

## Terms and Conditions

Malayan Banking Berhad (3813-K) ("Maybank") is the issuer of the American Express Card and provider of financial services to holders of the American Express Card ("Cardmember"). American Express Card Account ("Card Account") means the Card account of the Cardmember.

The following Terms and Conditions cover Cardmember's enrolment and participation in Express AutoPay, American Express' Automatic Bill Settlement ("Services") with participating municipalities, Telecommunication Service Providers, Tenaga Nasional Berhad and Telekom Malaysia Berhad and Astro ("Service Provider").

1. The Principal and Supplementary Cardmember shall complete and return the Enrolment Form to Maybank.
2. Maybank upon receipt of the Enrolment Form will procure confirmation from the respective Service Providers.
3. Subject to confirmation from the said Service Provider, Maybank will within 30 days of receipt of the completed Enrolment Form and accompanying information, inform the Cardmember of its decision to provide the Service. The notification will indicate the date from which the Service will take effect ("Effective Date").
4. The following charges are excluded from the Service and shall be settled by the Cardmember by other means of payment:
  - One time charges (i.e. deposits, connection charges, etc.)
  - Any amount outstanding prior to the Effective Date
5. The Cardmember hereby authorizes Maybank:
  - To obtain details of the monthly or biannual bills, enlisted owners, forwarded by the respective Service Providers, and
  - To automatically charge these bills to the Cardmember's American Express Card Account, until the Cardmember withdraws from the Service upon notice in accordance with these Terms and Conditions.
6. Maybank reserves the right at any time to approve or reject the Service for any Service Provider bills forwarded. Cardmember shall assume bill is settled when there is no notification from Maybank. In the event of rejection, the Cardmember will be informed and is obliged to use other means of payment to the Service Provider.
7. All enquiries or disputes pertaining to Cardmember's bills should be directed to the respective Service Providers and not Maybank.
8. The Cardmember is obliged to inform Maybank in writing upon changes in enlisted owner, changes in account numbers, disconnection of lines or upon the wish to withdraw from the Service, otherwise the Cardmember will remain liable for any payments made by Maybank pursuant hereto.
9. Either the Cardmember or Maybank may terminate the Service by giving one month's notice in writing. Please note that the Service Provider may continue to present charges to Maybank until you notify the Service Provider to stop. You understand and accept that Maybank may continue to process any such charges received from the Service Provider and that Maybank will bill you accordingly.
10. Cardmember must withdraw by the first of the month to ensure that the following month's bills are not charged to their American Express Card Account. For municipality assessment bills, Cardmember must withdraw by December 1 and June 1, to ensure that their 1st and 2nd biannual assessment bills (respectively) are not charged to their American Express Card Account.
11. You understand and accept that Maybank may provide the Service Provider with your current card account status, American Express Card number and/or expiration date to permit the Service Provider to continue billing your Charges on a recurring basis to your account ("AutoPay Charges"). Maybank may also take such steps if your account number changes or if we issue a renewal or replacement Card to you.
12. Your enrolment in this Service will be terminated automatically upon cancellation or termination of your American Express Card Account. Maybank reserves the right to change these conditions by giving one month's notice to the Cardmember.
13. Tenaga Nasional Berhad (TNB) will only allow monthly bills to be paid via Express AutoPay if the bills are below RM3,000 based on a 12-month average.
14. The Cardmember must enclose a copy of their TNB bill for account verification purposes.
15. This Service is only applicable to Malaysian Ringgit Cardmembers. All other Terms and Conditions of Cardmembership are applicable upon enrolment into this Service.

# American Express® Express AutoPay Enrolment Form

Applicable for all American Express® Cards  
issued by Maybank and Maybank Islamic.



