

PRODUCT DISCLOSURE SHEET

Dear Customer,
This Product Disclosure Sheet (PDS) provides you with key information on American Express Explorer Business Platinum® Card. Other customers have read this PDS and found it helpful; you should read it too.

Card : **American Express Explorer Business Platinum® Card**
Date: June 2025

1. What is American Express Explorer Business Platinum® Card?

- A business credit card.
- Make payment on or before the due date as per monthly statement of not less than the minimum payment.
- Any unsettled outstanding balance on or before the due date will be subjected to Finance charges.

2. Know your obligation

- **Minimum payment:** 5% of outstanding balance or RM50.00, whichever is higher.
- You have to pay the following fees and charges:
 - Finance Charge imposed on the outstanding transaction that is not paid after the payment due date.
 - For cash advance transaction, finance charge is calculated from the transaction date till full payment is made.

Finance charges: please refer to the table below:

	Interest Rate	
	Per Month	Per Annum
For prompt payment of 12/12 months	1.25%	15%
For prompt payment of 10/12 months	1.42%	17%
For Prompt payment of less than 10/12 months	1.50%	18%

To enjoy lower finance charges, you should make at least 10 prompt payments in the last 12 months.

- **Late Payment Charge:** 1% of unpaid outstanding balance as at statement date/minimum of RM10.00, whichever is higher up to maximum of RM100.00.
- Other relevant fees & charges, where applicable.

FEES & CHARGES	AMOUNT
Annual Fee	RM500 p.a. (waived for first 3 years)
Cash Advance	Flat rate of 5% of the total amount of cash advance or minimum RM18, whichever is higher.
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 2.5% 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.

It is your responsibility to:



Read the **terms and conditions** for the American Express Explorer Business Platinum® Card before you apply.



Ensure that your credit card payments are **made promptly**.



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

3. Know your risks

What happen if you ignore your obligation?

- You **pay more in total** due to late payment charges and compounding interest.
- By paying only minimum monthly repayment, the interest amount and time taken to settle **the full amount will increase**.
- Your finance charges are calculated on your unpaid balance using a tiered rate structure, **based on your repayment history**.
- 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 may take **legal action** against you.
- Your **credit score** may be affected leading to credit being more difficult or expensive to you.
- **Joint & Several Liabilities:** The company and Cardmember shall be liable for all charges whatsoever arising from all transactions effected with the Credit Card.
- **Individual Liability:** The Cardmember shall be liable for all charges whatsoever arising from all transactions effected with the Credit Card.
- **Sole Liability:** The Company is solely liable for all Cardholder's charges.

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 Cente** 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