

**PRODUCT DISCLOSURE SHEET**

Read this Product Disclosure Sheet before you decide to take the Maybank Charge Card. Be sure also to read the general terms and conditions. Seek clarification from your institution if you do not understand any part of this document or general terms.



Maybank Charge Card Product Disclosure Sheet Charge Card  
Date: 22 May 2024

### 1. What is the product about?

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. Charges will be approved based on your resources, spending and payment patterns.

Charge Card Type
American Express Platinum Charge Card
American Express Gold Charge Card
American Express Green Charge Card

### 2. What do I get from this product?

Maybank Charge cards will be determined based on the individual credit assessment and type of charge card applied by the customers including principle and supplementary card.

- Membership Reward Point

Card Type	Points (RM1 Spend)
Platinum Charge Card	5 MR Points
Gold Charge Card	2 MR Points
Green Charge Card	2 MR Points

\* Transactions for utilities, education and insurance transactions will earn 1 x Membership Reward (MR) points and No Membership Rewards points (MR) will be awarded for Government bodies / JomPAY / FPX.

- Cards Features

Card Type / Benefit	Platinum Charge Card	Gold Charge Card	Green Charge Card
Lounge Access	<ul style="list-style-type: none"> <li>Priority Pass™ membership with unlimited access for you and one (1) of your supplementary member. As a principal Platinum member you can bring in one (1) guest with you.</li> <li>Access to American Express lounges. Centurion Lounge (Principal + 2 guests)</li> </ul>	NA	NA
Welcome Points	<ul style="list-style-type: none"> <li>Welcome offer of total 300,000 Membership Rewards points (MR) points with payment of Annual fee of RM3,250 and spend of RM20,000 within the first 3 months. * Not applicable for Maybank staff</li> </ul>	NA	NA
Golf Privilege	<ul style="list-style-type: none"> <li>Complimentary Green Fees for card members. For more details, refer to terms and conditions via <a href="http://www.maybank2u.com.my">www.maybank2u.com.my</a></li> </ul>	NA	NA
Complimentary Travel Personal Accident (Upon Full charge to Card)	RM2,000,000	RM250,000	RM250,000

Airmiles Conversion	7,000 TreatsPoints/Membership Rewards™ points = 1,000 Enrich/KrisFlyer/Asia Miles	10,000 Membership Rewards™ points = 1,000 Enrich/KrisFlyer /Asia Miles	10,000 Membership Rewards™ points = 1,000 Enrich/KrisFlyer /Asia Miles
MR Programme	Access to over 200 reward items		
Other Benefit	<ul style="list-style-type: none"> <li>• Special privileges with partner loyalty programme</li> <li>• Special Airfare – Enjoy special savings* on airfare through international Airline program.</li> <li>• Cruise Privileges Programme</li> <li>• Access Tower Club, Singapore</li> <li>• Fine Hotel &amp; Resort</li> <li>• Hotel Loyalty Programme</li> <li>• The Platinum Card Concierge Service, Membership Rewards Concierge &amp; The Platinum Card Travel Service, Global Assistance.</li> <li>• Travel Emergency Assistance</li> <li>• Complimentary Travel &amp; Retail Insurance</li> <li>• Retail Protection</li> <li>• 24/7 Online Account Access &amp; Online Fraud Guarantee</li> </ul>	<ul style="list-style-type: none"> <li>• Express Autopay</li> <li>• Concierge Service 24/7</li> </ul>	<ul style="list-style-type: none"> <li>• Access to over 200 reward items from Membership Rewards Programme.</li> <li>• Express Autopay</li> <li>• Emergency cheque cashing.</li> <li>• Global Assistance</li> </ul>

\* Air Miles Redemption Update - Effective 1st August 2019, a customer may redeem up to a maximum of 2,000,000 Air Miles per calendar year regardless of any airlines.

### 3. What the fees, service tax and charges I have to pay?

Fees / Charges			
Annual Fees	Card Type	Principle	Supplementary
	Platinum Charge Card	RM3,250	Waived - up to 4 supp cards
	Gold Charge Card	3 Years Free Subsequent RM238	RM125
	Green Charge Card	Lifetime waiver	Free
Finance Charges	N/A		
Late Payment Charges	3.5% of the outstanding repayment due, subject to a minimum of RM50, whichever is greater.		
Card Replacement Fee	RM50 for each of the replacement Card on one (1) Card Account. *RM250 for Platinum Charge Card		
Overseas Transaction Conversion Fee	All foreign charges converted by American Express apply a conversion factor of 2.5% to the converted amount. A Charge that is made in foreign currency other than U.S Dollar when the conversion is done by American Express be converted in U.S. Dollar before being converted in your billing currency.		
Additional Statement Request Fee	<ul style="list-style-type: none"> <li>• RM5 per month statement ( statement period within 2 years )</li> <li>• Note: In exceptional of damage, non-received and missing, the fixed fee of RM5 per statement copy applies for request above 3 months from the current statement date.</li> <li>• Rm10 per month statement ( statement period beyond 2 years)</li> </ul>		
Legal fees	<ul style="list-style-type: none"> <li>• On solicitor and client basis plus other expenses incurred by Maybank in the enforcement of Maybank's right and entitlement under T&amp;C</li> </ul>		

\* We will communicate to you at least 21 calendar days prior to the effective date of implementation if there are any changes in fees and charges that applicable to your Card facility.

### 4. What are my obligations?

- Outstanding balance must be settled in full by the due date. The Cardholder should notify Maybank within 20 days from the closing date of billing period as stated on the statement of the account should there be disputes or discrepancies.
- To take all reasonable precaution to prevent loss or theft of the Charge Card. If the Charge Card is lost or stolen, the Cardholder shall notify Maybank by telephone, fax or email immediately upon discovery of lost or theft and confirm the same in writing to Maybank.
- The Principle Cardmember will be responsible and liable for all charges incurred by the supplementary Cardmember.

5. If you fail to fulfill my obligation.

- Late payment charges: 3.5% of the total outstanding balance or RM 50 whichever is higher. If you have problems paying for your charge card balance, contact us to discuss repayment alternatives.
- Right to set-off any credit balance in your account maintained with us against any outstanding balance in this charge card account by giving 7 calendar days prior notice on our attention to set off the balance.
- If you fail to abide by the terms and conditions of the card, we have right to terminate your card.
- Maybank shall have the right to check the credit standing of any applicant for the Credit Card and/or of the Cardmember at any time as and when it deems fit without notice to him/her of the same.
- Cardmember will be liable for PIN based unauthorised transaction if Cardmember has:
  - a. acted fraudulently, or
  - b. delayed in notifying us as soon as reasonably practicable after having discovered the loss or unauthorised use of your card, or
  - c. voluntarily disclosed your PIN to another person, or
  - d. recorded your PIN on the card, or anything kept in close proximity with your card
- Cardmember will be liable for unauthorised transactions which require Signature card or with a contactless card, if you have:
  - a. acted fraudulently, or
  - b. delayed in notifying us as soon as reasonable practicable after having discovered the loss or unauthorised use of your card, or
  - c. left your card or item containing your card unattended in places visible and accessible to others, or voluntarily allowed another person to use your card.

6. 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.
- "Surcharge" or "surcharging" means a fee or other obligation with similar object or effect imposed by a merchant on a cardholder in addition to the purchase amount for a transaction made using a credit card and minimum transaction amount refers to the minimum amount established by merchants on accepting credit card transactions.
  - The merchants shall not impose any surcharge and/or minimum transaction amount for Maybank Credit Card transactions except if the merchant shall disclose to cardmember any exemption given by the operator of a payment card network i.e. Visa, MasterCard or PayNet and acquirer bank to impose a surcharge or minimum transaction amount.
  - The merchant must provide sufficiently clear and explicit information at the point-of-sale on the available channels for cardholders to lodge complaints on surcharging and minimum transaction amount practices.
- You should notify us immediately after having found that your charge card is lost or stolen.

7. What if I overpay my Maybank Charge Card bill?

In the event of an overpayment in your Maybank Charge Card account, the overpayment would be used to offset any subsequent outstanding balance of that Card.

For cancellation of Maybank Charge Card with an overpayment, the Bank shall proceed to transfer the overpaid amount through the following options:

- Transfer to your Maybank Savings or Current Account(s), excluding Joint Account and MAE Account;
- You may opt to sign-up for a new Maybank Card or Maybank Savings or Current Account and transfer the overpaid amount to the respective account; or

In the event you do not have any other valid Maybank Charge Card account or Maybank Savings or Current Account(s), please do advise us on the savings or current account details of another bank that you wish to transfer the overpaid amount to.

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 transaction alerts and correspondences reach you in a timely manner. To update your contact details, you may reach us via one of the following channels:

Call-in to: Premier Card Services 1800-88-0886 for Platinum Charge Card  
Charge Card Services 1800-88-8559 for Gold and Green Card

Email : [amex.customercare@maybank.com.my](mailto:amex.customercare@maybank.com.my)

Write-in: attention to:  
Head, Cardmember Interaction,  
Customer Engagement, 7th Floor Menara  
Maybank, 100,  
Jalan Tun Perak 50050 Kuala Lumpur

Fax : 03-7953 8600

9. Where can I get assistance and redress?

- If you have difficulties in making repayments, you should contact us earliest possible to discuss repayment alternatives. You may contact us at:-

Telephone No : Premier Card Services 1800-88-0886 for Platinum  
Charge Card Services 1800-88-8559 for Gold and Green

Email : [amex.customercare@maybank.com.my](mailto:amex.customercare@maybank.com.my)

Write-in : attention to  
Head, Cardmember Interaction, Customer  
Engagement, 7th Floor Menara Maybank,  
100, Jalan Tun Perak 50050 Kuala Lumpur  
Fax : 03-7953 8600

- Alternatively, you may seek the services of Agensi Kaunselling dan Pengurusan Kredit (AKPK), an agency established by Bank Negara Malaysia to provide free services on money management, credit counselling and debt restructuring for individuals. You can contact AKPK at

: Tingkat 8, Maju Junction Mall  
1001, Jalan Sultan Ismail 50250  
Kuala Lumpur  
Telephone No : 1-800-88-2575  
E-mail : [enquiry@akpk.org.my](mailto:enquiry@akpk.org.my)

- If your query or complaint is not satisfactorily resolved by us, you may contact Bank Negara Malaysia LINK or TELELINK at:

Blok D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Telephone No : 1-300-88-5465  
Fax : 03-21741515  
E-mail : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

#### 10. Where can I get further information?

Should you require additional information on charge cards, please refer to

- [www.maybank2u.com.my](http://www.maybank2u.com.my) website
- or [www.americanexpress.com.my](http://www.americanexpress.com.my) website.

If you have any enquiries, please contact us at:

: Premier Card Services 1800-88-0886  
Fax : 03-79538600  
Write-in : attention to Cardmember  
Interaction Customer  
Engagement  
7<sup>th</sup> Floor Menara Maybank  
100 Jalan Tun Perak 50050  
Kuala Lumpur  
Email : [amex.customercare@maybank.com.my](mailto:amex.customercare@maybank.com.my)

**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 1<sup>st</sup> August 2019 and will be valid until the next periodical review.*