

## MBF Basic Requirements

- Photocopy of I.C. (both sides) for principal & supplementary applicant.
- Minimum age 21 for principal applicant & 18 for supplementary applicant.
- Minimum income of RM18,000 p.a. for Classic Card, RM40,000 p.a. for Gold Card, RM80,000 for Platinum Card.
- Application form must be complete with applicant signature.
- Provide only the latest, valid, clear and complete income supporting documents.
- Must not be AmBank staff and wife/husband

## Document Requirements

- ✓ Application form must clearly fill with **BLACK INK** and in **BLOCK** letter.
- ✓ All documents must be in **A4 size** and do not highlight as it cannot be scanned.
- ✓ IC must be rubber stamp with "**For MBF use only**".
- ✓ Do not use correction fluid (\* Liquid Paper).
- ✓ **Incomplete & below** requirement application will be fined **RM30** and upfront rejected by MBF.
- ✓ Unclear document will not be accepted by the bank.
- ✓ For prompt case, do not provide unnecessary document like low pay slip & EPF statement show low pay.
- ✓ Agent Code must be clearly chopped with rubber stamp in **BLACK INK** for SCANNING.
- ✓ If no supplementary card application, do not make any cross / line on the area, just leave it blank.
- ✓ To avoid charge back tell customer to use the card within 7 days upon receiving.

### For existing Credit Cards / Charge card holders (Preferred category)

- Above 6 months membership
- Photocopy of current credit card (both sides).
- Full income document needed if less than 6 months membership

### For MNC, PLC, Government employee (Preferred category)

- Minimum basic salary of RM1200 + fixed allowance.
- Latest two months' salary slips.
- If basic salary below RM1500, EA/EC form with RM18,000 and above must be attached.

### For professional: doctors, accountants, lawyers

- Certificate of practice

### For fresh graduate working less than one year

- Degree holder from recognized University
- Latest 2 months' salary slips.
- Degree certificate and employment letter (if employment less than 6 months).
- Latest 3 months bank statement (for unknown company)

### For small and medium size (unknown) company's employee

- Minimum basic salary of RM1500 & 1 years working experience.
- Latest 2 years Form J or latest EPF statement plus 3 months Bank statement (salary bank-in account).
- Latest 2 months' salary slips.

### Self-employed / sole proprietor

- Minimum 1 year in business
- Latest 2 years Form J (with minimum RM24,000 income).
- Latest 3 months' bank statements.
- Business Registration Certificate or Form 9/24/49 or Form A, D.

### Commission Earner: Included insurance, real estate, unit trust, MLM, motorcar sales agent.

- Minimum 2 years in business.
- Latest 2 years Form J (with minimum RM24,000 p.a. income).
- Only EA Form from MNC & PLC will be accepted.
- Latest 2 years year end commission statements.
- Latest 4 months bank statement is a plus (commission bank-in account).

### Freelancer

- Latest 2 years Form J (with minimum RM24,000 p.a. income).
- Latest 3 months bank statement

### Fixed Deposit Pledge

- For those who cannot proof their income: housewife, retirees, non-target group.
- Pledge minimum RM5000 (for Classic) RM10000 (for Gold) FD with AMFinance.
- Minimum 12 months FD with auto-renewal.
- No in bankruptcy list.
- Application form with FD pledge chop.

### Non-Target Market

- Uniform: Low ranking police, army, navy, air force, enforcement unit & etc. Air, sea crew member.
- Position: Foreigner, clerk, driver, production operator, security guard, contract worker, renovation worker, office assistant ...
- Industry: Pubs. Karaoke, SPA, hawker, small contractor, small food outlet,
- Others: Woman married to foreigner, Low skill PR