PRODUCT DISCLOSURE SHEET – American Express Platinum Charge Card

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on Charge Card.

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

Date: 14 Oct 2026

1 What is American Express Platinum Charge Card?

American Express Platinum Charge Card is a product where any outstanding must be paid in full on or before a specified date. Any unsettled amount will be subject to late payment charges. Charges will be approved based on your resources, spending and payment patterns.

2 Know Your Obligations

Monthly minimum payment:

- Outstanding balance must be settled in full by the due date. The Cardholder should notify Maybank within 20 days from the closing date of billing period as stated on the statement of the account should there be disputes or discrepancies.
- To take all reasonable precautions to prevent loss or theft of the Charge Card. If the Charge Card is lost or stolen, the Cardholder shall notify Maybank by telephone, fax or email immediately upon discovery of lost or theft and confirm the same in writing to Maybank
- The Principal Cardmember will be responsible and liable for all charges incurred by the supplementary Cardmember You are responsible for all transactions before reporting a lost or stolen card.

Annual Fee & Charges Include as below:

Card Type	Principle	Supplementary	Card Replacement
Amex Platinum Charge Card	RM3250	Waived – up to 4 supp cards	RM250

Fees and charges:

- **Late Payment Charge:** 3.5% of the outstanding repayment due, subject to a minimum of RM50, whichever is greater
- **Service Tax –** RM25/Card
- **Dishonoured Cheque –** RM100
- **Sales Draft Retrieval Fee –** RM15/copy
- **Cash Advance Fee –** Flat rate of 2.52% of the total amount of cash advance or minimum RM11.65, whichever is higher.
- **Overseas Transaction Conversion Rate –** Conversion rate determined by Amex with 1% charge imposed by us
- **Additional Statement Request Fee**
  - Statement period within 2 years : RM5/month
  - Statement period beyond 2 years : RM10/month

It is your responsibility to:



Read and understand the terms and conditions for the American Express Charge Card before you apply.



Think about your ability to repay before using your card



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



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

3 Know Your Risks

What happens if you ignore your obligations?

- You are required to make full payment for the monthly due statement. Failing to clear the full payment by due date every month may result in suspension of charging facility
- The late charges imposed are based on 3.5% of the total outstanding balance or RM 50 whichever is higher If you have problems paying for your charge card balances, contact us to discuss repayment alternatives. You should notify Maybank immediately after having found that your charge card is lost or stolen.
- The Bank may set off any credit balance in your account against outstanding card balances.
- The Bank may take legal action to recover outstanding amounts.
- Your credit score may be affected, making future credit more difficult or costly.
- Individual Liability: The Cardmember shall be liable for all charges whatsoever arising from all transactions effected with the Credit Card.

4 Key Terms

- Please promptly update us with any changes to your contact details to ensure timely correspondence.
- You are liable for all transactions performed using your credit card.
- You may be liable for unauthorised transactions if fraud, delay in reporting, or PIN disclosure occurs.
- If you fail to comply with the terms and conditions, we reserve the right to terminate your card.
- You may manage your contactless payment settings by:
  a. setting a lower daily cumulative limit for contactless transactions; and
  b. turning off the contactless payment function on your Card.

  These options are available through the Bank's designated channels. For more information on how to manage you contactless settings, please refer to the Bank's website or contact Amex Customer Care.

If you have any questions or require assistance on your charge card, you can:



Call Customer Care Centre at:
1800 88 0886 / 1800 88 9559



Visit us at
www.maybank2u.com



Email to:
amex.customercare@maybank.com.my

Customer's Acknowledgement*

Ensure you are filling in this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that Maybank has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

**A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:
Date: