



Maybank

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the AMERICAN EXPRESS PLATINUM CHARGE CARD. Be sure to also read the general terms and conditions.)

Charge Card: AMERICAN EXPRESS PLATINUM CHARGE CARD (THE PLATINUM CARD®)
January 11, 2012

1. What is this product about?

The Platinum Card®, is a charge card product, where any outstanding must be paid in full on or before a specified date. Any unsettled amount will be subject to late payment charges. This card does not have a pre-set spending limit, as charges are based upon your resources, spending and payment patterns.

2. What do I get from this product?

- Welcome offer of total 200,000 Membership Rewards points (MR) points with payment of Annual fee of RM2,380 and spend of RM2,500 within first 3 months.
- International Airline Benefits- Save up to 80% on companion 1st or Biz Class tickets on MAS, Etihad, Emirates & JAL
- Cruise Privileges Programme - Get on-board ship credit of up to USD 300, savings of 10% and complimentary bottle of champagne on Silversea, Nomade Yachting, Holland America Line, Sea Dream & Regent
- Complimentary Hilton HHonors Gold Membership
- Complimentary Avis Preferred Service enrolment
- Complimentary Access to Plaza Premium Lounge @ KLIA, LCCT & Senai Int'l Airport
- The Platinum Card Concierge Service
- Membership Rewards Concierge
- The Platinum Card Travel Service
- Travel Emergency Assistance
- 2x MRP on any purchase
- 5x MRP for purchases on Petrol, Groceries, Bookstores (MPH, Times) Cinemas (GSC, Cathay Cineplex Mutiara Damansara) and Telco Autopay
- 10x MRP at participating Platinum partners
- Platinum Lifestyle Programme - Hotel Partners, Leisure Partners & Golf

Partners

- Complimentary Travel & Retail Insurance
- Retail Protection
- 24/7 Online Account Access
- Online Fraud Guarantee
- Global Assistance
- Express Auto-pay

3. What are my obligations?

All outstanding balance must be paid in full by the specified due date.



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

- Annual fee: **Basic (RM2,380 p.a)**
Supp (up to 4 free supplementary)

Subsequent supplementary is charged at RM2,380 per card

- Overseas transaction conversion fee: **Conversion factor of 2.5%. Charges that are made in foreign currency other than in U.S. Dollars, will be converted into U.S. Dollars before being converted into the billing currency.**
- Sales draft retrieval fee: **RM5 per copy**
- Additional statement request fee: **Complimentary**
- Other fees and charges
 - (i) **Late Payment Charges:** 3.5% of the total outstanding balance or RM 50 whichever is higher
 - (ii) **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: 3.5% of the total outstanding balance or RM 50 whichever is higher
- Right to set-off any credit balance in your account maintained with us against any outstanding balance in this charge card account.
- Liability for unauthorized transactions - Recovery from litigation process

7. What are the major risks?

You are required to make full payment for the monthly due statement. Failing to clear the full payment by due date every month may result in suspension of charging facility. Think about your repayment capacity when charging the charge card.

The late charges imposed are based on 3.5% of the total outstanding balance or RM 50 whichever is higher

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



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8. 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 1800-88-0886
- ii) Email: amex.customercare@maybank.com.my
- iii) Write-in attention to: Head, Cardmember Interaction,
Customer Engagement, 7th Floor
Menara Maybank, 100, Jalan Tun Perak
50050 Kuala Lumpur
- iv) Fax: 03-7953 8600

9. Where can I get further information?

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

Tel: 1800-88-0886

Fax: 03-79538600

10. Other charge products available

- American Express Gold Charge Card
- American Express Green Charge Card

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

The information provided in this disclosure is issued on 11/01/2012 and will be valid until the next periodical review.