



FAQ : CARD BENEFIT REVISION - Maybank 2 Cards (Gold & Platinum Card)

Q1 : When the New Card Benefit will be effective?

A1 : The New Card Benefit will be effective on the 15 March 2017.

Q2 : The New Card Benefit is for which Card Type & Bin Number?

A2 :

Card Visual	Product Description	Bin Range
	Maybank 2 American Express Gold Credit Card	3791 851
	Maybank 2 American Express Platinum Credit Card	3791 861

Q3 : The revision will affect new Cardmembers only or existing Cardmembers as well?

A3 : The revision will affect both new and existing Cardmembers starting from 15 March 2017.

Q4 : What are the New Card Benefits?

A4 : The New Card Benefits are as per the following :-

- Earn 5% Weekend Cash Back and capped at RM50 per Cardmember per calendar month.
- Earn 5X TreatsPoints (“TP”) for Petrol Transaction and capped at RM500 per transaction. For Petrol transaction above RM500, Cardmember will earn 1X TreatsPoints for every RM1 spend.
- Finance charges will be synchronised to as low as 15% p.a. as per the following chart:

Conditions Monthly Payment total 12 Months	Interest Rate	
	Per Month	Per Annum
For Prompt Repayment of 12/12 months	1.25%	15.00%
For Prompt Repayment of 10/12 months	1.42%	17.00%
For Prompt Repayment of less than 10/12 months & New Cardmembers	1.5%	18.00%

Q5 : Please explain further on “5X TreatsPoints for Petrol transaction and capped at RM500 per transaction, while above RM500, earn 1X TreatsPoints for every RM1 spend”?

A5 : Any transaction on petrol of RM500 and below will earn 5X TP, transaction above RM500, Cardmember will earn 1TP for RM1 spend.

Example as per the following:

Example	Petrol Transaction Amount	Total TreatsPoints
Example 1	RM250	1,250 TP (5X)
Example 2	RM500	2,500 TP (5X)
Example 3	RM501	501 TP (1X)

- Q6 : What do you mean by “finance charges of as low as 15% p.a. effective on 1 April 2017 will be reflected in the next billing statement”?**
A6 : You may refer to the following:

Billing Statement Date	Reflected on the Next Billing Statement Date (15% p.a.)
3/4/2017	3/5/2017
6/4/2017	6/5/2017
8/4/2017	8/5/2017
12/4/2017	12/5/2017
14/4/2017	14/5/2017
18/4/2017	18/5/2017
21/4/2017	21/5/2017
24/4/2017	24/5/2017
26/4/2017	26/5/2017
28/4/2017	28/5/2017
31/4/2017	31/5/2017

- Q7 : I am an existing Maybank 2 Cards Cardmember and currently I am enjoying finance charge of 8.88% p.a. With the revision, I will fall under which tier?**
A7 : With the revision, the existing Cardmember who is currently enjoying the 8.88% will fall under finance charge of 15% p.a. This will be reflected on the next month’s statement.
- Q8 : I am an existing Maybank 2 Cards Cardmember and currently I am charged finance charge of 17% p.a. With the revision, I will fall under which tier?**
A8 : There will be no changes. Cardmember will still continue to be charged with finance charge of 17% p.a.
- Q9 : Why Maybank increase the finance charge from as low as 8.88% p.a. to 15% p.a.?**
A9 : We would like to synchronise the Finance Charge with the current market rate (15%, 17% & 18% p.a.)

Kindly take note that Maybank reserves the right to revise the Maybank Card or American Express Card’s benefit as and when it deems necessary, with 21 days prior notice.

- Q10 : I am a new Maybank 2 Cards Cardmember, which finance charge will apply to me?**
A10 : For new Maybank 2 Cards Cardmember, finance charge of 18% p.a. will be applied. The rate will change to either 17% p.a. or 15% p.a. based on your last 12 consecutive months' payment record.
- Q11 : I am an existing Maybank 2 Cards Cardmember but I do not have 12 months record with Maybank, which finance charge rate will apply to me?**
A11 : For existing Maybank 2 Cards cardmembers, finance charge of 18% p.a. will be applied to you until when you have minimum 12 consecutive month’s repayment record (12/12 months) with us.

e.g If you have yet made a minimum payment once or twice within the 12 months cycle (10/12 months), a finance charge of 17% p.a. will be applied; If you have yet made a minimum payment more than 2 times within the 12 months (less than 10/12 months), you will fall under Tier 3 which a finance charge of 18% p.a. will applied to you until such time when you have the minimum 12 consecutive months repayment record with us (Tier 3 to Tier 1).

Q12 : Would I be able to transfer the balance from Maybank 2 Cards to another Maybank Card to consolidate the balance?

A12 : Yes, please contact the Maybank Customer Service for more information.

Q13 : How do I earn the 5% Weekend Cash Back?

A13 : Earn 5% Weekend Cash Back for Local and overseas spend with your Maybank 2 American Express Card during weekend (Saturday and Sunday) excluding transactions for Maybank EzyCash, Maybank EzyPay Plus, Cash Treats, Cash Advance and Balance Transfer. There is a monthly cap of RM50 per Principal Cardmember.

Q14 : If I have Supplementary card(s), their purchases qualify for the 5% Weekend Cash Back?

A14 : Spend by Supplementary Cardmember will be included in the computation of the Principal Cardmember's spend. Weekend Cash Back will be credited into the Principal's account only and capped at RM50 per calendar month.

Q15 : Is the Cash Back applicable to all transactions in the card?

A15 : No. It is not applicable to transactions for Maybank EzyCash, Maybank EzyPay Plus, Cash Treats, Balance Transfer and Cash Advance.

Q16 : When can I get the Cash Back?

A16 : The Weekend Cash Back will be credited on the 1st of the following month (next month's statement).

For example,

Statement Cycle Date: 21st of March 2017

Cardmember spend RM1,000 on 18th of March 2017

5% Weekend Cash Back: RM50 (credited on 1st April 2017)

Q17 : If my account billing date is on 14th every month and I spend on the 14th, will I get the Weekend Cash Back on my next month statement?

A17 : Yes, you will get your Weekend Cash Back on every 1st of the following month regardless of the billing date.

For example,

Month of April spending: RM1,000

5% Weekend cash back: RM50 (credited in 1st May)

Q18 : I will get Weekend Cash Back on weekend spend, but will I also earn TreatsPoints at the same time?

A18 : Yes, you will enjoy both Weekend Cash Back and TreatsPoints on weekend spend.

Q19 : Is the Weekend Cash Back description/ transaction shows on my statement?

A19 : Yes. The Weekend Cash Back will be indicated on the 1st of the following monthly statement.

Q20 : The 5X TreatsPoints include which categories?

Q20 :

Card Type	Local	Overseas	Petrol ¹	Government	Education	Utilities	Maybank EzyPay	Insurance
M2C Amex Gold	5X TP	5X TP	5X TP	0	1X TP	1X TP	1X TP	1X TP
M2C Amex Platinum	5X TP	5X TP	5X TP	0	1X TP	1X TP	1X TP	1X TP
M2C Visa Gold	1X TP	1X TP	1X TP	0	1X TP	1X TP	1X TP	1X TP
M2C Visa Platinum	1X TP	1X TP	1X TP	0	1X TP	1X TP	1X TP	1X TP
M2C Mastercard Gold	1X TP	1X TP	1X TP	0	1X TP	1X TP	1X TP	1X TP
M2C Mastercard Platinum	1X TP	1X TP	1X TP	0	1X TP	1X TP	1X TP	1X TP

¹5X TreatsPoints for petrol is capped at RM500 per transactions. For Transactions above RM500, 1X TreatsPoints for every RM1 spend.

Q21 : I have check through the Welcome Pack and it stated that the Card I am holding is eligible for 5X or 2X or 1X points for particular Categories.

A21 : We have updated the Website -www.maybank2u.com.my on 21 February 2017 as well as Statement Message on 24 February 2017 to inform Cardmembers on the revision.

As stated in the T&C The Cardmember agrees that Maybank shall be at liberty and reserves the right to vary, add to or amend the terms and conditions under this Agreement or arrangements (including the privileges made available by Maybank in connection with the Credit Card whether such privileges are set out herein or elsewhere) whenever Maybank deems necessary by giving twenty one (21) calendar days prior notice before the implementation. Cardmembers are advised to refer to the updated terms and conditions at Maybank website at www.maybank2u.com from time to time. The latest terms and conditions made available on the website shall supersede all previous terms and conditions made between Maybank and Cardmember.