



Maybank

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the Pantai American Express Credit Card. Be sure to also read the general terms and conditions.)

Credit Card: Pantai American Express Credit Card

March 2011

1. What is this product about?

This is a Pantai Amex credit card, with a line of credit granted by us to you and where any amount of the credit utilized by you has not been settled in full on or before a specified date, the unsettled amount will be subject to finance charges.

2. What benefits do I get from this product?

- 10% savings on all hospital charges during admission(excluding for Doctors' Fees)
- 2% Cash Rebate on all expenses at Pantai Hospitals and Gleneagles Kuala Lumpur (capped at RM100 per Basic Card/mth)
- 20% savings on all hospitals' suites
- 5x TreatsPoints for every Ringgit spend at selected Wellness Partners
- 2x TreatsPoints for every Ringgit spend elsewhere
- Welcome Pack Vouchers
- Insurance- Takaful Income Care

3. What are my obligations?

- Minimum monthly repayment: 5% of statement balance or RM 25, whichever is higher

4. What are the fees and charges I have to pay?

- Annual fee: Free for Life (Basic/Supplementary)
- Cash advance fee: 5% of amount withdraw or RM10, whichever is higher
- For cash advance, 18% p.a or 1.5% p.m of cash advance amount calculated on a daily basis
- Finance charges (Retail transaction)
 - Tier 1: 13.5% (for prompt repayment of 12/12 months & new customers)
 - Tier 2: 16% (for prompt repayment of 10/12 months)
 - Tier 3: 17.5% (for prompt repayment of less than 10/12 months)
- Finance charges (Cash advance)
18% p.a. or 1.5% p.m. of cash advance amount calculated on a daily basis



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- Card replacement fee: RM50
- Return cheque fee: N/A
- Overseas transaction conversion fee: Conversion factor of 2.5% to the converted amount. A charge that is made in foreign currencies other than U.S. Dollars will, when the conversion is done by American Express, be converted into U.S. Dollars before being converted into your billing currency
- Additional statement request fee: RM5 (hardcopy), RM10 (statement reprint)
- Service Tax: RM50 (for principal card), RM25 (each supplementary card)
- Legal Fees : On solicitor and client basis plus other expenses incurred by Maybank in the enforcement of Maybank's right and entitlement under T&C

5. What if I fail to fulfill my obligations?

- Late payment penalty charges: 1% of the total outstanding balance as at the statement date or RM5 whichever is higher up to a maximum of RM50
- Right to set-off any credit balance in your account maintained with us against any outstanding balance in this Credit Card account.
- Liability for unauthorized transactions – Recovery through Litigation

6. What are the major risks?

By paying only minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when charging the credit card.

The finance charges imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your repayment history.

If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives. You should notify us immediately after having found that your credit card is lost or stolen.

7. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner. To update your contact details, you may reach us via one of the following channels:

- i) Call-in to 1800-88-9559
- ii) Email: amex.customercare@maybank.com.my
- iii) Write-in attention to:
Head, Service Fulfillment,
Customer Engagement, 7th Floor
Menara Maybank, 100, Jalan Tun Perak



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50050 Kuala Lumpur

iv) Fax: 03-7953 8600

8. Where can I get further information?

Should you require additional information on Credit Cards, please refer to www.Maybank2u.com website or www.americanexpress.com.my website. If you have any enquiries, please contact us at:

Tel: 1800-88-9559

Fax: 03- 79538600

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure sheet is valid as at 23/03/2011.