

## PRODUCT DISCLOSURE SHEET



Read this Product Disclosure Sheet before you decide to take the **AMERICAN EXPRESS PLATINUM CHARGE CARD**(The Platinum Card®). Be sure to also read the general terms and conditions. Seek clarification from your institution if you do not understand any part of this document or the general terms

Card:  
**AMERICAN EXPRESS PLATINUM CHARGE CARD (The Platinum Card®).**

Date : 27 February 2018

### 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?

- The Platinum Card® accords you complimentary Priority Pass™ membership with unlimited access all year round for you and one (1) of your supplementary member. As a principal Platinum member you can bring in one(1) guest with you.
- All spend on American Express Platinum Charge will earn 5x\* Membership Reward.  
*\* Transactions for utilities, petrol, education and insurance transactions will earn 1 x Membership Reward (MR) points and No Membership Rewards points ( MR ) will be awarded for Government bodies.*
- Transfer your points into frequent flyer programmes such as Enrich, KrisFlyer and Asia Miles.
- You can redeem 1,000 Enrich Miles at just 5,300 Membership Rewards points.
- Welcome offer of total 300,000 Membership Rewards points (MR) points with payment of Annual fee of RM 3250 ( excluding GST ) and spend of RM20,000 within first 3 months.
- Special Airfare - Enjoy special savings\* on airfare through international Airline program.
- Fly exclusively on private jets\*
- Complimentary Access to American Express lounges (applicable in Argentina, Brazil, India & USA) and Plaza Premium Lounge across Malaysia ( KLIA, LCCT, Senai, Langkawi, Penang, Kuching, Kota Kinabalu International Airport )
- Special privileges with partner loyalty programme (Hotel Partners | Carlsson Residor® Hotels - Gold Elite, Shangri-La Hotels & resorts - Jade membership & Starwood Hotel & Resorts Malaysia | Car Rental Partners | Hertz - Hertz Gold plus Rewards® | Preferred Golf program )
- Cruise Privileges Programme - Get on-board ship credit of up to USD 300 on Crystal Cruises, Silversea, Holland American Line and Regent Seven Seas Cruises.
- Access Tower Club, Singapore
- **Golf Privileges**  
  
Complimentary Green Fees for card members to play at Complimentary Green Fees for card members to play at 86 Golf Clubs in 18 countries (17 Clubs in Malaysia and 69 International Clubs).
  - 10% savings on green fees for guest.
  - For more details, refer to terms and conditions via [www.maybank2u.com.my](http://www.maybank2u.com.my)
- The Platinum Card Concierge Service
- Membership Rewards Concierge
- The Platinum Card Travel Service
- Travel Emergency Assistance
- Complimentary Travel & Retail Insurance
- Retail Protection
- 24/7 Online Account Access
- Online Fraud Guarantee
- Global Assistance
- Express AutoPay

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### 3. What are my obligations?

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

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

- Annual fee: Principal (RM3,250 p.a.) - without GST
- Supplementary (free up to 4 free supplementary)
- All foreign currency charges have already been converted to Ringgit Malaysia on the date Maybank processed the charge. US Dollar charges shall be converted directly to Ringgit Malaysia. In respect of Non-US Dollar charges, the charges shall be converted through US Dollar, by converting that Non-US Dollar amount to US Dollar and thereafter converting the said converted amount in US Dollar to Ringgit Malaysia. The conversion rate used in the conversion of the foreign currency to Ringgit Malaysia shall be the exchange rate(s) applicable on the date American Express Incorporated and/or its affiliates processed the Charge. As agreed, unless a specific rate is required by law, the American Express treasury system shall use conversion rates based on interbank rates (selected from customary industry sources) on the business day prior to the processing date, increased by a single conversion commission of 2.5% where the conversion process involves two conversion as in the case of the Non-US Dollar charges, the increase by a single conversion commission of 2.5% of the conversion rate shall be applied to the conversion rate used to convert the first conversion from the Non-US Dollar amount to US Dollar. The conversion rate applied to the subsequent conversion from the US Dollar to Ringgit Malaysia shall not be so affected by the increase of 2.5%.
- Sales draft retrieval fee : Sales Drafts RM15 per copy
- Additional statement request fee: Reprinting of statement of account at RM5 per copy.
- 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.
- The Malaysian Goods & Services Tax (GST) will be imposed on all fees/charges charged by the Bank to our Cardmembers where applicable effective 1 April 2015 at the current prevailing rate.

### 5. What if I fail to fulfill my obligations?

- Late payment 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
- **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

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- 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
  - d. voluntarily allowed another person to use your card
- Maybank shall be entitled at any time at its absolute discretion and without the need to provide any reasons, to revise, vary and/or reduce the Cardholder's Credit Limit and such change of Credit Limit takes effect immediately upon notification to the Cardholder. The Cardholder shall be deemed notified when such change of Credit Limit is reflected in the monthly statement of account

### 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. You should notify us immediately after having found that your charge card is lost or stolen.

### 7. 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 : Premier Card Services 1800-88-0886
- ii) Email : [amex.customer@maybank.com.my](mailto:amex.customer@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

### 8. 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
- Email : [amex.customer@maybank.com.my](mailto:amex.customer@maybank.com.my)

- Write-in : attention to

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Fax : Head, Cardmember Interaction,  
Customer Engagement, 7th Floor  
Menara Maybank, 100, Jalan Tun Perak  
50050 Kuala Lumpur  
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 counseling 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 you wish to complaint on the products or services provided by us, you may contact us at :

Telephone No : 1-800-88-0886  
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

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

Telephone No : Blok D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
1-300-88-5465

Fax : 03-21741515

E-mail : [bnmtelelink@bnm.gov.my](mailto:bnmtelelink@bnm.gov.my)

### 9. 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:

Fax : Premier Card Services 1800-88-0886  
03-79538600

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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

### 10. Other charge card product 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 27 February 2018 and will be valid until the next periodical review.

## RISALAH MAKLUMAT PRODUK

Sila baca dan fahami Lembaran Maklumat Produk bersama-sama dengan terma & syarat bagi produk *Kad Caj Platinum American Express* (The Platinum Card®) sebelum anda memohon kad ini. Sila dapatkan penjelasan daripada institusi sekiranya anda tidak memahami bahagian di dalam dokumen ini atau terma-terma am



Kad:  
*Kad Caj Platinum American Express* (The Platinum Card®)

Tarikh: 27 Februari 2018

### 1. Produk ini mengenai apa?

The Platinum Card®, ialah produk kad caj. Kad ini tidak mempunyai had perbelanjaan pra-set, kerana caj adalah berdasarkan pada bentuk sumber, perbelanjaan dan pembayaran anda. Tunggakan hendaklah dibayar sepenuhnya pada atau sebelum tarikh yang ditetapkan. Mana-mana amaun yang tidak diselesaikan akan tertakluk kepada bayaran pembayaran lewat.

### 2. Apakah yang saya dapat daripada produk ini?

- Nikmati kad keahlian Priority Pass dengan akses percuma bagi ahli kad utama and satu ahli tambahan anda. Sebagai ahli utama The Platinum Card® anda boleh membawa masuk satu tetamu dengan anda.
- Nikmati 5x\* Membership Reward points untuk semua transaksi  
*\*Sila dimaklumkan bahawa semua urusan niaga bagi utiliti, pendidikan dan transaksi insurans akan mendapat 1 x Mata Ganjaran keahlian ( MR Points ) dan Tiada Mata Ganjaran keahlian (MR) akan diberi kepada badan-badan kerajaan*
- Tukar mata ganjaran anda ke frequent flyer programmes seperti Enrich, KrisFlyer and Asia Miles.
- Anda boleh menebus guna 1,000 Enrich Miles dengan 5,300 Membership Rewards points.
- Tawaran selamat datang berjumlah 300,000 mata Ganjaran Keahlian (MR) dengan pembayaran fi Tahunan sebanyak RM 3,250 dan pembelian berjumlah RM20,000 dalam tempoh 3 bulan pertama.
- Manfaat Penerbangan Antarabangsa- Nikmati penjimatan khas untuk ticket penerbangan melalui Program Penerbangan Antarabangsa.
- Nikmati akses secara percuma ke ruang menunggu lapangan terbang American Express ( hanya di ruang menunggu terpilih di Argentina, Brazil, India & USA ) dan Plaza Premium Lounge hanya di Malaysia ( KLIA, LCCT, Senai, Langkawi, Penang, Kuching, Kota Kinabalu Airport Antarabangsa )
- Program istimewa rakan niaga ( Rakan Niaga Hotel | Carlsson Residor® Hotels - Gold Elite, Shangri-La Hotels & resorts - keahlian Jade & Starwood Hotel & Resorts Malaysia | Rakan Niaga Sewa Kereta | Hertz - Hertz Gold plus Rewards® | Preferred Golf program )
- **Keistimewaan Golf**
  - Fi Green secara percuma untuk ahli kad bermain di 86 kelab premium di 18 negara ( 17 Clubs di Malaysia and 69 luar negara ) .
  - Penjimatan 10% ke atas fi green untuk tetamu.
  - Untuk butiran lanjut, rujuk terma dan syarat di [www.maybank2u.com.my](http://www.maybank2u.com.my)
- Program Keistimewaan Pelayaran - Dapatkan kredit menaiki kapal sehingga ASD 300, di Crystal Cruises, Silversea, Holland American Line, Regent Seven Seas Cruises.
- Akses ke Tower klub, Singapore
- Perkhidmatan Pekerja Rencam
- Ganjaran Keahlian Pekerja Rencam
- Kad Platinum Perkhidmatan Pelancongan
- Bantuan Kecemasan Perjalanan
- Nikmati 5x MRP bagi apa-apa pembelian

Sila dimaklumkan bahawa berkuatkuasa 15 April 2016, Semua urusan niaga bagi utiliti, pendidikan dan transaksi insurans akan mendapat 1 x Mata Ganjaran keahlian ( MR Points ) dan Tiada Mata Ganjaran keahlian (MR) akan diberi kepada badan-badan kerajaan

- Insurans Perjalanan & Peruncitan Percuma Perlindungan Runcit

## RISALAH MAKLUMAT PRODUK

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- Akses Akaun Dalam Talian 24 jam sehari setiap hari
- Jaminan daripada Penipuan Dalam Talian
- Bantuan di seluruh dunia
- Pembayaran secara 'Express AutoPay'

### 3. Apakah kewajipan yang saya perlu laksanakan sekiranya saya memohon produk ini?

- Semua baki tertunggak perlu dibayar sepenuhnya pada tarikh yang perlu dibayar yang ditetapkan.

### 4. Apakah caj dan yuran yang perlu dibayar?

- Fi tahunan: Asas (RM3,250 setahun) sebelum GST
- Tambahan (sehingga 4 tambahan percuma)
- Fi draf perolehan jualan: RM15 setiap salinan
- Fi permintaan penyata tambahan: Cetakan semula penyata akaun - RM5 setiap satu salinan
- Fi dan bayaran lain
  - (i) Denda pembayaran lewat  
3.5% daripada jumlah baki tertunggak atau RM50, mengikut mana-mana yang lebih tinggi
  - (ii) Fi guaman:  
Atas dasar peguam cara dan klien termasuk perbelanjaan lain yang ditanggung oleh Maybank dalam penguatkuasaan hak dan kelayakan Maybank di bawah T & S.
- Efektif 1 April 2015, Cukai Barang & Perkhidmatan Malaysia (CBP) akan dikenakan oleh Bank ke atas Pemegang Kad bagi semua fi/caj yang berkenaan pada kadar semasa.
- Semua caj mata wang asing telah ditukar kepada Ringgit Malaysia pada tarikh Maybank memproses caj tersebut. Caj-caj dalam Dolar AS akan ditukarkan terus ke Ringgit Malaysia. Bagi caj-caj bukan dalam Dolar AS, caj itu hendaklah bersepadu melalui Dolar AS, dengan menukar jumlah Dolar bukan AS kepada Dolar AS dan selepas itu menukar jumlah yang telah ditukar dalam Dolar AS ke Ringgit Malaysia. Kadar penukaran yang digunakan dalam penukaran mata wang asing kepada Ringgit Malaysia adalah kadar pertukaran yang diguna pakai pada tarikh American Express Incorporated dan/atau syarikat-syarikat sekutunya memproses caj tersebut. Seperti yang dipersetujui, melainkan jika kadar tertentu dikehendaki oleh undang-undang, sistem perbendaharaan American Express akan menggunakan kadar penukaran berdasarkan kadar antara bank (yang dipilih daripada sumber industri adat) pada hari perniagaan sebelum tarikh pemrosesan, meningkat komisen penukaran tunggal 2.5 % di mana proses penukaran melibatkan dua penukaran seperti dalam kes caj Dolar Bukan AS, peningkatan oleh komisen penukaran tunggal sebanyak 2.5% daripada kadar penukaran hendaklah digunakan untuk kadar penukaran yang digunakan untuk menukar penukaran pertama dari amaun jumlah Dolar bukan AS kepada Dolar AS. Kadar penukaran digunakan untuk penukaran seterusnya daripada Dolar AS kepada Ringgit Malaysia tidak akan terjejas demikian oleh peningkatan sebanyak 2.5%.

### 5. Bagaimana jika saya gagal melaksanakan kewajipan-kewajipan saya?

- Bayaran denda bayar lewat: 3.5% daripada jumlah baki tertunggak atau RM50 mengikut mana-mana yang lebih tinggi.



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- Hak untuk menolak selesai apa-apa baki kredit dalam akaun anda dengan kami terhadap apa-apa baki tertunggak dalam akaun kad kredit ini.
- Liabiliti untuk urus niaga yang dibenarkan - Pemulihan dari proses litigasi.
- **Ahli Kad bertanggungjawab ke atas urus niaga tanpa kebenaran yang memerlukan pengesahan PIN jika Ahli Kad:**
  - a. melakukan penipuan;
  - b. Tidak memberitahu bank selepas menemui kehilangan atau penggunaan tanpa kebenaran kad .
  - c. secara sukarela mendedahkan PIN kepada orang lain;
  - d. menyimpan sebarang rekod bertulis mengenai PIN bersama-sama atau berdekatan Kad
- Maybank berhak pada bila-bila masa mengikut budi bicara mutlaknya dan tanpa perlu memberikan apa-apa sebab, untuk menyemak semula, mengubah dan / atau mengurangkan Had Kredit Ahli Kad dan perubahan Had Kredit tersebut berkuat kuasa serta merta sebaik sahaja pemberitahuan kepada Ahli Kad. Ahli Kad akan dianggap telah dimaklumkan sekiranya perubahan Had Kredit tersebut tertera di dalam penyata bulanan akaun

### 6. Apakah risiko-risiko utama?

Anda dikehendaki membuat pembayaran penuh untuk penyata bulanan yang perlu dibayar. Kegagalan untuk menyelesaikan pembayaran penuh pada tarikh perlu dibayar setiap bulan boleh mengakibatkan penggantungan kemudahan mengecaj. Fikirkan tentang keupayaan pembayaran balik anda apabila mengecaj kad kredit.

Bayaran lewat akan dikenakan berdasarkan pada 3.5% daripada jumlah baki tertunggak atau RM50 mengikut mana-mana yang lebih tinggi.

Jika anda mempunyai masalah untuk membayar baki kad caj anda, sila hubungi kami untuk membincangkan tentang alternatif pembayaran balik. Anda hendaklah segera memberitahu kami apabila mendapati kad caj anda hilang atau dicuri.

### 7. Apakah yang perlu saya lakukan jika terdapat perubahan maklumat dan butiran berkenaan maklumat peribadi saya?

Penting untuk anda memaklumkan kepada kami tentang apa-apa perubahan alamat dan nombor telefon anda untuk memastikan bahawa semua surat-menyurat sampai kepada anda tepat pada masanya. Untuk mengemaskinikan alamat dan nombor telefon anda, anda boleh menghubungi kami menerusi salah satu saluran berikut:

- i)Telefon : 1800-88-9559
- ii)E-mel : amex.customercare@maybank.com.my
- iii)Menulis kepada: (untuk perhatian):

Pelaksanaan Perkhidmatan Perhubungan Pelanggan  
Kad dan Pinjaman Tanpa Cagaran,  
Tingkat 7,  
Menara Maybank, 100, Jalan Tun Perak  
50050 Kuala Lumpur

- iv)Faks : 03-7953 8600



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### 8. Apakah yang perlu saya lakukan jika terdapat perubahan alamat dan nombor telefon saya?

Jika anda mempunyai sebarang masalah menjelaskan baki Kad Kredit anda, hubungi kami terlebih dahulu untuk membincangkan alternatif pembayaran balik. Anda boleh menghubungi kami di :

Telefon : 1-800-88-9559  
E-mel : amex.customercare@maybank.com.my  
Menulis kepada : (untuk perhatian):  
Pelaksanaan Perkhidmatan Perhubungan Pelanggan  
Kad dan Pinjaman Tanpa Cagaran,  
Tingkat 7, Menara Maybank, 100, Jalan Tun Perak  
50050 Kuala Lumpur  
Faks : 03-7953 8600

Di samping itu, anda boleh mendapatkan perkhidmatan Agensi Kaunseling dan Pengurusan Kredit (AKPK), iaitu agensi yang ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan wang, kaunseling kredit dan pengurusan semula hutang secara percuma bagi individu. Anda boleh menghubungi AKPK di:

Tingkat 8, Maju Junction Mall  
1001, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Telefon : 1-800-88-2575  
E-mel : enquiry@akpk.org.my

Jika anda ingin membuat aduan tentang produk atau perkhidmatan yang kami tawarkan atau jika anda ada apa-apa soalan, sila hubungi kami di:

Telefon : 1-800-88-9559  
E-mel : amex.customercare@maybank.com.my  
Menulis kepada : (untuk perhatian):  
Pelaksanaan Perkhidmatan Perhubungan Pelanggan  
Kad dan Pinjaman Tanpa Cagaran,  
Tingkat 7, Menara Maybank, 100, Jalan Tun Perak  
50050 Kuala Lumpur  
Faks : 03-7953 8600

Jika pertanyaan atau aduan anda tidak diselesaikan oleh pihak kami dengan cara yang memuaskan, anda boleh menghubungi Bank Negara Malaysia LINK atau TELELINK di:

Blok D, Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Telefon : 1-300-88-5465  
Faks : 03-21741515  
E-mel : [bnmtelexlink@bnm.gov.my](mailto:bnmtelexlink@bnm.gov.my)

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### 9. Di mana saya boleh mendapatkan maklumat lanjut?

Seandainya anda memerlukan maklumat tambahan berkenaan Kad Kredit, sila rujuk laman web

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

Jika anda mempunyai apa-apa pertanyaan, sila hubungi kami di:

Telefon : 1800-88-0886  
Faks : 03- 7953 8600

### 10. Produk Kad Kredit lain yang boleh didapati:

- Kad Caj Emas American Express
- Kad Caj Hijau American Express

**MAKLUMAN PENTING: TINDAKAN UNDANG-UNDANG BOLEH DIAMBIL TERHADAP ANDA JIKA ANDA TIDAK MENERUSKAN PEMBAYARAN BALIK KE ATAS BAKI KAD CAJ ANDA.**

Maklumat yang di sediakan dalam Risalah Makluman Produk ini di keluarkan pada 27 Februari 2018 dan sah sehingga semakan semula.