

## Frequently Asked Questions for the Revision of Product Benefits of the Maybank Grab Mastercard Platinum Credit Card

| Frequently Asked Questions |                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1                          | <b>Why is Maybank discontinuing the Grab Mastercard Platinum (“Grab Card”)?</b>  | <p>The Maybank Grab Mastercard Platinum card has been discontinued following the conclusion of the co-brand partnership.</p> <p>The new Credit Card comes with upgraded benefits which provides a brand-new rewards structure, offering cash back features that cater to all your lifestyle needs.</p>                                                                                       |
| 2                          | <b>What are the new benefits offered?</b>                                        | <p>You will enjoy a higher earn rate of up to 8% cash back on dining, digital lifestyle and online entertainment as well as 0% FX fee on card-present spend in Singapore, Thailand, Japan, South Korea and Indonesia.</p>                                                                                                                                                                    |
| 3                          | <b>When will I start enjoying the new benefits?</b>                              | <p>Beginning <b>7 September 2026</b>, existing benefits under the current Grab Card will cease, and you will enjoy the benefits of the new Credit Card, for transactions made using both your cards (physical card, card on file, auto-billing and digital wallet such as Apple Pay, Samsung Pay &amp; Google Pay).</p>                                                                      |
| 4                          | <b>When will I receive the new Credit Card? Will there be a new card design?</b> | <p>Existing Grab Cardholders will receive the new card with the updated design from <b>12 September 2026 onwards</b>.</p> <p>Until you receive your new card, you can continue to use your existing Grab Card and still enjoy the updated benefits from <b>7 September 2026</b> onwards, for transactions made using both your physical and digital (e.g., Apple Pay, Google Pay) cards.</p> |
| 5                          | <b>Are there any changes to the current card’s annual fee?</b>                   | <p>No, the card will remain free for life.</p> <p>The existing SST on Credit Cards will remain at RM25 per annum per card.</p>                                                                                                                                                                                                                                                               |

| 6           | Are there changes to the earn rate?                                       | Yes, effective <b>7 September 2026</b> onwards, the following earn rate will be applicable:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                            |                                            |                                                                                                                                                    |                        |                                  |                                                                                                                                                                                                                                    |                         |                                                                                                                                                    |                                                |                                 |      |                           |
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|             |                                                                           | <table><tr><th>Earn Rate</th><th>Posted Transaction before 7 September 2026</th><th>Posted Transaction after 7 September 2026</th></tr><tr><td>Accelerated</td><td>1 GrabCoin per RM1 spend on Grab</td><td>8% cash back on <b>digital lifestyle</b> (e-hailing &amp; online groceries), <b>dining</b> (incl. online delivery) and <b>online entertainment</b> with min overall spend of RM1,500 per month (capped at RM18 cash back per category)</td></tr><tr><td>Base</td><td>1 GrabCoin per RM3 spend in Malaysia</td><td>Unlimited 0.2% cash back on other retail spend</td></tr></table> | Earn Rate                                  | Posted Transaction before 7 September 2026 | Posted Transaction after 7 September 2026                                                                                                          | Accelerated            | 1 GrabCoin per RM1 spend on Grab | 8% cash back on <b>digital lifestyle</b> (e-hailing & online groceries), <b>dining</b> (incl. online delivery) and <b>online entertainment</b> with min overall spend of RM1,500 per month (capped at RM18 cash back per category) | Base                    | 1 GrabCoin per RM3 spend in Malaysia                                                                                                               | Unlimited 0.2% cash back on other retail spend |                                 |      |                           |
|             |                                                                           | Earn Rate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Posted Transaction before 7 September 2026 | Posted Transaction after 7 September 2026  |                                                                                                                                                    |                        |                                  |                                                                                                                                                                                                                                    |                         |                                                                                                                                                    |                                                |                                 |      |                           |
| Accelerated | 1 GrabCoin per RM1 spend on Grab                                          | 8% cash back on <b>digital lifestyle</b> (e-hailing & online groceries), <b>dining</b> (incl. online delivery) and <b>online entertainment</b> with min overall spend of RM1,500 per month (capped at RM18 cash back per category)                                                                                                                                                                                                                                                                                                                                                             |                                            |                                            |                                                                                                                                                    |                        |                                  |                                                                                                                                                                                                                                    |                         |                                                                                                                                                    |                                                |                                 |      |                           |
| Base        | 1 GrabCoin per RM3 spend in Malaysia                                      | Unlimited 0.2% cash back on other retail spend                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                            |                                            |                                                                                                                                                    |                        |                                  |                                                                                                                                                                                                                                    |                         |                                                                                                                                                    |                                                |                                 |      |                           |
|             |                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                            |                                            |                                                                                                                                                    |                        |                                  |                                                                                                                                                                                                                                    |                         |                                                                                                                                                    |                                                |                                 |      |                           |
| 7           | What counts as digital lifestyle, dining, and online entertainment spend? | Sample merchants in each spend category (non-exhaustive) are listed below:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                            |                                            |                                                                                                                                                    |                        |                                  |                                                                                                                                                                                                                                    |                         |                                                                                                                                                    |                                                |                                 |      |                           |
|             |                                                                           | <table><tr><th>Cash Back Category</th><th>MCC</th><th>Description</th><th>Illustrative Merchants</th></tr><tr><td rowspan="3">Digital Lifestyle<sup>1</sup></td><td>4121</td><td>Limousines and taxicabs</td><td rowspan="3"><ul style="list-style-type: none"><li>• GrabRides</li><li>• GrabMart</li><li>• Lotus’s (online only)</li><li>• Jaya Grocer (online only)</li></ul></td></tr><tr><td>5411</td><td>Grocery stores and supermarkets</td></tr><tr><td>5499</td><td>Miscellaneous food stores</td></tr></table>                                                                        | Cash Back Category                         | MCC                                        | Description                                                                                                                                        | Illustrative Merchants | Digital Lifestyle <sup>1</sup>   | 4121                                                                                                                                                                                                                               | Limousines and taxicabs | <ul style="list-style-type: none"><li>• GrabRides</li><li>• GrabMart</li><li>• Lotus’s (online only)</li><li>• Jaya Grocer (online only)</li></ul> | 5411                                           | Grocery stores and supermarkets | 5499 | Miscellaneous food stores |
|             |                                                                           | Cash Back Category                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | MCC                                        | Description                                | Illustrative Merchants                                                                                                                             |                        |                                  |                                                                                                                                                                                                                                    |                         |                                                                                                                                                    |                                                |                                 |      |                           |
|             |                                                                           | Digital Lifestyle <sup>1</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 4121                                       | Limousines and taxicabs                    | <ul style="list-style-type: none"><li>• GrabRides</li><li>• GrabMart</li><li>• Lotus’s (online only)</li><li>• Jaya Grocer (online only)</li></ul> |                        |                                  |                                                                                                                                                                                                                                    |                         |                                                                                                                                                    |                                                |                                 |      |                           |
| 5411        | Grocery stores and supermarkets                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                            |                                            |                                                                                                                                                    |                        |                                  |                                                                                                                                                                                                                                    |                         |                                                                                                                                                    |                                                |                                 |      |                           |
| 5499        | Miscellaneous food stores                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                            |                                            |                                                                                                                                                    |                        |                                  |                                                                                                                                                                                                                                    |                         |                                                                                                                                                    |                                                |                                 |      |                           |
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|-------------------------------------------------------------------------------------------|--|-----------------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                           |  | Dining                            | 5811                                                                               | Caterers                                                                                                                                                                                                                           | <ul style="list-style-type: none"><li>• Starbucks</li><li>• McDonald's</li><li>• GrabFood</li><li>• Foodpanda</li></ul>                           |
|                                                                                           |  |                                   | 5812                                                                               | Eating places, restaurants                                                                                                                                                                                                         |                                                                                                                                                   |
|                                                                                           |  |                                   | 5813                                                                               | Bars/Taverns /Lounges/Dis cos                                                                                                                                                                                                      |                                                                                                                                                   |
|                                                                                           |  |                                   | 5814                                                                               | Fast food restaurants                                                                                                                                                                                                              |                                                                                                                                                   |
|                                                                                           |  | Online Entertainment <sup>1</sup> | 4899                                                                               | Cable, satellite & other pay TV / Radio services                                                                                                                                                                                   | <ul style="list-style-type: none"><li>• Netflix</li><li>• Spotify</li><li>• Apple App Store</li><li>• Google Play Store</li><li>• Steam</li></ul> |
|                                                                                           |  |                                   | 5815                                                                               | Digital goods: audiovisual media including books, movies & music                                                                                                                                                                   |                                                                                                                                                   |
|                                                                                           |  |                                   | 5816                                                                               | Digital goods: Games                                                                                                                                                                                                               |                                                                                                                                                   |
|                                                                                           |  |                                   | 85817                                                                              | Digital goods: Software applications (excl. games)                                                                                                                                                                                 |                                                                                                                                                   |
|                                                                                           |  |                                   | 5818                                                                               | Digital goods: Multi-category                                                                                                                                                                                                      |                                                                                                                                                   |
|                                                                                           |  | 8                                 | I performed a transaction on 7 September 2026, will I earn GrabCoins or cash back? | Any transactions posted before <b>7 September 2026</b> will earn GrabCoins at the existing rate: <ul style="list-style-type: none"><li>• 1 GrabCoin per RM1 spend on Grab</li><li>• 1 GrabCoin per RM3 spend in Malaysia</li></ul> |                                                                                                                                                   |
| Transactions posted from <b>7 September 2026</b> will earn cash back at the revised rate: |  |                                   |                                                                                    |                                                                                                                                                                                                                                    |                                                                                                                                                   |

|    |                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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|    |                                                                                                      | <ul style="list-style-type: none"> <li>8% cash back on digital lifestyle (e-hailing &amp; online groceries), dining (including online delivery) and online entertainment with minimum overall spend of RM1,500 per month (capped at RM18 cash back per category)</li> <li>Unlimited 0.2% cash back on other retail spend</li> </ul> <p>Posting Date is defined as the date any transaction incurred by the Cardmember is charged and recorded in the monthly Credit Card statement. For avoidance of doubt, Posting Date may be a few days later than the actual transaction date.</p> |
| 9  | <b>Is there any minimum spend required to receive cash back?</b>                                     | <p>For the base earn rate, there is no minimum spend required to receive the 0.2% cash back.</p> <p>For the accelerated earn rate, there is a minimum total card spend of RM1,500 per month to receive 8% cash back.</p>                                                                                                                                                                                                                                                                                                                                                               |
| 10 | <b>What if I spend on accelerated reward categories, but my monthly card spend is below RM1,500?</b> | <p>You will receive 0.2% base cash back.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 11 | <b>Is there a cap on the cash back received?</b>                                                     | <p>For the base earn rate, there is no cap on the cash back received.</p> <p>For the accelerated earn rate, the cash back is capped at RM18 per reward category per month. E.g. the maximum cash back for Digital Lifestyle spend per month is RM18.</p>                                                                                                                                                                                                                                                                                                                               |

| 12  | Will I receive cash back beyond RM18 for the accelerated reward categories?               | <p>For any additional spend beyond the RM18 cap per accelerated reward category, no additional cash back will be earned. Refer illustration below.</p> <table><tr><th>No.</th><th>Description</th><th>Spend Categories</th><th>Merchant (Example)</th><th>Applicable Cash Back Rate</th><th>Cashback</th></tr><tr><td rowspan="6">1.</td><td rowspan="6">Person A spends a total of RM1,650 in the Statement Month within the following categories</td><td>Online Groceries: RM200</td><td><del>GrabMart</del></td><td>8%</td><td>RM16.00</td></tr><tr><td>Dining: RM300</td><td>Serai</td><td>8%</td><td>Capped at RM18.00</td></tr><tr><td>Online Entertainment: RM400</td><td><del>Netflix</del>, Spotify, PlayStation</td><td>8%</td><td>Capped at RM18.00</td></tr><tr><td>Shopping: RM400</td><td>H&amp;M</td><td>0.2%</td><td>RM0.80</td></tr><tr><td>Insurance: RM350</td><td>AIA</td><td>0.2%</td><td>RM0.70</td></tr><tr><td><b>Total Spend: RM1,650</b></td><td><b>N/A</b></td><td><b>N/A</b></td><td><b>RM53.50, rounded down to RM53.00</b></td></tr><tr><td rowspan="6">2.</td><td rowspan="6">Person B spends a total of RM1,200 in the Statement Month within the following categories</td><td>Online Groceries: RM200</td><td>Jaya Grocer (online only)</td><td>0.2%</td><td>RM0.40</td></tr><tr><td>Dining: RM300</td><td>Serai</td><td>0.2%</td><td>RM0.60</td></tr><tr><td>Online Entertainment: RM400</td><td><del>Netflix</del>, Spotify, PlayStation</td><td>0.2%</td><td>RM0.80</td></tr><tr><td>Shopping: RM200</td><td>H&amp;M</td><td>0.2%</td><td>RM0.40</td></tr><tr><td>Insurance: RM100</td><td>AIA</td><td>0.2%</td><td>RM0.20</td></tr><tr><td><b>Total Spend: RM1,200</b></td><td><b>N/A</b></td><td><b>N/A</b></td><td><b>RM2.40, rounded down to RM2.00</b></td></tr></table> | No.                                       | Description               | Spend Categories                        | Merchant (Example) | Applicable Cash Back Rate | Cashback | 1. | Person A spends a total of RM1,650 in the Statement Month within the following categories | Online Groceries: RM200 | <del>GrabMart</del> | 8% | RM16.00 | Dining: RM300 | Serai | 8% | Capped at RM18.00 | Online Entertainment: RM400 | <del>Netflix</del> , Spotify, PlayStation | 8% | Capped at RM18.00 | Shopping: RM400 | H&M | 0.2% | RM0.80 | Insurance: RM350 | AIA | 0.2% | RM0.70 | <b>Total Spend: RM1,650</b> | <b>N/A</b> | <b>N/A</b> | <b>RM53.50, rounded down to RM53.00</b> | 2. | Person B spends a total of RM1,200 in the Statement Month within the following categories | Online Groceries: RM200 | Jaya Grocer (online only) | 0.2% | RM0.40 | Dining: RM300 | Serai | 0.2% | RM0.60 | Online Entertainment: RM400 | <del>Netflix</del> , Spotify, PlayStation | 0.2% | RM0.80 | Shopping: RM200 | H&M | 0.2% | RM0.40 | Insurance: RM100 | AIA | 0.2% | RM0.20 | <b>Total Spend: RM1,200</b> | <b>N/A</b> | <b>N/A</b> | <b>RM2.40, rounded down to RM2.00</b> |
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| No. | Description                                                                               | Spend Categories                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Merchant (Example)                        | Applicable Cash Back Rate | Cashback                                |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
| 1.  | Person A spends a total of RM1,650 in the Statement Month within the following categories | Online Groceries: RM200                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <del>GrabMart</del>                       | 8%                        | RM16.00                                 |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
|     |                                                                                           | Dining: RM300                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Serai                                     | 8%                        | Capped at RM18.00                       |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
|     |                                                                                           | Online Entertainment: RM400                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <del>Netflix</del> , Spotify, PlayStation | 8%                        | Capped at RM18.00                       |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
|     |                                                                                           | Shopping: RM400                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | H&M                                       | 0.2%                      | RM0.80                                  |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
|     |                                                                                           | Insurance: RM350                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | AIA                                       | 0.2%                      | RM0.70                                  |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
|     |                                                                                           | <b>Total Spend: RM1,650</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>N/A</b>                                | <b>N/A</b>                | <b>RM53.50, rounded down to RM53.00</b> |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
| 2.  | Person B spends a total of RM1,200 in the Statement Month within the following categories | Online Groceries: RM200                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Jaya Grocer (online only)                 | 0.2%                      | RM0.40                                  |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
|     |                                                                                           | Dining: RM300                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Serai                                     | 0.2%                      | RM0.60                                  |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
|     |                                                                                           | Online Entertainment: RM400                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <del>Netflix</del> , Spotify, PlayStation | 0.2%                      | RM0.80                                  |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
|     |                                                                                           | Shopping: RM200                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | H&M                                       | 0.2%                      | RM0.40                                  |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
|     |                                                                                           | Insurance: RM100                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | AIA                                       | 0.2%                      | RM0.20                                  |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
|     |                                                                                           | <b>Total Spend: RM1,200</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>N/A</b>                                | <b>N/A</b>                | <b>RM2.40, rounded down to RM2.00</b>   |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
| 13  | What does it mean by 0% FX fee?                                                           | <p>The overseas transaction conversion fee (1% or other rate imposed) by Maybank is waived for cross-border offline spend (card present) in these 5 countries.</p> <ul style="list-style-type: none"><li>• Singapore</li><li>• Thailand</li><li>• Japan</li><li>• South Korea</li><li>• Indonesia</li></ul> <p>For scenarios such as card-not-present or spend in other countries, Maybank’s standard Overseas Transaction Conversion Fee applies.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                           |                           |                                         |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |
| 14  | Will I get two separate statements for my new card?                                       | No. You will receive one consolidated statement. Your payment methods remain the same. You can continue making payments seamlessly via Maybank2u, MAE app, or Interbank GIRO.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                           |                           |                                         |                    |                           |          |    |                                                                                           |                         |                     |    |         |               |       |    |                   |                             |                                           |    |                   |                 |     |      |        |                  |     |      |        |                             |            |            |                                         |    |                                                                                           |                         |                           |      |        |               |       |      |        |                             |                                           |      |        |                 |     |      |        |                  |     |      |        |                             |            |            |                                       |

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|----|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 15 | <p><b>Is there any impact to my auto-billing/recurring or card-on-file payments?</b></p>   | <p>No, there is no impact to your auto-billing or recurring payments that you have registered with your merchants. Rest assured that you can continue to make payments using the same card number.</p> <p>If you have your card information saved/ stored on your e-wallet or shopping apps, you will only need to update your new CVV and expiry date after receiving and activating your new card.</p> <p>(e.g.; If your existing Grab Card expires in December 2026 and you receive the new card in September 2026, your new card's expiry date will be September 2031)</p> |
| 16 | <p><b>Can I request to collect the new Credit Card at my preferred branch instead?</b></p> | <p>No, this option is not available. The new Credit Card will be mailed directly to your billing address.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 17 | <p><b>What will happen to my GrabCoins after the change?</b></p>                           | <p>Your GrabCoins will remain in the Grab app and will continue to expire six months from the date they are earned, in accordance with Grab's terms.</p>                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 18 | <p><b>Can I opt out of this change?</b></p>                                                | <p>All existing Grab Cardholders will enjoy the new benefits from <b>7 September 2026</b>. Existing benefits under the Grab Card will cease on <b>7 September 2026</b>.</p> <p>Customers who prefer alternative benefits may explore our other Credit Card offerings and apply via the standard process on Maybank2U or the MAE app.</p>                                                                                                                                                                                                                                       |
| 19 | <p><b>What will happen if I don't activate the new Credit Card?</b></p>                    | <p>To ensure uninterrupted service, please activate your new Credit Card as soon as possible. Your current Grab Card will be automatically deactivated at a later date.</p>                                                                                                                                                                                                                                                                                                                                                                                                    |