

MBF Product Information

LOC

The Card is issue by MBF Cards (M) Sdn Bhd, LOC provided by the business partner Am Finance.

		Min Annual Income	Principle Fees	Supplementary Fees
MBF Lady	Classic	18000	160	100
	Gold	36000	225	125
MBF Xuan	Classic	18000	160	100
	Gold	36000	225	125
MBF GAIA	Classic	18000	160	100
	Gold	42000	225	125
MBF Co brand	Gold	24000	225	125
MBF Generic	Classic	18000	160	160
	Gold	42000	225	125

3 in 1

- Cash (cash advance purposes, 5% fees, withdrawal up to 90%)
- Credit card (can use to purchase goods with up to 50 days grace period)
- Charge card (can charge above credit limit depending on account conduct)

Higher Line of Credit

Maximum of RM 50,000 LOC given out depending on qualifications.

Payment Convenience

- Call n Pay (make a phone call to pay bills eg. Tenaga, Maxis, Astro)
- Click n Pay (go online to settle bills eg. Telekom, Jaring, IWK, Time)

Interest Free Installment Plan

- Click n Shop (enjoy easy payment plans for products such as hand phones & electronic products)
- Easy Payment Program (EPP) for road tax and insurance under Pan Global. No interest over 10 installments.

MBF Giro: A monthly standing instruction to pay bills eg. Tenaga, Telekom, Aetna, Touch n Go

Bonuslink Point

- 3 Bonuslink points for every RM10 charged. You earn more point when you use together with Bonuslink Card.
- Free MBF Countdown International card for discounts.
- Classic card (14000 points for full year waiver and 7000 points for 50% waiver)
- Gold card (20000 points for full year waiver and 10000 points for 50% waiver)

Free Purchase Insurance

Purchases are protected against accidental damage, theft and loss of up to RM 150,000 pa. for gold and RM 100,000 pa. for normal card. (except co brand cards)

24 Hour Customer Service Hotline: 03- 2167 7555

MBF Lady Card

- Free Special Ladies Cancer Insurance coverage (A lump sum of RM 15,000 upon diagnosis of breast cancer for Gold and RM 10,000 for basic card. Special reimbursement of medical expenses for breast reconstruction of RM 3,000 for Gold and RM 2,000 for basic)
- Free Special Women Health Check Program (Pathlab- 2 Tumor Marker tests for Gold and 1 Tumor Marker test for basic. Nilai Cancer Institute- 30% savings on well person's screening program)

24 Hours Emergency Card Replacement

- For stolen cards or lost cards, replacement will be given within 24 hours with no charges

How to get more customers

- Use Platinum card as door opener
- Ask customer upgrade to Gold card
- Ask every customer to introduce 3 prospects