



Terms and conditions – “Get 10X Points for ALL Petrol & Grocery Purchases Nationwide”

Promotion Period

Malayan Banking Berhad (3813-K) “**Get 10X Points for ALL Petrol & Grocery Purchases Nationwide**” Promotion (“Promotion”) shall run from 1st April – 31st July 2010 (both dates inclusive) (“Promotion Period”)

ELIGIBILITY

1. Cardmembers who are:

- i. Principal Cardmember(s) of American Express Charge or Credit Card(s) issued by Maybank or Maybank Islamic;
- ii. Persons who apply for a principal American Express Charge or Credit Card(s) and with approved card(s) during the Promotion Period;

are eligible to participate in this Promotion (“Eligible Cardmember”).

2. The following persons are NOT eligible to participate:

- i. American Express Charge or Credit Card(s) not issued by Maybank or Maybank Islamic in Malaysia;
- ii. American Express Cardmember(s) who is (are) in default of facilities granted by Maybank at any time during the Promotion Period, subject to Maybank’s discretion;
- iii. American Express Corporate Card Cardmember(s);
- iv. American Express Singapore Airline KrisFlyers Gold Charge and Credit Cardmember(s).

THE PROMOTION

Get 10X Points for ALL Petrol & Grocery Purchases Nationwide

1. To qualify for this promotion, Eligible Cardmember(s) is required:

1.1 SMS Registration

- i. Send a short message service (“SMS”) text to Maybank stating their American Express Charge or Credit Card number during the Promotion Period in the following manner:

Type “10X<space>15-digit American Express card number” and send to 62628”

- ii. Eligible Cardmember(s) who receive a SMS confirmation from Maybank is entitled to participate in this promotion (“Participant”) subject to the accuracy of the card number provided. Standard SMS cost of RM0.30 for each SMS shall be borne by the Participant.
- iii. Supplementary Cardmember(s) do not need to register as all Petrol & Grocery purchases will be aggregated to the Principal Card.

- iv. Supplementary Credit Cardmember(s) that have separate statement from Principal will need to register and who receive an SMS confirmation from Maybank is entitled to participate in this Promotion (“Participant”) subject to the accuracy of the card number provided. Standard SMS cost of RM0.30 for each SMS shall be borne by the Participant.
- v. Cardmember(s) only need to register once during the promotion period.

1.2 Minimum Spending Requirement

- i. Eligible Cardmember(s) must meet a minimum monthly retail transactions (“Qualifying Transaction”) of RM500 (exclude petrol & grocery spent) to be eligible for the 10X Points for Petrol & Grocery.

Example:

Tracking Month	Retail Transactions (exclude Petrol & Grocery)	Petrol & Grocery Transactions	Total 10X Points
April 2010	RM500	RM500	4,000 Points
May 2010	RM450	RM500	No Point
June 2010	RM800	RM1,000	8,000 Points
July 2010	RM498	RM300	No Point

Chart 1: Example of monthly spent & Bonus Points earned.

Note:

- The example is based on 8X Bonus Points as the 10X Points are inclusive of 2X Base Points.
- All American Express Cards: 10X Points are inclusive of 2X Base Points plus additional 8X Bonus Points.
- American Express Gold Credit Cardmember(s): 10X Points are inclusive of 5X Base Points plus additional 5X Bonus Points for petrol & grocery only.
- Maybank Islamic Ikhwan American Express Gold & Platinum Cardmember(s): 10X Points are inclusive of 5X Base Points plus additional 5X Bonus Points for petrol only.
- Summary:

Card Type	Base Points on Petrol	Bonus Points	Base Point on Grocery	Bonus Points
The Platinum Card	2X	8X	2X	8X
American Express Platinum Credit Card	2X	8X	2X	8X
Maybank Islamic Ikhwan American Express Platinum Credit Card	5X	5X	2X	8X
American Express Gold Charge Card	2X	8X	2X	8X
American Express Gold Credit Card	5X	5X	5X	5X
Maybank Islamic Ikhwan American Express Gold Credit Card	5X	5X	2X	8X
Maybankard American Express Gold Credit Card	2X	8X	2X	8X
American Express Personal Card	2X	8X	2X	8X
Maybankard American Express Classic Credit Card	2X	8X	2X	8X

Chart 2: Summary of Card type Base Points and Bonus Points earned

- ii. Each month during the promotion period is hereby known as (“Tracking Month”) will be as follows:-

- Month 1: From 1 April – 30 April 2010 (both dates are inclusive)
 - Month 2: From 1 May – 31 May 2010 (both dates are inclusive)
 - Month 3: From 1 June – 30 June 2010 (both dates are inclusive)
 - Month 4: From 1 July– 31 July 2010 (both dates are inclusive)
- iii. The Tracking Month Qualifying Transactions will be tracked from the date of confirmed SMS registration and subsequently from every 1st of the month till end of each calendar month during campaign period based on the posting date.
 - iv. The Qualifying Transactions are inclusive of transaction (local or international) / New Express Autopay / Online Bill Payment / Mobile Bill Payment / Online Shopping and Touch n' Go Auto reload, excluding Petrol & Grocery transactions.
 - v. The Qualifying Retail Transaction can be accumulated and must be posted on the Registered American Express Card within the same month.
 - vi. Transactions will be tracked from the date of confirmed SMS registration and subsequently from every 1st of the month till end of each calendar month during Promotion Period based on the posting date.
 - vii. Supplementary Cardmember(s) do not need to register via SMS as transactions made by a supplementary American Express Charge or Credit card shall be aggregated with that of the principal American Express Charge or Credit Cardmember for the purposes of tabulating the Qualifying Transactions.

2. Eligible Purchases for this Promotion are:

- i. Petrol Stations that accepts American Express Card. E.g BHP Petrol, Caltex, Esso, Mobile, Petronas & Shell
- ii. Grocery Stores that accepts American Express Card. E.g Carrefour, Cold Storage, Choice Supermarket, Cosmart, Everise Supermarket, Galaxy Supermarket, Giant, Hero Pasaraya, Isetan Supermarket, Jusco Supermarket, Makro, Mercato De Market Place, KL Sogo Supermarket, Tesco, TMC Bangsar, Village Grocer and many more.
- iii. Minimum retail spent of RM500 (exclude petrol & grocery spent) per Tracking Month
- iv. Made within the Promotion Period.

3. The following clauses apply to the 10X Points:

- i. For selected American Express Cards*, the 10X Points are inclusive of the 2X Base Points which will be awarded for Petrol & Grocery purchases and reflected on the monthly statement. The balance 8X Bonus Points will be awarded at the end of promotion.
- ii. For American Express Gold Credit Card*, the 10X Points are inclusive of the 5X Base Points which will be awarded for Petrol & Grocery purchases and reflected on the monthly statement. The balance 5X Bonus Points will be awarded at the end of promotion.
- iii. For Maybank Islamic Ikhwan American Express Platinum and Gold Credit Card*:
 - a. Petrol: the 10X Points are inclusive of the 5X Base Points which will be awarded and reflected on the monthly statement. The balance 5X Bonus Points will be awarded at the end of promotion.

- b. Grocery: the 10X Points are inclusive of the 2X Base Points which will be awarded and reflected on the monthly statement. The balance 8X Bonus Points will be awarded at the end of promotion

**Please refer to the "THE PROMOTION" clause no. 1, Chart 2 for Summary of Card type Base Points and Bonus Points earned*

4. Points Category by Card type

Card Type	Point Type
The Platinum Card	Membership Rewards SM
American Express Platinum Credit Card	Membership Rewards SM
Maybank Islamic Ikhwan American Express Platinum Credit Card	TreatsPoints
American Express Gold Charge Card	Membership Rewards SM
American Express Gold Credit Card	Membership Rewards SM
Maybank Islamic Ikhwan American Express Gold Credit Card	TreatsPoints
Maybankard American Express Gold Credit Card	TreatsPoints
American Express Personal Card	Membership Rewards SM
Maybankard American Express Classic Credit Card	TreatsPoints

5. Membership Turbo enrollee enjoys one (1) additional Membership Rewards point and is only applicable for American Express Charge Card(s) enrolled for the programme only.
6. The Bonus Points will be credited into the SMS registered card account used for petrol and grocery purchases. Maybank will not entertain any request from any Eligible Cardmember(s) to credit the related Bonus Points to any other American Express Charge or Credit Card account.
7. Bonus Points will be award for petrol & grocery purchases made after receipt of the SMS confirmation.
8. The total amount of Bonus Points awarded to Participant throughout the Promotion Period will be reflected in the Eligible Cardmember(s) Charge or Credit Card statement 8 – 10 weeks after Promotion Period ends.
9. Petrol & Grocery purchases made by a supplementary Charge or Credit Cardmembers (for Combine Membership Rewards / TreatsPoints account) will be consolidated with the Principal Cardmember. However, only the Principal Cardmember will be entitled to the Bonus Points.
10. The Bonus Points earned are not exchangeable for cash or credit. Eligible Participants are not allowed to transfer or sell their Bonus Points to any other person.
11. In the event that Bonus Points are awarded to and received by persons who have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of their American Express Card (s) and/or any transactions made thereof, Maybank reserves the right to disqualify such persons from participating in this Promotion and/or from redeeming or using the Bonus Points.

General Terms and Conditions

1. By participating in this Promotion, the Eligible Cardmembers hereby expressly agree to be bound by the official rules and regulations stated herein, including decisions of the Bank which are final, binding and conclusive. No further correspondence will be entertained.
2. All Qualifying Transactions recorded by Maybank shall be final and conclusive.
3. Maybank reserves the right to cancel, terminate or suspend the Promotion with 14 days prior notice. Maybank shall not be liable for any and all loss or damage suffered or incurred by the Eligible Cardmembers as a direct or indirect result of the cancellation, termination or suspension.
4. Maybank shall not be liable for any event arising from any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, technical or system failure or any event that is beyond the reasonable control of Maybank.
5. The Terms and Conditions herein are in addition to and without prejudice to the Terms and Conditions stated in the Card Agreement. In the event of the conflict between Terms and Conditions herein and the Terms and Conditions in the Card Agreement, the Bank, may at its absolute discretion decision as to which Terms and Conditions should be prevail will be conclusive.
6. Maybank reserves the right at it absolute and sole discretion to vary, delete, amend or modify any of these Terms and Conditions with 14 days prior notice. These Terms and Conditions may be modified, amended or varied by Maybank by posting the same on the Website – www.americanexpress.com.my and/or www.maybank2u.com or by any other mode that Maybank deem fit. The Eligible Cardmembers are deemed to have accepted the Terms and Conditions of this Promotion by participating in this Promotion (as modified and varied from time to time).