

CIMB SME BusinessCard

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| Annual Fee | Waived |
| Finance Charge for Retail Transaction | <p>The charges are:</p> <p>(a) 1.25% per month or 15% per annum if you have promptly settled your minimum payment due for 12 consecutive months.</p> <p>(b) 1.42% per month or 17% per annum if you have promptly settled your minimum payment due for at least 10 months in a 12-month cycle.</p> <p>(c) 1.50% per month or 18% per annum if your payment record is not within either (a) or (b) above.</p> |
| Cash Advance Fee | The cash advance fee is 5% of the amount advanced or a minimum of RM 15.00, whichever is higher. This is imposed for each cash advance transaction. |
| Finance Charge for Cash Transaction | 1.5% per month or 18% per annum calculated on daily rest basis from transaction date to the date it is settled in full. |
| PLUS / CIRRUS ATM Withdrawal / Account Enquiry | RM2.00 each |
| Minimum Monthly Repayment | <p>5% of Current Balance * + 100% Service Tax and any other value added taxes imposed (if any) + 100% of all monthly instalment due for any programmes/arrangements operated by the Bank (if any) + any unpaid minimum payment specified in the preceding month's statement ; or RM50.00, whichever is higher.</p> <p>*Current Balance = retail transactions amount (if any) + cash advance amount (if any) + finance charges and/or late payment charges and any other applicable fees and charges (if any).</p> |
| Finance Charges Free Period | <p>Full payment on previous statement balance: Enjoy a finance charges free period of 20 calendar days for all new retail transactions from statement date.</p> <p>Partial or minimum payment on previous statement balance: No finance charges free period. A finance charge will be levied on your unpaid outstanding balance (except for balances related to finance charges and late charges that were carried forward from the previous statement) and all new transactions from the date the transactions are posted.</p> |
| Late Payment Charge | 1% on the unpaid balance arising from retail transactions and cash advance, subject to a minimum of RM10.00 and a maximum of RM100.00 and will only be imposed if the minimum payment due is not paid by the due date. |
| Conversion for Overseas Transaction | <p>The conversion rate as determined by Mastercard International plus an administrative cost of 1% plus any transaction fee charged by Mastercard International.</p> <p>Dynamic Currency Conversion (DCC) is a service offered by certain overseas merchants to provide a choice to pay in Ringgit Malaysia (including online purchases) for overseas purchase.</p> |
| Card Replacement Fee | RM10 for first replacement & RM50 for every subsequent replacement. |
| Service Tax | RM25 will be imposed on each new card upon activation and annually on the anniversary month of each subsequent year or part thereof. |

Stamp Duty

- (a) Applicable only to Applicants who charge/pledge/assign their Fixed Deposit(s) to the Bank - Ad valorem stamp duty in accordance with the Stamp Duty Act 1949 (Revised 1989).
- (b) Applicable to Memorandum of Continuing Guarantee & Indemnity (MCGI) (where applicable) – Nominal stamp duty in accordance with the Stamp Duty Act 1949 (Revised 1989).