

## American Express® Gold Card: Membership Rewards™ All Year Long - Terms and Conditions

American Express® Gold Card (“Cards”) Cardmembers are eligible to enjoy Membership Rewards™ (“Membership Rewards”) subject to the following conditions:

1. Earn 2X Membership Rewards for every RM1 spent on the American Express® Card in Malaysia or Overseas.
2. Earn 1x Membership Rewards points for every Ringgit spent on Education Institutions, Insurance Provider will, Utilities, Petrol and Maybank EzyPay Installment.
3. The following transactions are not taken into account in the accumulation of Membership Rewards Feature: Cash Advance, Refunded, disputed, unauthorized or fraudulent retail transactions; Payment for transactions, payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals, Government Bodies; Any other form of service or miscellaneous fees.
4. Subject to the eligibility criteria specified above, transactions made by a supplementary American Express® Gold Card will also be entitled to the Membership Rewards Feature. However, only the Principal Cardmember will be able to make any redemption.
5. Membership Rewards must be redeemed and used only by the principal eligible Cardmember. Redemption of Rewards Points is subject to Maybank’s (“the Bank”) sole discretion. Maybank reserve the right to cancel Membership Rewards earned on credit card accounts.
6. Membership Rewards earned are not transferable. Cardmembers are not allowed to sell their Membership Rewards to any other person.
7. Membership Rewards that are awarded shall be automatically credited and reflected in the following monthly Card Account Statement.
8. Membership Rewards shall be calculated based on a rate which determined by Maybank (“the Bank”) at its sole and absolute discretion and from time to time.
9. Maybank reserves the right to withhold or cancel Membership Rewards rewarded where the account is overdue, delinquent, closed, under investigation or the Cardmember is in dispute with the Bank.
10. "Maybank reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the features of the Membership Rewards (including but not limited to reduction in the Membership Rewards rewarded) and to vary, add or delete any of these Terms and Conditions at any time at its absolute discretion by giving the Cardmembers twenty one (21) days notice via [www.americanexpress.com.my](http://www.americanexpress.com.my) or any other channel that Maybank deems appropriate."
11. Such termination or suspension by Maybank of the Membership Rewards Feature does not entitle the Cardmember to any claim or compensation against Maybank for any losses or damages incurred by the Cardmember as a result of the act of termination or suspension.
12. By reading this terms and conditions, Cardmember is agree to access to Maybank website at [www.americanexpress.com.my](http://www.americanexpress.com.my) at regular time to view the terms and conditions. This is to ensure that they are kept-up-date with any changes or variations made to the terms and conditions and seek clarification from Maybank should any of the terms or conditions be not fully understood.