



Maybank

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the AMERICAN EXPRESS GOLD CREDIT CARD. Be sure to also read the general terms and conditions.)

Credit Card: AMERICAN EXPRESS GOLD CREDIT CARD

March 2011

1. What is this product about?

This is an Amex Gold credit card, with a line of credit granted by us to you and where any amount of the credit utilized by you has not been settled in full on or before a specified date, the unsettled amount will be subject to finance charges.

2. What do I get from this product?

- Life time fee waiver
- 5x Membership Rewards points for Groceries, Petrol, Cinemas, participating bookstores - Borders, Kinokuniya, MPH, Times - and Telecommunication charges via Express AutoPay - Maxis, Celcom, DiGi, Telekom
- 2x Membership Rewards points for every Ringgit spend elsewhere

3. What are my obligations?

- Minimum monthly repayment: 5% of statement balance or RM 25, whichever is higher

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

- Annual fee: Life time fee waiver
- Cash advance fee: 5% of amount withdrawn or RM 10, whichever is higher
- Finance charges (Retail transaction)
 - Tier 1: 9% (for prompt repayment of 12/12 months & new customers)
 - Tier 2: 16% (for prompt repayment of 10/12 months)
 - Tier 3: 17.5% (for prompt repayment of less than 10/12 months)
- Finance charges (Cash advance)



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18% p.a. or 1.5% p.m. of cash advance amount calculated on a daily basis

- Card replacement fee: RM 50
- Overseas transaction conversion fee: Conversion factor of 2.5% to the converted amount. A charge that is made in foreign currencies other than U.S. Dollars will, when the conversion is done by American Express, be converted into U.S. Dollars before being converted into your billing currency.
- Additional statement request fee: RM5
- Service Tax: RM50 for principle, RM25 for supplementary
- Dishonoured returned cheque: N/A
- Dispute Administration Fee: N/A
- Membership Rewards Turbo Fee: RM 100 p.a.
- 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

5. What if I fail to fulfill my obligations?

- Late payment penalty charges: 1% of the minimum repayment amount due or a minimum of RM5, whichever is greater.
- Right to set-off any credit balance in your account maintained with us against any outstanding balance in this credit Card account.
- Liability for unauthorized transactions – Recovery from litigation process

6. What are the major risks?

By paying only minimum monthly repayment, the interest amount and time taken to settle the full amount will increase. Think about your repayment capacity when charging the credit card.

The finance charges imposed on the outstanding balance for this credit card is based on a tiered pricing structure in accordance to your repayment history.

If you have problems paying for your credit card balances, contact us early to discuss repayment alternatives. You should notify us immediately after having found that your credit card is lost or stolen.



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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:

Call-in to 1800-88-9559

Email: 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

8. Where can I get further information?

Should you require additional information on Charge Cards, please refer to www.Maybank2u.com.my or www.americanexpress.com.my website. If you have any enquiries, please contact us at:

Tel: 1800-88-9559 or 03-2295 8877

Fax: 03- 7953 8600

IMPORTANT NOTE: LEGAL ACTION MAY BE TAKEN AGAINST YOU IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR CREDIT CARD BALANCES.

The information provided in this disclosure sheet is valid as at 10/03/2011.