



**FAQ : Card benefits of Maybank 2 American Express® Card (Gold & Platinum)**

**Q1 : The Card Benefits are for which Card Type?**

**A1 :**

| Card Visual   | Product Description                       |
|---|---|
|  | Maybank 2 Gold American Express® Card     |
|  | Maybank 2 Platinum American Express® Card |

**Q2 : What are the Card Benefits?**

**A2 :** The Card Benefits are as per the following :-

5% Cash Back on weekends (Saturday and Sunday):

- a) 5% Cash Back on weekends is capped at RM50 per Cardmember per calendar month.
- b) The following transactions are not taken into account in the accumulation of Cash Back:
  - Transactions for Maybank EzyCash, Maybank EzyPay Plus, Cash Treats, Cash Advance, and Balance Transfer;
  - Payment via JomPAY and FPX;
  - Refunded, disputed, unauthorized or fraudulent retail transactions;
  - Payment of annual card membership fees, interest Charges, late payment fees, cash advance fee;
  - Only Cash Back amount above RM1.00 will be awarded to Cardmember;
  - Any other form of service or miscellaneous fees.
- c) Effective 1 June 2019, 5% Cash Back will not be awarded for spend on government bodies and utilities:

| Category            | Merchant Category Code | Description                                       |
|---------------------|------------------------|---|
| Government Services | 9211                   | Court Costs (including Alimony and Child Support) |
|                     | 9222                   | Fines   |
|                     | 9223                   | Bail and Bond Payments                            |
|                     | 9311                   | Tax Payments                                      |
|                     | 9399                   | Government Services (Not Elsewhere Classified)    |
|                     | 9402                   | Postal Services - Government Only                 |
|                     | 9405                   | Intra-Government Transactions                     |

|           |      |  |
|-----------|------|--|
| Utilities | 4900 | <ol style="list-style-type: none"> <li>1. Electric: TNB, TNB Kiosk, Sabah Electricity, SESCO Sarawak Energy, etc.</li> <li>2. Gas: Gas Malaysia</li> <li>3. Sanitary: Indah Water Konsortium Sdn Bhd, etc.</li> <li>4. Water : Pengurusan Air Selangor Sdn.Bhd-Syabas, Jabatan Bekalan Air, etc</li> </ol> |
|-----------|------|--|

d) Effective 8 July 2019, any reloads performed on e-Wallets using Maybank Cards will no longer be eligible for Cash Back.

5X TreatsPoints on weekdays (Monday – Friday):

Effective 1 June 2019, TreatsPoints for every RM1 spend with Maybank 2 American Express Card will be awarded for spend on weekdays ONLY.

- a) 5X TreatsPoints is applicable to local and overseas spend on Maybank 2 American Express Card except transaction with Maybank 0% EzyPay Instalment Plan, at Education Institutions, Insurance Providers and Utilities (Electric, Gas, Sanitary and Water) which earn you 1X TreatsPoint. For petrol transactions, 5X TreatsPoints is capped at RM500 per transaction and transaction above RM500 will be awarded 1X TreatsPoint for every RM1 spend.
- b) No TreatsPoints will be awarded for every Ringgit spend on Maybank 2 American Express Card at Government Bodies, payment via JomPAY and FPX.
- c) Effective 8 July 2019, any reloads performed on e-Wallets using Maybank Cards will no longer be eligible for TreatsPoints.
- d) The following transactions are not taken into account in the accumulation of TreatsPoints Feature:
  - Transactions for Maybank EzyCash, Maybank EzyPay Plus, Cash Treats, Cash Advance, and Balance Transfer;
  - Payment via JomPAY and FPX;
  - Refunded, disputed, unauthorized or fraudulent retail transactions;
  - Payment of card annual fees, interest charges, late payment fees, cash advance fee;
  - Any other form of service or miscellaneous fees.

**Q3 : Please explain further on “For petrol transactions, 5X TreatsPoints is capped at RM500 per transaction and transactions above RM500 will be awarded 1X TreatsPoint for every RM1 spend”?**

**A3 :** Any transaction on petrol of RM500 and below will earn 5X TP, transaction above RM500, Cardmember will earn 1 TP for RM1 spend.

Examples:

| Example   | Petrol Transaction Amount | Total TreatsPoints |
|-----------|---------------------------|--------------------|
| Example 1 | RM250                     | 1,250 TP (5X)      |
| Example 2 | RM500                     | 2,500 TP (5X)      |
| Example 3 | RM501                     | 501 TP (1X)        |

**Q4 : How do I earn the 5% Cash Back on weekends?**

A4 : Earn 5% Cash Back when you spend with your Maybank 2 American Express Card during weekends in local and overseas; excluding transactions for Maybank EzyCash, Maybank EzyPay Plus, Cash Treats, Cash Advance and Balance Transfer; Transaction at government bodies, utilities and payment via JomPAY and PFX are not applicable for Cash Back. Cash Back is capped at RM50 per Principal Cardmember per calendar month.

**Q5 : If I have Supplementary card(s), their purchases qualify for the 5% Cash Back?**

A5 : Spend by Supplementary Cardmember will be included in the computation of the Principal Cardmember's spend. Cash Back will be credited into the Principal's account only and capped at RM50 per calendar month.

**Q6 : When can I get the Cash Back?**

A6 : The Cash Back will be credited on the 1<sup>st</sup> of the following month (next month's statement).

For example,

Statement Cycle Date: 21<sup>st</sup> of March 2017

Cardmember spend RM1,000 on 18<sup>th</sup> of March 2017

5% Cash Back: RM50 (credited on 1<sup>st</sup> April 2017)

**Q7 : If my account billing date is on 14<sup>th</sup> every month and I spend on the 14<sup>th</sup>, will I get the Cash Back on my next month statement?**

A7 : Yes, you will get your Cash Back on every 1<sup>st</sup> of the following month regardless of the billing date.

For example,

Month of April spending: RM1,000

5% Cash Back: RM50 (credited in 1<sup>st</sup> May)

**Q8 : I will get Cash Back on weekend spend, but will I also earn TreatsPoints at the same time?**

A8 : No TreatsPoints will be awarded for spend on weekends.

**Q9 : The 5X TreatsPoints include which categories?**

| Card Type               | Local | Overseas | Petrol <sup>1</sup> | Government | Education | Utilities | Maybank EzyPay | Insurance |
|-------------------------|-------|----------|---------------------|------------|-----------|-----------|----------------|-----------|
| M2C Amex Gold           | 5X TP | 5X TP    | 5X TP               | 0          | 1X TP     | 1X TP     | 1X TP          | 1X TP     |
| M2C Amex Platinum       | 5X TP | 5X TP    | 5X TP               | 0          | 1X TP     | 1X TP     | 1X TP          | 1X TP     |
| M2C Visa Gold           | 1X TP | 1X TP    | 1X TP               | 0          | 1X TP     | 1X TP     | 1X TP          | 1X TP     |
| M2C Visa Platinum       | 1X TP | 1X TP    | 1X TP               | 0          | 1X TP     | 1X TP     | 1X TP          | 1X TP     |
| M2C Mastercard Gold     | 1X TP | 1X TP    | 1X TP               | 0          | 1X TP     | 1X TP     | 1X TP          | 1X TP     |
| M2C Mastercard Platinum | 1X TP | 1X TP    | 1X TP               | 0          | 1X TP     | 1X TP     | 1X TP          | 1X TP     |

<sup>1</sup>For petrol transactions, 5X TreatsPoints is capped at RM500 per transaction and transactions above RM500 will be awarded 1X TreatsPoint for every RM1 spend.