

Enjoy even greater benefits
with your American Express® Credit Cards.

EzyPay



EzyPay 0% Instalment Plan and other great offers from
participating EzyPay merchants* nationwide

Harvey Norman

FOCUS POINT®

FUJIHOME

TIME2TIME



* Please refer to the back of this leaflet for list of EzyPay Partner Merchants offering Interest-Free Instalment Plan.



Great savings while you stay in style with Focus Point



EzyPay

0% Interest-Free Instalment Plan

Participating Outlets:

Klang Valley: • Carrefour Kepong 03-6259 3403 • Carrefour Wangsa Maju 03-4149 6437 • Excelview AEON Metro Prima 03-6259 0235 • Excelview Mid Valley 03-2282 0007 • Eyefont Intermark 03-2161 3708 • Fahrenheit 88 03-2141 0527 • Gombak 03-4021 1341 • Kenanga City 03-9221 0868 • KLCC 03-2166 8318 • Maju Junction Mall 03-2691 0730 • Mid Valley 03-2287 3790 • Pavilion KL 03-2141 4866 • Solariz Mid Valley 03-2282 1099 • Solariz Pavilion 03-2141 8586 • Tesco Kepong 03-6273 4010 • Times Square KL 03-2141 5398 • Wangsa Maju Seksyen 1 03-4143 0162 • Wangsa Walk 03-4142 7063. **Selangor:** • Alamanda Putrajaya 03-8689 3093 • Bukit Raja 03-3344 5155 • Carrefour Subang 03-5637 4318 • Empire Subang 03-5632 4171 • Giant Batu Caves 03-6188 4799 • Giant Kajang 03-8733 3714 • Giant Seri Kembangan 03-8938 2784 • Kelana Jaya 03-7804 3013 • Klang Parade 03-3343 5850 • AEON Cheras Selatan 03-9075 3975 • AEON Aeon Rawang 03-6092 0843 • FP One Utama 03-7722 1266 • OC Ikano 03-7725 8766 • OP IOI Mall 03-8075 7556 • OP One Utama 03-7724 1395 • OP Subang Parade 03-5622 1458 • OP Sunway Pyramid 03-5638 8913 • PJ Old Town 03-7781 5341 • Plaza Shah Alam 03-5891 0535 • Selayang 03-6136 9566 • Seksyen 7, Shah Alam 03-5510 2292 • Seksyen 14 PJ 03-7960 2726 • Shaw Centrepoint 03-3341 2575 • Sunway Pyramid 03-7494 0480 • Sunway Giza 03-6148 1808 • Tesco Rawang 03-6091 4809 • Tesco Shah Alam 03-5512 1886 • The Curve 03-7727 9852 • USJ Taipan 03-5637 1536 • USJ Taipan 2 03-5631 0801 • Wazzup Sunway Pyramid 03-5622 1041. **Negeri Sembilan:** • Giant Nilai 06-794 0180 • Giant Senawang 06-679 7696 • OP JJ Seremban 2 06-601 5018 • Tesco Senawang 06-678 0160. **Melaka:** • Excelview AEON Melaka 06-292 1107. **Johor:** • City Square 07-226 6133 • Jusco Permas Jaya 07-386 1790 • Tesco Plentong 07-352 2827. **P. Pinang:** • Gurney Plaza 04-228 0816 • Megamall B/W 04-390 4227 • OP Gurney Plaza 04-229 6482 • OP Queensbay Mall 04-642 5381 • OP Sunway Carnival 04-337 8997 • Pulau Tikus, Penang 04-226 0672 • Queensbay Mall 04-641 1975 • Tesco Bukit Mertajam 04-530 4440 • Tesco Penang 04-659 5070 • Tesco Sg Dua 04-655 3193 • Sunway Carnival 04-390 5520. **Kedah:** • Alor Setar Mall 04-771 2150 • Tesco Kulim 04-490 1752 • Tesco Mergong 04-733 5894. **Terengganu:** • Mesra Mall 09-864 9469. **Perak:** • AEON Station 18, Ipoh 05-243 5717 • Giant Ipoh 05-547 4384 • OC Ipoh Parade 05-243 5717 • Tesco Extra Ipoh 05-546 1490 • Tesco Ipoh 05-548 4906 • Tesco Station 18, Ipoh 05-322 3509 • Tesco Taiping 05-808 1225 • Zania-Tesco Station 18, Ipoh 05-322 3609. **SABAH:** • 1 Borneo 088-447 581 • Solariz 1 Borneo 088-488 282 • Sunia Sabah 088-487 787.

Terms & Conditions:

- Valid until 31 August 2012. • While stocks last. • Valid for selected models.
- Only applicable at selected outlets.
- Focus Point reserved the right to alter T&C or promotion mechanics at any time without prior notice

Exclusive savings with EzyPay

GREAT SAVINGS 1:
Porsche Design - 40% savings on normal priced items

GREAT SAVINGS 2:
Mercedes Benz - 40% savings on normal priced items



*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express® Cards.

*Maximum cash back of RM50 per Cardmember (Principal Cardmember) per month.



Website: www.focus-point.com

Luxurious lifestyle at a lower EzyPay price

**Fujihome Cooker Hood FH 8908 +
Fujioh Gas Hob FBI 7822 +
Fujihome Oven FBI 927**

~~NP: RM4894~~

RM3298



RM274.83 X 12 months

Fujihome Cooker Hood
FH 8908



**SAVE
RM1596**

Fujioh Gas Hob FBI 7822



Fujihome Oven FBI 927



**Fujihome Eta Cooker FH 2710 +
Fujihome Induction Hob FH 227**

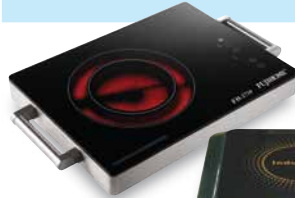
~~NP: RM2146~~

RM1298



RM108.17 X 12 months

**SAVE
RM848**



Fujihome Eta Cooker
FH 2710

Fujihome
Induction Hob
FH 227



Fujihome Oven FBI 927

~~NP: RM2188~~

RM1798



RM149.83 X 12 months

**SAVE
RM400**



EzyPay

0% Interest-Free Instalment Plan

Participating Outlets:

Kuala Lumpur HQ: • Taman Bukit Hijau, Taynton View (03-9132 7990).

Selangor:

- Jalan SS21/35, Damansara Utama (03-7222 2799)
- Bandar Puteri Puchong (03-8068 5990)
- Bandar Botanik, Klang (03-3323 4799).

Negeri Sembilan:

- Era Square, Seremban (06-768 8897)
- Putra Point, Bandar Baru Nilai (06-850 2932).

Perak: • Jalan Ghazali Jawi, Ipoh (05-549 7990).

Penang: • Jalan Loh Boon Siew (04-229 6990).

Melaka: • Taman Kota Laksamana Seksyen 1 (06-281 8990).

Johor: • Taman Nusa Bestari, Skudai (016-723 7990).

Sarawak: • Jalan Petanak, Kuching (082-417 990).

Sabah: • Taman Milek Phase 2, Kota Kinabalu (082-257 990).

Terms & Conditions:

- Offer is valid with payment using American Express Credit Cards only.
- Privileges cannot be exchanged for cash or used in conjunction with other promotional programs, offers, discounts, vouchers or privilege cards.

Excellent savings

Enjoy savings and 0% Interest-Free Instalment Plan when you purchase selected items from Fujihome with your American Express Credit Card.

**2x
Points**

**5x
Points***

**5%
Weekend
Cash Back***

*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express Cards.

*Maximum cash back of RM50 per Cardmember (Principal Cardmember) per month.

FUJIHOME

Website: www.fujihome.com

Fine timepieces from TIME2TIME

Tissot Le Locle Automatic Watch

Gents T41148333 / T41148353

Ladies T41118333 / T41118353

NP: RM1900

RM1615 each



RM134.58 X 12 months

Features

- Automatic movement
- 30m water resistance
- Ø: 39.3mm (Gents)
- Stainless steel
- Sapphire crystal
- Ø: 25.3mm (Ladies)

SAVE 15%



Gents

Ladies

Gents

Ladies

SAVE 15%



Certina DS Podium Big Size Chrono GMT

C0016391603700 / C0016391605700

NP: RM1650

RM1402.50 each



RM116.88 X 12 months

Features

- Quartz movement
- Stainless steel
- Sapphire crystal
- 100m water resistant
- GMT
- Ø: 42mm

SAVE 15%



Certina DS Podium lady

C001.217.16.117.00 (white)

C001.217.16.117.01 (Black)

NP: RM1450

RM1232.50 each



RM102.71 X 12 months

Features

- Quartz movement
- Butterfly Clasp
- Leather Strap
- Sapphire crystal
- 100m water resistant

EzyPay

0% Interest-Free Instalment Plan

Participating Outlets:

- **Subang Parade:**
Lot LG 29H (II), Lower Ground Floor Subang Parade, No 5, Jalan SS 6/1, 47500 Subang Jaya, Selangor, Tel: 03-5631 0334
- **IPC:**
G26 Ground Floor, No 2 Jalan PJU 7/2, Mutiara Damansara, 47800 Petaling Jaya, Selangor, Tel: 03-7731 2247
- **AEON Anggun Rawang:**
Lot G26, Ground Floor, Kompleks Beli Belah AEON Anggun Rawang, No 1, Persiaran Anggun, Taman Anggun, 48000 Rawang, Selangor, Tel: 03-6092 0784
- **1st Avenue Mall:**
Lot LG 73&73A, 1st Avenue, 182 Jalan Magazine Penang, 10300 Penang, Tel: 04-262 0089

Exclusive savings and a complimentary gift

Enjoy 15% savings for selected Tissot and Certina watches.

Complimentary Sheaffer Ball Pen with purchase above RM1000 in a single receipt.

2x
Points

5x
Points*

5%
Weekend
Cash Back*

TIME2TIME

*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express Cards.

*Maximum cash back of RM50 per Cardmember (Principal Cardmember) per month.

Enjoy savings on selected items with Harvey Norman



SAMSUNG GALAXY S II
~~NP- RM1899~~ **RM1699**

EzyPay RM141.58 X 12 months

CASH REBATES RM200

Features

- Android 2.1 Gingerbread
- 1.2GHz Processor
- 4.3" Multi Touch Screen
- 8MP Camera

Complimentary RM100 Harvey Norman Voucher

NIKON DSLR D5100 Kit
~~RM2699~~ **RM2698**

FOC: 8GB + 16GB SDHC Card + DSLR Bag + 100pcs 4R Photo Prints

Features

- 16.2 MEGA PIXELS
- HD Movie Capture
- 11 AF Points
- Side-Articulated 3.0" LCD Monitor



EzyPay RM224.83 X 12 months



Ext. Warranty up to 5 Years

SAMSUNG UA-46EH5000
46" LED TV
RM3499

EzyPay RM291.58 X 12 months

Features

- High Picture Quality
- Saving in Electricity




ELECTROLUX FL Washer
EFW-1073
~~NP- RM2499~~ **RM1999**

EzyPay RM166.58 X 12 months

Features

- Time Manager Function
- Reduce Wash Time

CASH REBATES RM500



Lifestyle collection Greece fabric pull-out sofa bed
Available in 3 colours
~~NP- RM3899~~ **RM2988**

EzyPay RM249 X 12 months
EzyPay RM124.50 X 24 months

CASH REBATES RM911

Italia Bedding Collections (Imported from Italy)


Queen Size Bed
~~NP- RM9399~~ **RM4699** **EzyPay** RM391.58X 12 mths

King Size Bed
~~NP- RM11399~~ **RM5799** **EzyPay** RM483.25 X 12 mths

Dresser & mirror
~~NP- RM6099~~ **RM4349** **EzyPay** RM362.41 X 12 mths

Chest of drawers
~~NP- RM5399~~ **RM2699** **EzyPay** RM224.91 X 12 mths

SAVE 50%



EzyPay

0% Interest-Free Instalment Plan

Participating Outlets:

Ikano: • Unit F3, 1st Floor IPC Shopping Center No. 1, Jalan PJU 7/2, Mutiara Damansara, 47800 Petaling Jaya, Selangor DE. **Mid Valley:** • Lot AT-1, Lower Ground Floor, Mid Valley Megamall, Mid Valley City, Lingkaran Syed Putra, 59100 Kuala Lumpur. **Sunway Pyramid:** • LG2,140, Lower Ground Two, Sunway Pyramid Shopping Centre, No. 3 Jalan PJ3 1/1/15, Bandar Sunway, 46150 Petaling Jaya, Selangor DE. **Pavilion:** • Lot 5,24,04 Level 5, Pavilion Kuala Lumpur, No. 168 Jalan Bukit Bintang, 55100 Kuala Lumpur, **Bukit Tinggi:** • Bukit Tinggi Shopping Centre, 42, 1st Floor AEON Bukit Tinggi Shopping Centre, No. 1, Persiaran Batu Nilam 1/KS6, Bandar Bukit Tinggi 2, 41200 Klang, Selangor DE. **1 Mont Kiara:** • Lot L2-07 & L2-08, 1 Mont' Kiara, No. 1, Jalan Kiara, 50480 Kuala Lumpur. **Citta Mall:** • Lot S-32 - Lot S-38, Citta Mall, No. 1 Jalan PJU 1A/48, PJU 1A, Ara Damansara, 47301 Petaling Jaya, Selangor DE. **Paradigm Mall:** • Lot 1F-01&02, 1st Floor, Paradigm Mall, No. 1 Jalan SS 7/26A, Kelana Jaya, 47301 Petaling Jaya, Selangor DE. **Setia City Mall:** • L1-MM03, Setia City Mall, No. 7 Persiaran Setia Dagang, Bandar Setia Alam, Seksyen UI3, 10170 Shah Alam, Selangor DE. **Queensbay Mall:** • Lot 2F-86 South Zone, Queensbay Mall, No. 100, Persiaran Bayan Indah, 11900 Bayan Lepas, Penang.

Irresistible Offers

Enjoy more savings up to RM5800*, 12-24 months instalment. Complimentary RM100 Harvey Norman voucher when you purchase a Samsung Galaxy SII with your American Express Credit Card.
 *please refer to the items listed above.

2x Points **5x Points*** **5% Weekend Cash Back***

*5x Points and 5% Weekend Cash Back only applies to Maybankard 2 American Express Cards.
 *Maximum cash back of RM50 per Cardmember (Principal Cardmember) per month.

Get More with EzyPay on American Express Credit Cards

Participating Brands

Harvey Norman

Savings up to **RM5800 / 50% off**
on selected electrical items or furnitures

FOCUS POINT

Exclusive savings with EzyPay
on branded eyewear

A FUJIHOME

More savings on selected electrical items

TIME2TIME

Enjoy **15% savings** on selected watches and a
complimentary gift with RM1000 spend

Enjoy EzyPay 0% Interest-Free Instalment Plan at partner merchants across Malaysia:

• Adonis • Archright Marketing Sdn Bhd • Bella Luna • Best Denki • BPdeSILVA • BP Diagnostic Centre • Brainet • Carrefour • Cempaka School • Chopard • CLK • Coffee Bean & Tea Leaf • Cortina Watch • Courts Mammoth • De Gem • Diamond & Platinum • Digilux • DiGi Telecommunications • Dorra Slimming • Elken • England Optical • EpiCentre • Everpro Sdn Bhd • Fitness First • Focus Point • Foto Flash • Fotokem • Foto Miami • Foto ShangriLa • Fujihome • Gastrodome Catering Services • Gintell • Goldheart • Habib Jewels • Harvey Norman • Hewlett Packard (M) Sdn Bhd • HSL • Ingress Auto • KPJ Healthcare • Letterman • LH Emart • London Weight Management • Lorenzo • Love & Co • Machines • Mamours • MayFair Bodyline • MG Electrical • My Diamond • MTM • Nature Environment Products • New York Skin • Ogawa • OnKing • Optimax Eye Specialist Centre • OSIM • OTO Bodycare • Poh Kong Jewellers • Prince Court Medical Centre • PYT • RCG Network • Reebonz Lifestyle • RISIS • Robinsons • Rozel Furnishing • Scubaholics Anonymous • Senheng • Shakura Pigmentation • Shong Lee Photo • Slimming Sanctuary • Slimworld Beauty Sdn Bhd • SK Jewellery • Sony Store • Suen Jewellers • T.H. Jewelry • The Hour Glass • TIME2TIME • Tokyo Megane Optical • Tomei Gold & Jewellery • True Fitness • U Mobile Service Centres • Unisense • Vista Vision Specialist • Wah Chan • Watatime • Yamaha Music • Yun Nam Hair Care and many others.

All offers are valid from now up to 31 October 2012, unless stated otherwise & while stocks last. Please check with partner merchants on the available options for instalment plans. Payment must be made with American Express® Credit Cards issued by Maybank and Maybank Islamic including the Singapore Airlines KrisFlyer American Express® Gold Credit Card, The Pantai American Express® Credit Card, the Maybank Islamic Ikhwani American Express® Gold Credit Card and the Maybank Islamic Ikhwani American Express® Platinum Credit Card. Offers are not inclusive of delivery charges and are not valid with other promotions, discounts, privileges and vouchers.

For more details, terms & conditions, visit www.americanexpress.com.my

You have the life, now apply for the card.

Call 1800 88 9559 or visit www.americanexpress.com.my

American Express is a trademark of American Express.

These Cards are issued by Maybank Malaysia pursuant to a license from American Express

Enjoy EzyPay 0% Interest-Free Instalment Plan at partner merchants across Malaysia :

Adonis	Archright Marketing Sdn Bhd	Bella Luna	Best Denki
BPdeSILVA	BP Diagnostic Centre	Brainet	Carrefour
Cempaka School	Chopard	CLK	Coffee Bean & Tea Leaf
Cortina Watch	Courts Mammoth	De Gem	Diamond & Platinum
Digilux	DiGi Telecommunications	Dorra Slimming	Elken
England Optical	EpiCentre	Everpro Sdn Bhd	Fitness First
Focus Point	Foto Flash	Fotokem	Foto Miami
Foto ShangriLa	Fujihome	Gastrodome Catering Services	Gintell
Goldheart	Habib Jewels	Harvey Norman	Hewlett Packard (M) Sdn Bhd
HSL	Ingress Auto	KPJ Healthcare	Letterman
LH Emart	London Weight Management	Lorenzo	Love & Co
Machines	Mamours	MayFair Bodyline	MG Electrical
My Diamond	MTM	Nature Environment Products	New York Skin
Ogawa	OnKing	Optimax Eye Specialist Centre	OSIM
OTO Bodycare	Poh Kong Jewellers	Prince Court Medical Centre	PYT
RCG Network	Reebonz Lifestyle	RISIS	Robinsons
Rozel Furnishing	Scubaholics Anonymous	Senheng	Shakura Pigmentation
Shong Lee Photo	Slimming Sanctuary	Slimworld Beauty SDN Bhd	SK Jewellery
Sony Store	Suen Jewellers	T.H. Jewelry	The Hour Glass
TIME2TIME	Tokyo Megane Optical	Tomei Gold & Jewellery	True Fitness
U Mobile Service Centres	Unisense	Vista Vision Specialist	Wah Chan
Watatime	Yamaha Music	Yun Nam Hair Care	

EzyPay General Terms & Conditions

1. EzyPay is applicable to all American Express Credit Cards. It is not applicable to the American Express Charge Cards.
2. You can choose up to 24 months interest free installment plan (depending on the agreement of the individual participating outlet with Maybank). Cardmembers are advised to check with the partner merchants on the available options of the EzyPay interest free installment plans. However, this is subject to your available credit limit at the point of application.
3. Upon approval of the application, the full installment plan amount will be blocked at the point of application of EzyPay. The Bank will debit Cardmember's Card Account with the installment payable on a monthly basis, for duration as stipulated in item 2 above. Cardmember's available credit limit will be provisionally reduced by earmarking an amount, equivalent to the Purchase Amount which will not be available to Cardmember, but will be progressively restored on a monthly basis as repayment of each installment amount is made.
4. In the event that you opt to pay the minimum payment of five percent (5%) instead of the monthly installment amount, you will be liable for interest/profit charges on any of the outstanding amount.
5. The products and/or services offered herein are supplied by the respective Merchant. The Bank is only providing means of payment for these goods and/or services via the usage of the card.
6. Fulfillment services will be arranged between the Cardmember and the merchant and the Bank will not be responsible for any loss or damage arising from late or non-delivery.
7. Any return of goods and/or cancellation of services by Cardmember to the Merchant shall be subjected to the terms for return of goods.
8. The Bank will not be liable for any inadequate, defective or damaged goods or be responsible for any dispute between the Cardmember and the Merchant and the Bank is authorised to continue to debit the installment to the Cardmember's account regardless of any such dispute.
9. The Bank reserves the right to terminate the Cardmember's EzyPay facility without prior notice to the Cardmember and without assigning any reason thereof.
10. The Bank at its sole discretion will demand Cardmember to settle the full outstanding amount due; under EzyPay facility if Cardmember defaults in payment of any amount due; breaches any terms and conditions herein/Cardmember Agreement, is deceased/bankrupt; or Card Account is terminated by the Bank for any reason whatsoever.

11. No delivery will be made to P.O.Box addresses as well as addresses outside Malaysia.
12. Cardmember's signature on the Direct Debit Authorisation ("DDA") serves as acceptance by the Cardmember of the Merchant's terms and conditions of sale, the conditions herein, and the Bank's American Express Card Agreement. The Bank reserves the right to reject applications without giving reasons thereof.
13. These Conditions are in addition to the Bank's American Express Agreement, which regulates the provision of credit card facility by the Bank to the Cardmember. In the event of inconsistency between these Terms & Conditions and the said Agreement, these Terms and Conditions shall prevail in so far as they apply to the EzyPay.
14. The bank reserves the right to amend the Terms & Conditions contained herein, wholly or in part at any time with 21 days prior notice.