## Frequently Asked Questions about the all-new Maybank World Elite Mastercard / Maybank Islamic World Elite Mastercard Ikhwan

Frequently Asked Questions (General)				
		From 7 October 2024 onwards, the new World Elite cards will feature a refreshed design. You will receive the new card through one of the following ways:		
1	When will I receive the all-new World Elite Mastercard? Will there be a new card design?	<ul> <li>Upon expiry of your current card: if your current World card expires after 7 October 2024, the new World Elite cawill be sent to you automatically upon renewal.</li> <li>Upon request for replacement: from 7 October 2024 onwards, you may request a replacement of your current World card with the new World Elite card before your current card expires, for a fee of RM175 (excluding delivery).</li> <li>Until you receive your new World Elite card, you can continue to use your existing World card and still enjoy the benefits of the upgraded World Elite card from 7 October 2024 onwards.</li> </ul>		4, the new World Elite card upon renewal. from 7 October 2024 lacement of your current Elite card before your RM175 (excluding ard, you can continue to oy the benefits of the
2	Are there any changes to the current card's Annual Fee?	No, the card will continue to have an annual fee of RM800, with additional World Elite benefits available to you at no additional cost.  Annual fee waiver condition of RM80,000 will still apply as per the current card.		
	Are there changes to the spend earn rate?	Yes, effective 8 October 2024 onwards, the following spend earn rate will be applicable:		
		Spend Rate	Posted Transactions Before 8 Oct 2024	Posted Transactions From 8 Oct 2024
3		Local	5 TreatsPoints / Treats Air Miles per RM2 spend	10 TreatsPoints per RM5 spend
		Overseas	5 TreatsPoints / Treats Air Miles per RM1 spend	25 TreatsPoints per RM5 spend
4	How should I continue to make payment to my credit card after the upgrade?	There is no change to your existing 16-digit credit card number and you may continue to make payments using the same 16-digit credit card number via Maybank2U, MAE app and Interbank GIRO.		
5	Is there any impact to my autobilling or recurring payments?	No, there is no impact to your autobilling or recurring payments that you have registered with your merchants. Rest assured that you can continue to make payments using the same card number.		

Q6 –	Q6 – Q10 is applicable for Maybank World Elite Mastercard cardmembers only				
	Why are my current Treats Air Miles being migrated to TreatsPoints?	Treats Air Miles can only be redeemed for Enrich Miles. By migrating to TreatsPoints, you may enjoy more flexibility and variety with your rewards:			
		<ul> <li>Instantly redeem your TreatsPoints at over 1,000 merchant locations with on-the-spot redemptions.</li> </ul>			
6		partners (e.g. KrisFlyer, As	at a wider range of other airline iaMiles) and merchandise via by or via other Maybank channels.		
		Your current Treats Air Miles will be 1-to-1 basis. See question (8) for n	_		
	Does the migration affect Maybank World Mastercard cardmembers?	To support the migration of Treats Air Miles to TreatsPoints, rewards redemption services will be temporarily halted from 7 October 2024 to 8 October 2024 (a 48-hour period).			
		During this period, you will not be able to redeem any rewards via the following channels:			
7		mytreats.maybank.com/my			
		<ul><li>Credit Card Hotline</li><li>Maybank Card Centres</li></ul>			
		You will be able to resume rewards redemptions using TreatsPoints from 9 October 2024 onwards.			
		Treats Air Miles will be automatica 1-to-1 basis, effective 7 October 2			
	I currently own a Maybank World Mastercard with Treats Air Miles.	The last available Treats Air Miles balance earned up to 7 October 2024 will be migrated at the value of 1 Treats Air Miles to 1 TreatsPoints. For example:			
		If you have a balance of 10,000 Treats Air Miles as of 7 October 2024, you will receive 10,000 TreatsPoints from 8 October 2024.			
8		Please see illustration below:			
	What will happen to my Treats Air Miles?	Points Balance			
		As of 7 October 2024	After 8 October 2024		
		10,000 Treats Air Miles	10,000 TreatsPoints		
		For clarity, all eligible transactions earn TreatsPoints as per the revise card.	·		

9	I performed a transaction on 6 October 2024, will I earn Treats Air Miles or TreatsPoints?	Any transactions posted before 8 October 2024 will earn Treats Air Miles at the existing spend rate (i.e. 5 Treats Air Miles per RM2 spend for local spend and 5 Treats Air Miles per RM1 spend for overseas spend).  Thereafter, any accumulated Treats Air Miles will be migrated on a 1-to-1 basis to TreatsPoints, effective 7 October 2024.  Transactions posted from 8 October 2024 will earn TreatsPoints at the revised spend rate (i.e. 10 TreatsPoints per RM5 spend for local spend and 25 TreatsPoints per RM5 spend for overseas spend).	
10	What is the expiry date for my TreatsPoints after being migrated from Treats Air Miles?	Maybank TreatsPoints have a three-year expiration date.  TreatsPoints migrated from Treats Air Miles are valid until October	

Q11 is applicable for Maybank Islamic World Elite Mastercard Ikhwan cardmembers only				
11 M Tr	currently own a laybank Islamic World lastercard Ikhwan with reatsPoints. /hat will happen to my reatsPoints?	There will be no impact to your TreatsPoints balance.  All TreatsPoints balances earned up to 7 October 2024 will remain the same after the complimentary upgrade to the all-new Islamic World Elite Mastercard Ikhwan.		