

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on American Express® Corporate Gold Card.

Other customers have read this PDS and found it helpful; you should read it too.

Card : **American Express® Corporate Gold Card**

Date: June 2025

1. What is American Express® Corporate Gold Card?

- A charge card with an option to set a monthly limit.
- Any amount of credit utilized to settle in full on or before due date.
- Any unpaid outstanding balance after the due date will be subject to Late Payment Charges.

2. Know your obligation

- For this charge card, as an illustration:

Your spend amount in January 2025:	RM100,000.00
Statement Date:	31 January 2025
Statement Due Date:	20 February 2025

In total you need to pay RM100,000.00 by 20 February 2025

- You have to pay the following fees and charges:
Late payment charge: 3.5% of the total unpaid outstanding balance or minimum RM40, whichever is higher.
- Other relevant fees & charges, where applicable.

FEES & CHARGES	AMOUNT
Annual Fee	RM220 per annum
Service Tax	RM25/Card
Dishonored Cheque	RM100
Card Replacement Fee	RM50/Card
Sales Draft Retrieval Fee	RM15/copy
Additional Statement Request Fee	<ul style="list-style-type: none"> • Statement period within 2 years : RM5/month • Statement period beyond 2 years : RM10/month
Overseas Transaction Conversion Rate	<ul style="list-style-type: none"> • All foreign charges converted by American Express apply a conversion factor of 2% to the conversion rate converted amount. • 1% or other rate imposed by us from time to time. • All foreign charges be converted by American Express into U.S. Dollars prior to converted in the Cardmember billing currency.

3. Know your risks

What happen if you ignore your obligation?

- You **pay more in total** due to late payment charges and compounding interest.
- We may **set-off** any credit balance in your account maintained with us against your outstanding balance.
- If you fail to abide by the terms and conditions, we have the **right to terminate** your card.
- We **will suspend usage of card if FULL payment is not received** within 60 days after previous payment due date.
- We may **take legal action** against you.
- Your **credit score** may be affected leading to credit being more difficult or expensive to you.
- **Sole Liability:** The Company is solely liable for all Cardholder's charges.
- **Joint & Several Liabilities:** Company and cardholder are jointly liable for debts incurred under the card Issued to the individuals.
- **Limited Liability:** Individual is responsible but company has limited liability on business expenses.
- **Individual Liability:** Individual cardholder is responsible for all charges.

It is your responsibility to:



Read the **terms and conditions** for the American Express® Corporate Gold Card before you apply.



Settle the full amount of your monthly statement before the due date.



Contact us immediately if you are unable to pay your monthly statement in full.

4. Other key terms

Please promptly update us with any changes to your contact details to ensure timely correspondence. If you have any questions or require assistance on your Corporate Card, you can:



Call **Maybank Card Centre** at
1300 88 6688 / 1800 88 9559



Email to **corpsvc@maybank.com /**
mbbcardservices@maybank.com.my



Visit **www.americanexpress.com**
or **www.maybank2u.com**

If your query or complaint is not satisfactorily resolved by us, you may:



Call **Bank Negara Malaysia** at
1300 88 5465



Email to
bnmtelelink@bnm.gov.my