

## American Express® Gold Credit Card: Membership Rewards™ All Year Long - Terms and Conditions

American Express® Gold Credit Card (“Cards”) Cardmembers are eligible to get Membership Rewards<sup>SM</sup> (“Membership Rewards”) subject to the following conditions:

1. Earn 5X Membership Rewards points for every Ringgit spend on groceries, Cathay Cineplexes, bookstores - Kinokuniya, Borders, Times and MPH, and Telco charges via Express Autopay - Celcom, Digi, Maxis and Telekom.
2. 2X Membership Rewards points for every RM1 spend in Malaysia or Overseas.
3. 1X Membership Rewards point for every RM1 spend on Education Institutions, Insurance Providers, Utilities, Petrol and Maybank 0% EzyPay Instalment Plan.
4. No Membership Rewards points will be awarded for every Ringgit spend at Government Bodies, payment via JomPAY and FPX.
5. Effective 8 July 2019, any reloads performed on e-Wallets using Maybank Cards will no longer be eligible for Membership Rewards points.
6. The following transactions are not taken into account in the accumulation of Membership Rewards Feature:  
Cash Advance, Refunded, disputed, unauthorized or fraudulent retail transactions; Payment of card annual membership fees, interest charges, late payment charge, cash advance fee; Any other form of service or miscellaneous fees.
7. Transactions made by the Supplementary American Express Gold Credit Card will also be entitled to the Membership Rewards points, whereas spend by Supplementary Cardmember will be included in the computation of the Principal Cardmember’s qualified spend and the Membership Rewards points will only credited to the Principal Card’s account. Only the Principal Cardmember will be able to make any points redemption.
8. Redemption of Rewards points is subject to Maybank’s (“the Bank”) sole discretion. Maybank reserves the right to withhold or cancel Membership Rewards points earned on credit card account, where the account is overdue, delinquent, closed, under investigation or the Cardmember is in dispute with the Bank.
9. Membership Rewards points earned are not transferable. Cardmembers are not allowed to sell their Membership Rewards Points to any other person.
10. Membership Rewards points that are awarded shall be automatically credited and reflected in the following monthly Card Account Statement.
11. Membership Rewards points shall be calculated based on a rate which determined by the Bank at its sole and absolute discretion and from time to time.
12. Maybank reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the features of the Membership Rewards (including but not limited to reduction in the Membership Rewards rewarded) and to vary, add or delete any of these

Terms and Conditions at any time at its absolute discretion by giving the Cardmembers twenty one (21) days notice via [www.maybank2u.com.my](http://www.maybank2u.com.my) or any other channel that Maybank deems appropriate.

13. Such termination or suspension by Maybank of the Membership Rewards Feature does not entitle the Cardmember to any claim or compensation against Maybank for any losses or damages incurred by the Cardmember as a result of the act of termination or suspension.
14. By reading this terms and conditions, Cardmember is agree to access to Maybank website at [www.maybank2u.com.my](http://www.maybank2u.com.my) at regular time to view the terms and conditions. This is to ensure that they are kept-up-date with any changes or variations made to the terms and conditions and seek clarification from Maybank should any of the terms or conditions be not fully understood.