








AMERICAN EXPRESS® CARDS



	American Express® Gold Credit Card	American Express® Platinum Credit Card	Maybank Islamic Ikhwan American Express® (Gold & Platinum)	Singapore Airlines KrisFlyer American Express® Gold Credit Card	American Express® Card	American Express® Gold Card	The Platinum Card®
Annual Fee (per annum)	Lifetime Fee Waiver	RM800 (1st yr waiver)	Lifetime Fee Waiver	RM250 (1st yr waiver)	RM140 (3-yrs waiver)	RM238 (3-yrs waiver)	RM2,380 (By invitation only)
Supplementary Fees (per annum)	Lifetime Fee Waiver	RM550 - first two free (1st yr waiver)	Lifetime Fee Waiver	RM125 (1st yr waiver)	RM95 (3-yrs waiver)	RM125 (3-yrs waiver)	four free supplementary cards
No Pre-Set Spending Limit	n/a	n/a	n/a	n/a	✓	✓	✓
Finance Charges (per annum)	9% / 16% / 17.5%	13.5% / 16% / 17.5%	13.5% / 16% / 17.5% (non-compounding)	13.5% / 16% / 17.5%	n/a	n/a	n/a
Rewards Points	5x rewards points:- - all groceries - all petrol - participating bookstores - Cathay cineplexes - telco charges via Express Autopay 2x rewards points elsewhere 	10x rewards points at participating Platinum Partners 2x rewards points anywhere else 	5x rewards points for all petrol spend 2x rewards points anywhere else 	RM 2 = 1 KrisFlyer mile 	RM50 p.a. (to enrol) 2x rewards points anywhere else 	2x rewards points anywhere else 	10x rewards points at participating Platinum Partners 2x rewards points anywhere else 
Evergreen rewards points	✓	✓	✓	✓	✓	✓	✓
Global Assist	✓	✓	✓	✓	✓	✓	✓
24-hour Concierge Service	n/a	✓	n/a	n/a	n/a	✓	✓

For more information, continue to browse our website or call our Customer Service Consultants at 1 800 889 559