

FAQ : American Express® Cash Back Gold Credit Card

Q1 : When will the new American Express Cash Back Gold Credit Card be launched?

A1 : The new American Express Cash Back Gold Credit Card will be launched on 24 August 2017.

Q2 : How the Card visual looks like?

A2 :

Card Visual	Product Description	Card Number
 The image shows an American Express Cash Back Gold Credit Card. The card is gold and features the Centurion logo. The text on the card includes 'AMERICAN EXPRESS', 'CASH BACK', '3791 859888 83388', 'Valid thru 12/21', '14', and 'DAHIAL ARIFF'.	American Express® Cash Back Gold Credit Card	3791 859

Q3 : How will the launch of the new American Express Cash Back Gold Credit Card impact the existing Gold Credit Cardmembers?

A3 : Existing American Express Gold Credit Cardmembers (Membership Rewards) can continue to use their Cards until the Card expiry. Prior to the Card expiry, we will extend an invitation to them via a letter or any other methods of communication chosen by Maybank at its absolute and sole discretion, to take up the American Express Cash Back Gold Credit Card.

Q4 : What are the American Express Cash Back Gold Credit Card's Benefits?

A4 : The New Card Benefits are:

Unlimited Cash Back with no minimum spend and no rebate cap.

- 1% Cash Back on local spend
- 1.5% Cash Back on overseas spend

Note:

The following transactions are not taken into account in the accumulation of Cash Back:

- Maybank EzyCash, Maybank EzyPay Instalment, Maybank EzyPay Plus, Cash Treats, Cash Advance, Balance Transfer;
- Transaction at Government Bodies and spend on Utilities (Electric, Gas, Sanitary and Water);
- Refunded, disputed, unauthorised or fraudulent retail transactions;
- Payment of card annual membership fees, interest charges, late payment charge, cash advance fee;
- Any other form of service or miscellaneous fees.

Q5 : What is the Annual Fee?

A5 : Principal Card – RM70 (First Year Free)

Supplementary Card – RM45 (First Year Free for the first 2 Supplementary Cards)

Q6 : Who can apply for this card and what is the minimum annual income?

A6 : Minimum Income:
Malaysians: RM30,000
Expatriates: RM60,000

Principal Cardmembers: Aged between 21 to 65 years old
Supplementary Cardmembers: Aged between 18 years old to 65 years old

Q7 : How do I earn the 1% Cash Back?

A7 : The 1% Cash Back is awarded based on Cardmember spend in **Malaysia**.

Q8 : How do I earn the 1.5% Cash Back?

A8 : 1.5% Cash Back will be rewarded based on Cardmember spend in **overseas**.

Q9 : Is the Cash Back applicable to all transactions in the Card?

A9 : No, Cash Back is not applicable for the following transactions:

- Maybank EzyCash, Maybank EzyPay Instalment, Maybank EzyPay Plus, Cash Treats, Cash Advance, Balance Transfer;
- Transaction at Government Bodies and spend on Utilities (Electric, Gas, Sanitary and Water);
- Refunded, disputed, unauthorised or fraudulent retail transactions;
- Payment of card annual membership fees, interest charges, late payment charge, cash advance fee;
- Any other form of service or miscellaneous fees.

Q10 : When can I get the Cash Back?

A10 : Cash Back shall be automatically credited and reflected in the following month Card Statement.

For example:

Cardmember's Statement Cycle Date: 21 September 2017

Cardmember spent RM1,000 on Malaysia on 18 September 2017

Cash Back: RM10 (credited on 1 October 2017) and will be reflected in Cardmember's statement on 21 October 2017.

Q11 : If I have Supplementary Card(s), will their spent qualify for the 1% Cash Back in local and 1.5% Cash Back in overseas?

A11 : Yes, transactions made by the Supplementary American Express Cash Back Gold Credit Card will also be entitled to the Cash Back, whereas spend by Supplementary Cardmember will be included in the computation of the Principal Cardmember's qualified spend and the Cash Back will only credited to the Principal Cardmember's account.

Q12 : Will I also earn Membership Rewards at the same time?

A12 : No, the American Express Cash Back Gold Credit only rewards Cash Back.

Q13 : Can I see my Cash Back description/ transaction on my statement?

A13 : Yes. The Cash Back will be credited on the 1st of the following month and will be reflected in Cardmember's card statement.

- Q14 : Can I retain my current American Express Gold Credit Card which offers me Membership Rewards points for my spend?**
A14 : Yes, you can continue to use your current American Express Gold Credit Card until the card expiry. Prior to your Card expiry, you have the option to take up the American Express Cash Back Gold Credit Card or other American Express Card which awards you with Membership Rewards Points for spend.
- Q15 : My Card expires in the month of August 2017, will I be getting the new American Express Cash Back Gold Credit Card?**
A15 : No, we will commence issuance of the New American Express Cash Back Gold Credit Card starting from 24 August 2017 only.
NOTE: For the Card Expired starting from September 2017, we will be issuing the new American Express Cash Back Gold Credit Card.
- Q16 : What happens to Cardmembers (Principal or Supplementary) with lost Card/Fraudulent Card before their card expiry dates?**
A16 : Starting from 24 August 2018, Cardmembers who require replacement card will be issued with the new American Express Cash Back Gold Credit Card.
- Q17 : Cardmember do not wish to be issued with the new American Express Cash Back Gold Credit Card. What should we do?**
A17 : Cardmember can choose other Maybank American Express Card. i.e. American Express Platinum Credit Card which offers Cardmembers Membership Rewards Points on spend, or Maybank 2 Cards (which comes with American Express Card and Visa/Mastercard).
- Q18 : Upon the replacement, what will happen to Cardmember's existing Membership Rewards Points?**
A18 : Cardmember will be required to redeem their Membership Rewards Points immediately.
Note: If Cardmember require more time to do the redemption, the Bank can only extend to a maximum of 3 months period.
- Q19 : In the event the Supplementary Cardmember loses his/her Card and requires for a Card replacement, will the Principal Cardmember be required to change his/her Card as well?**
A19 : Yes, if supplementary lost card, both Principal and Supplementary Cardmembers will need to change to the new American Express Cash Back Gold Credit Card or vice versa.
- Q20 : Do Cardmembers enjoy annual fee waiver from Year 2 onwards if they meet a minimum spend criteria?**
A20 : There is no annual fee waiver based on Card spend for subsequent year.