bulan

Interest Rate / Kadar Faedah: 10.5% per annum / setahun

(Effective Interest Rate / Kadar Faedah Efektif: 18% per annum / setahun)

Upon approval, I would like Diners Club to debit the amount approved from my Diners Club Credit Card Account (subject to my available credit limit) to my bank account below / Apabila permohonan saya diluluskan, sila debitkan amaun yang diluluskan dari akaun Kad Kredit Diners Club saya (tertakluk kepada had kredit saya yang sedia ada) ke akaun bank saya seperti berikut:-

Name of bank /

Bank account no. /

Nama bank: _____

No. akaun bank: _____

DinersCASH DECLARATION

1. By signing below, I hereby request Diners Club (Malaysia) Sdn Bhd ("Diners") to approve my application for DinersCASH.
2. I agree to the interest rate offered to me and I also agree to accept and be bound by the DinersCASH Terms & Condition which accompany the Diners Club Credit Card.
3. I agree that Diners also reserves the right to approve the amount lesser than the amount that I requested in DinersCASH.
4. I agree that Diners reserves the right to decline or withdraw or cancel my DinersCASH application without assigning any reasons.

PENGISYTIHARAN DinersCASH

1. Dengan menurunkan tandatangan di sini, saya dengan ini memohon Diners Club (Malaysia) Sdn Bhd ("Diners") meluluskan permohonan saya untuk DinersCASH.
2. Saya bersetuju dengan kadar faedah yang ditawarkan kepada saya dan saya bersetuju menerima dan mematuhi Terma dan Syarat DinersCASH yang disertakan bersama Kad Kredit Diners Club.
3. Saya bersetuju bahawa Diners berhak untuk meluluskan jumlah kurang daripada jumlah permintaan DinersCASH saya.
4. Saya bersetuju bahawa Diners berhak untuk menolak atau menarik balik atau membatalkan permohonan DinersCASH tanpa sebarang alasan.

Signature of Basic Card Applicant ⊗

Tandatangan Pemohon Kad Utama _____

Full Name of Basic Card Applicant /

Nama Penuh Pemohon Kad Utama _____

**Sign
Here!**

Date

Tarikh _____

New I/C No. of Basic Card Applicant /

No. K/P Baru Pemohon Kad Utama _____

FOR DINERS CLUB USE ONLY / UNTUK KEGUNAAN DINERS CLUB SAHAJA

AS (Yes / No)	APC 1	APC 2	APC 3	Approved Loan Amount RM	Source Code: ☐ D6 - 12 - 17 (Tele)
Staff Full Name	Staff No. / Staff I.C.		Date / Time of Confirmation		

PRODUCT DISCLOSURE SHEET

Diners Club Credit Card

DinersCA\$H

(Read the Product Disclosure Sheet before any decision makings. This is NOT a legal contract nor document, kindly refer to the Terms & Conditions contained in the Welcome Pack)

1. What is DinersCA\$H?

DinersCA\$H is a combined facility that allows card holders to obtain cash advances and repay in monthly instalments. The cash amount will be disbursed to your personal bank account.

2. Product features of DinersCA\$H?

- Cash up to maximum RM50,000
- Flexible repayment tenure up to 60 months
- No collateral or guarantor required
- No processing fee
- DinersCA\$H comes with a Diners Club Credit Card
- DinersCA\$H will be disbursed to your Personal Bank Account

3. What is the monthly instalment repayment for RM5,000 DinersCA\$H?

The Monthly Repayment Calculator below will provide you the guide on the monthly instalment repayment amount:

DinersCA\$H Amount	Monthly Repayment Calculator (RM)				
	12 month	24 month	36 month	48 month	60 month
RM 3,000	276	151	110	89	76
RM 5,000	460	252	183	148	127
RM 10,000	921	504	365	296	254
RM 15,000	1,381	756	548	444	381
RM 20,000	1,842	1,008	731	592	508
RM 25,000	2,302	1,260	913	740	635
RM 30,000	2,763	1,513	1,096	888	763
RM 35,000	3,223	1,765	1,278	1,035	890
RM 40,000	3,683	2,017	1,461	1,183	1,017
RM 45,000	4,144	2,269	1,644	1,331	1,144
RM 50,000	4,604	2,521	1,826	1,479	1,271

4. Will I be assigned a Diners Club Credit Card?

Yes, a Diners Club Credit Card will be created with your DinersCA\$H request. The monthly installment repayment should be made to your Diners Club Credit Card account.

5. What do I get from Diners Club Credit Card?

Diners Club Credit card comes with a credit limit granted by Diners Club (Malaysia) Sdn. Bhd. (Diners Club). In the event that the amount of the credit utilized by Cardholder is not settled in full on or before the payment due date, finance charges will be imposed. A Cardholder is required to make minimum payment of not less than 5% on the outstanding amount (subject to minimum of RM50 only) as stated in the statement of account.

6. What is the credit limit?

Credit Limit:

Each Diners Club Cardholder's credit card limit will be determined at the sole discretion of Diners Club.

Finance Charges:

i) Retail Transactions

Prompt minimum repayment for the last 12 consecutive months	i. 15% p.a. (daily interest)
Prompt minimum repayment for 10 months and more within the last 12 consecutive months.	ii. 17% p.a. (daily interest)
Last 12 months repayment that do not meet any of the above criteria	iii. 18% p.a. (daily interest)

To enjoy lower finance charges for retail transactions, cardholder should make at least 10 prompt repayments in the last 12 months.

ii) Cash Advances

1.5% per month. (daily interest) of the outstanding cash advance amount calculated on a daily basis from the transaction date until full repayment date.

iii) DinersCA\$H

The interest rate is 0.875% per month; or 10.5% per year.

7. What are my obligations?

(i) Minimum monthly repayment

5% of the outstanding balance or minimum RM50, whichever is higher.

(ii) Finance charge free period:

Retail Transactions

i. Finance Charge FREE Period

25 days from statement date, if all outstanding balance of the previous month is fully paid.

ii. Finance Charge Period

If Cardholder opts to pay partial or minimum payment within due date, Finance Charges on new Retail Transactions* will be imposed from the day of transaction is posted to the Card account.

*Exclude Cash Advance

Principal cardholders are liable to all transactions incurred by the supplementary cardholders.

8. What are the fees and charges I have to pay?

Annual Fee

Diners Club International Credit Card
RM110 (Principal); RM70 (Supplementary)

Diners Club International Co-brand Credit Card
RM35-60 (Principal); RM15-30 (Supplementary)

Government Service Tax

RM50 per annum (Principal Card);
RM25 per annum (Supplementary Card)

Cash Advance Fee

5% of the amount advanced or minimum RM20.00, whichever is higher for each cash advance withdrawal.

Lost and Stolen Card Replacement Fee

RM50 for each Lost and Stolen Card issued.

Request for copy of Sales Draft / Statement of Account

RM5.00 per copy.

Conversion Rate for Overseas Transaction

Based on HSBC prevailing TT sell rate + administration fee of 1% for each foreign currency transaction.

Over-the-Limit Fee

RM50 on statement date.

9. What if I fail to fulfill my obligations?**(i) Late Payment Charge**

If the minimum payment is not made by the payment due date, a late payment charge of RM10 or 1% of total outstanding balance as at statement date, whichever is higher, capped to a maximum of RM100 per account, shall be imposed on due date.

(ii) Right to Set-Off

Diners Club has the right to set-off any credit balance in any of your account maintained with us against any outstanding balance in this credit card account.

(iii) Liability for unauthorised transactions

The loss, theft or unauthorised use of the Card or the disclosure of the PIN to any unauthorised person must be reported to Diners Club immediately upon discovery and confirmed in writing as soon as reasonably practicable. A police report must also be made for the lost/stolen/unauthorised use of the Card and a copy extended to Diners Club. You shall be responsible for any debit to the Card Account arising from all unauthorised Card Transactions incurred before receipt of such written notification by Diners Club. Your liability is limited to RM250 if you have not acted fraudulently or has not failed to inform Diners Club as soon as reasonably practicable PROVIDED ALWAYS you will NOT be entitled to the limited liability of RM250 if you are involved directly or indirectly in the procurement of any goods or services, cash advances or ATM transactions effected through the use of the card by any unauthorised person (Unauthorised Charges), you shall be liable for all the Unauthorised Charges thus incurred, whether before or after Diners Club receipt of such written notification.

(iv) If you fail to abide by the terms and conditions of the credit card, Diners Club has the right to terminate your card.

10. What if I fully settle the DinersCA\$H balance before its maturity?

Lock-in period: Entire installment tenure

Early settlement penalty: RM150 as administration expenses for early settlement.

11. What are the major risks?

- The monthly installment must be paid in full before the statement due date
- The normal finance charges based on a tiered pricing structure in accordance to your 12

month repayment history will be applied to your remaining monthly installment balances if you don't pay the monthly installment in full for each month

- If you have problems paying for your credit card balances, contact Diners Club early to discuss repayment alternatives.

12. What do I need to do if there are changes to my contact details?

It is important that you inform Diners Club of any change in your contact details to ensure that all correspondences reach you in a timely manner.

13. Where can I get assistance and redress?

If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:

Diners Club (Malaysia) Sdn. Bhd.

15th Floor, Menara Tan & Tan, 207 Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.

Customer Service: 603-21611055

General Line: 603-27303388

Fax: 603-21612835

Email: customer.services@dinersclub.com.my

If you wish to complaint on the products or services provided by us, you may contact us at:

Diners Club (Malaysia) Sdn. Bhd.

15th Floor, Menara Tan & Tan, 207 Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.

Customer Service: 603-21611055

General Line: 603-27303388

Fax: 603-21612835

Email: customer.services@dinersclub.com.my

If your query or complaint is not satisfactory resolved by us, you may contact **Bank Negara Malaysia LNK** or **TELELINK** at:

Block D, Bank Negara Malaysia

Jalan Dato' Onn, 50480 Kuala Lumpur

Tel: 1-300-88-5465

Fax: 03-21741515

Email: bnmtelelink@bnm.gov.my

14. Where can I get further information?

Should you require additional information on credit cards, please refer to: **www.bankinginfo.com.my**

If you have any enquiries, please contact Diners Club at:

Diners Club (Malaysia) Sdn. Bhd.

15th Floor, Menara Tan & Tan, 207 Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia.

Sales Department: 603-27303477

Customer Service: 603-21611055

General Line: 603-27303388

Fax: 603-21612835

Email: DCA\$H@dinersclub.com.my

IMPORTANT NOTE:

LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES

The information provided in this Product Disclosure Sheet is valid as at 1st June 2012.