

## **Frequently Asked Questions (FAQ)**

### **1. What is QuickCash (QC)?**

QC allows you to apply for cash withdrawal from your AmBank/AmBank Islamic Credit Card/-i account and disburse the funds into your personal Current & Savings Account/ Current-i & Savings-i account ("CASA/CASA-i") with a Malaysian registered Bank via Interbank GIRO ("IBG") transfer into your CASA with the said bank provided the QC amount does not exceed the credit/facility limit as mentioned in FAQ item 2.

### **2. What is the minimum and maximum amount for a QuickCash application?**

The minimum amount per application is RM1,000 and the maximum amount per application is up to 90% of the credit/facility limit of your Credit Card/-i.

Please take note that if you are a **New-to-Bank (NTB) Cardholder**, you may draw up to 70% of your credit/facility limit of your Credit Card/-i.

*Note: **New-to-Bank Cardholders** are defined as Cardholders holding their first AmBank/AmBank Islamic Principal Credit Card/-i for not more than six (6) months from the card approval date at the time of the QuickCash application.*

### **3. What is the interest rate/profit for QuickCash application?**

Up to 9.38% flat interest rate/profit (FIR) per annum. Check your eligibility and FIR via AmOnline or give us a call to find out more about QC.

### **4. What is the available tenure for QuickCash application?**

There are fixed monthly instalments over a period of **twelve (12), twenty-four (24), thirty-six (36), forty-eight (48) or sixty (60) months** that you may choose to repay/pay the principal amount together with the interest/profit.

### **5. Can you provide the instalment calculation?**

For the avoidance of doubt, the fixed monthly instalment calculation is illustrated as below:

#### Illustration

You applied for QC with amount RM1,000.00 over twelve (12) months period at 9.38% per annum.

| Month        | Monthly Principal Amount | Monthly Interest/Profit | Monthly Instalment (Principal Amount & Interest/Profit) |
|--------------|--------------------------|-------------------------|---------------------------------------------------------|
| 1            | RM87.00                  | RM7.82                  | RM94.82*                                                |
| 2            | RM83.00                  | RM7.82                  | RM90.82                                                 |
| 3            | RM83.00                  | RM7.82                  | RM90.82                                                 |
| 4            | RM83.00                  | RM7.82                  | RM90.82                                                 |
| 5            | RM83.00                  | RM7.82                  | RM90.82                                                 |
| 6            | RM83.00                  | RM7.82                  | RM90.82                                                 |
| 7            | RM83.00                  | RM7.82                  | RM90.82                                                 |
| 8            | RM83.00                  | RM7.82                  | RM90.82                                                 |
| 9            | RM83.00                  | RM7.82                  | RM90.82                                                 |
| 10           | RM83.00                  | RM7.82                  | RM90.82                                                 |
| 11           | RM83.00                  | RM7.82                  | RM90.82                                                 |
| 12           | RM83.00                  | RM7.82                  | RM90.82                                                 |
| <b>Total</b> | <b>RM1,000.00</b>        | <b>RM93.80</b>          | <b>RM1,093.80</b>                                       |

\*The first month's instalment amount may be slightly higher than the subsequent months due to rounding adjustment.

**6. What if I am unable to pay the full amount of monthly instalment?**

As such in the event of the monthly principal instalment amount and the monthly interest/profit instalment amount are not paid in full by the payment due date, the QC amount shall be treated as cash advance. You will be charged with finance charges/profit at the rate of 1.5% per month calculated on daily rest basis on the outstanding statement balance.

In accordance with the Cardholder Agreement, the prevailing finance charges/profits or such rate as prescribed by the Bank from time to time will be chargeable on the outstanding principal amount remaining unpaid on the due date from the posting date until the full payment is credited into the Cardholder's account.

**7. May I cancel or opt for early settlement for my QuickCash?**

Yes, there is no early settlement fee however all outstanding instalments with its respective interest/profit for the entire tenure shall immediately become due and payable in any early settlement.

**8. Can you provide the early settlement calculation?**

For avoidance of doubt, the amount payable for early settlement calculation is illustrated below:

Illustration

You have requested to cancel your twelve (12) months QC on the month of 5.

| Month        | Remaining Principal Amount | Remaining Interest/Profit | Early Settlement Fee | Amount Payable  |
|--------------|----------------------------|---------------------------|----------------------|-----------------|
| 5            | RM83.00                    | RM7.82                    | -                    | -               |
| 6            | RM83.00                    | RM7.82                    | -                    | -               |
| 7            | RM83.00                    | RM7.82                    | -                    | -               |
| 8            | RM83.00                    | RM7.82                    | -                    | -               |
| 9            | RM83.00                    | RM7.82                    | -                    | -               |
| 10           | RM83.00                    | RM7.82                    | -                    | -               |
| 11           | RM83.00                    | RM7.82                    | -                    | -               |
| 12           | RM83.00                    | RM7.82                    | -                    | -               |
| <b>Total</b> | <b>RM664.00</b>            | <b>RM62.56</b>            | -                    | <b>RM726.56</b> |

[END]

## **Soalan Lazim (FAQ)**

### **1. Apakah QuickCash (QC)?**

QC membolehkan anda memohon pengeluaran tunai daripada akaun kad kredit/-i AmBank/AmBank Islamic anda dan mengeluarkan dana ke dalam akaun Semasa/Simpanan-i peribadi anda ("CASA/CASA-i") dengan bank yang berdaftar di Malaysia melalui pindahan GIRO Antara Bank ("IBG" ke dalam CASA/CASA-i anda dengan bank tersebut dengan syarat Amaun QC tidak melebihi had kredit/kemudahan seperti yang dinyatakan dalam FAQ perkara 2.

### **2. Berapakah amaun minimum dan maksimum untuk permohonan QuickCash?**

Amaun minimum bagi setiap permohonan ialah RM1,000 dan amaun maksimum bagi setiap permohonan adalah sehingga 90% daripada had kredit/kemudahan kad kredit/-i.

Sila ambil perhatian bahawa jika anda adalah **Pemegang Kad Baharu- Kepada Bank (NTB)**, anda boleh mengeluarkan sehingga 70% daripada had kredit/kemudahan kad kredit anda.

*Nota: Pemegang Kad Baharu kepada Bank ditakrifkan sebagai Pemegang Kad yang memegang Kad Kredit/Kad Kredit Prinsipal AmBank/AmBank Islamic pertama mereka selama tidak lebih daripada enam (6) bulan dari tarikh kelulusan kad pada masa permohonan QuickCash.*

### **3. Apakah kadar faedah/keuntungan untuk permohonan QuickCash?**

Sehingga 9.38% kadar faedah/keuntungan (FIR) rata setahun. Semak kelayakan dan FIR anda di AmOnline atau hubungi kami *untuk mengetahui lebih lanjut mengenai QC.*

### **4. Apakah tempoh untuk tersedia untuk permohonan QuickCash?**

Terdapat ansuran bulanan tetap dalam tempoh **dua belas (12), dua puluh empat (24), tiga puluh enam (36), empat puluh lapan (48) atau enam puluh (60) bulan \*** bahawa anda boleh memilih untuk membayar balik/membayar amaun prinsipal bersama dengan faedah/keuntungan.

### **5. Boleh anda tunjukkan pengiraan ansuran?**

Untuk mengelakkan keraguan, pengiraan ansuran bulanan tetap seperti yang ditunjukkan di bawah:

#### Ilustrasi

Anda memohon QC dengan amaun RM1,000.00 dalam tempoh dua belas (12) bulan dengan 9.38% rata setahun.

| Bulan         | Amaun Prinsipal Bulanan | Faedah/Keuntungan Bulanan | Ansuran Bulanan<br>(Amaun Prinsipal &<br>Faedah/Keuntungan) |
|---------------|-------------------------|---------------------------|-------------------------------------------------------------|
| 1             | RM87.00                 | RM7.82                    | RM94.82*                                                    |
| 2             | RM83.00                 | RM7.82                    | RM90.82                                                     |
| 3             | RM83.00                 | RM7.82                    | RM90.82                                                     |
| 4             | RM83.00                 | RM7.82                    | RM90.82                                                     |
| 5             | RM83.00                 | RM7.82                    | RM90.82                                                     |
| 6             | RM83.00                 | RM7.82                    | RM90.82                                                     |
| 7             | RM83.00                 | RM7.82                    | RM90.82                                                     |
| 8             | RM83.00                 | RM7.82                    | RM90.82                                                     |
| 9             | RM83.00                 | RM7.82                    | RM90.82                                                     |
| 10            | RM83.00                 | RM7.82                    | RM90.82                                                     |
| 11            | RM83.00                 | RM7.82                    | RM90.82                                                     |
| 12            | RM83.00                 | RM7.82                    | RM90.82                                                     |
| <b>Jumlah</b> | <b>RM1,000.00</b>       | <b>RM93.80</b>            | <b>RM1,093.80</b>                                           |

\*Amaun ansuran bulan pertama mungkin lebih tinggi sedikit daripada bulan-bulan berikutnya disebabkan pelarasan pembundaran.

**6. Bagaimana jika saya tidak dapat membayar amaun penuh ansuran bulanan?**

Oleh itu, sekiranya amaun ansuran principal bulanan dan amaun ansuran faedah/keuntungan bulanan tidak dibayar sepenuhnya pada tarikh akhir pembayaran, amaun QC akan dianggap sebagai pendahuluan tunai. Anda akan dikenakan caj kewangan/keuntungan pada kadar 1.5% sebulan yang dikira pada asas rehat harian atas baki penyata belum jelas.

Selaras dengan Perjanjian Pemegang Kad, caj kewangan semasa/keuntungan atau kadar seperti yang ditetapkan oleh Bank dari semasa ke semasa akan dikenakan ke atas amaun prinsipal belum jelas yang masih belum dibayar pada tarikh matang dari tarikh pengeposan sehingga bayaran penuh dikreditkan ke dalam akaun Pemegang Kad.

**7. Bolehkah saya membatalkan atau memilih penyelesaian awal untuk QuickCash saya?**

Ya, tiada yuran penyelesaian namun semua ansuran belum jelas dengan faedah/keuntungan masing-masing untuk keseluruhan tempoh akan serta-merta perlu dibayar dan menjadi matang dalam mana-mana penyelesaian awal.

**8. Boleh anda tunjukkan pengiraan penyelesaian awal?**

Untuk mengelakkan keraguan, amaun yang perlu dibayar untuk pengiraan penyelesaian awal seperti yang digambarkan di bawah:

Ilustrasi

Anda telah meminta untuk membatalkan QC dua belas (12) bulan anda pada bulan ke lima.

| Bulan         | Baki Amaun Prinsipal | Baki Kadar Faedah/Keuntungan | Yuran Penyelesaian Awal | Amaun Yang Perlu Dibayar |
|---------------|----------------------|------------------------------|-------------------------|--------------------------|
| 5             | RM83.00              | RM7.82                       | -                       | -                        |
| 6             | RM83.00              | RM7.82                       | -                       | -                        |
| 7             | RM83.00              | RM7.82                       | -                       | -                        |
| 8             | RM83.00              | RM7.82                       | -                       | -                        |
| 9             | RM83.00              | RM7.82                       | -                       | -                        |
| 10            | RM83.00              | RM7.82                       | -                       | -                        |
| 11            | RM83.00              | RM7.82                       | -                       | -                        |
| 12            | RM83.00              | RM7.82                       | -                       | -                        |
| <b>Jumlah</b> | <b>RM664.00</b>      | <b>RM62.56</b>               | -                       | <b>RM726.56</b>          |

[TAMAT]