

# THE WAY BANKING SHOULD BE



## Time For Change.

Living in the new generation, time, speed and convenience matters. We believe banking should be done at your own pace and within your control.

At Direct Access, you can bank via the telephone, fax, Internet and ATM. No beating Bank's closing hours, getting stuck in traffic or waiting in line.

Welcome to a new generation of banking. The way banking should be.

### • Mortgage Home Loan

- Attractive interest rates
- Flexible payment anytime
- MRTA Insurance
- Redraw Facility
- Automatic loan payments through your Direct Access Premier Plus Account

### • Premier Plus Account

A combination of a current, savings & money market account complete with "Autodebit & Autosweep" facilities.

### • Clean Overdraft Facility

A clean overdraft facility for added financial freedom.

### • Internet Banking

Enjoy banking facilities and fund transfers via the Internet.

### • 24-Hour Direct Banking

Count on our team of professionals to assist you in all your banking needs 24 hours a day, 7 days a week.

## FEES AND CHARGES

Annual Fee	Direct Access FREE FOR LIFE Platinum / Gold Credit Card For Graduates & Professionals.					
	Principal			Supplementary		
	Card Type	Platinum	Gold	Card Type	Platinum	Gold
		<del>FREE FOR LIFE</del>			<del>FREE FOR LIFE</del>	
		388	150		194	75
	Note: You will enjoy free cards for life as long as you remain a member of your Institution/Association.					
Joining Fee	No joining fee.					
Finance Charges :	The charges are :					
i) Purchases	i) 18% p.a. of the outstanding amount calculated on a daily basis after the interest-free period.					
ii) Cash Advance	ii) 18% p.a. of the cash advance amount calculated on a daily basis from transaction date until full repayment date.					
Cash Advance Fee	The cash advance fee is 5% of the amount advanced or a minimum of RM15, whichever is higher. This is imposed for each cash advance transaction.					
Minimum Monthly Repayment	5% of the outstanding balance or a minimum of RM50.					
Late Payment Charge	The late payment charge is 1% of the minimum repayment amount due or a minimum of RM5, whichever is higher.					
Interest-Free Period	20 days from the date of the monthly billing statement and only applicable for retail purchase transactions.					
Conversion For Overseas Transactions	The conversion rate as determined by MasterCard International or VISA International and no additional administration cost is imposed by the Bank.					

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**Direct Access**

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**REPLY PAID/JAWAPAN BERBAYAR**  
**MALAYSIA**

SETEM POS TIDAK  
 DIPERLUKAN



Staple Here

Staple Here

