


## **Maybank Islamic Ikhwan American Express Platinum Credit Card-i - FAQ**

**Q1: When the new benefits of the Maybank Islamic Ikhwan American Express Platinum Credit Card-i will be launched?**

A1: The new benefits of the Maybank Islamic Ikhwan American Express Platinum Credit Card-i will be launched on 12 December 2022.

**Q2: What does the visual of the new the Maybank Islamic Ikhwan American Express Platinum Credit Card-i looks like?**

A2 :

Card Visual	Product Description
 The image shows the front of a Maybank Islamic Ikhwan American Express Platinum Credit Card-i. The card is dark grey with a subtle geometric pattern. At the top left is the Maybank Islamic logo. In the center, the word 'PLATINUM' is displayed. Below it, there are two curved lines, one green and one blue, with the text 'Valid Thru' and 'Member Since' respectively. At the bottom right is the American Express logo.	Maybank Islamic Ikhwan American Express Platinum Credit Card-i

**Q3 What is the impact for the newly-launched Maybank Islamic Ikhwan American Express Platinum Credit Card-i to the existing Cardmembers?**

A3: Existing Maybank Islamic Ikhwan American Express Platinum Credit Card-i Cardmembers can still use their card as per usual and at the same time enjoy the new and existing benefits of the card.

**Q4: What are the benefits of the new Maybank Islamic Ikhwan American Express Platinum Credit Card-i?**

A4: The Card Benefits are:

- (New) 8% Cash Back on online spend capped at maximum of RM50 per month throughout the year except for the months of Ramadhan and Syawal.
- (New) 8% Cash Back on online spend capped at maximum of RM100 per month for the months of Ramadhan and Syawal.
- (New) Welcome Gift of RM25 Cash Back will be awarded upon a minimum accumulative spend of RM300 on retail spends within 60 days from the date the card is approved.
- Get Rewarded with TreatsPoints when you spend:
  - (New) 3x TreatsPoints will be awarded for every 1 Ringgit Malaysia spend on selected Eco Friendly Merchants.
  - RM1 = 2x TreatsPoints will be awarded for every 1 Ringgit Malaysia on selected Retail transactions except Petrol, Government utilities, Education and Takaful.
  - RM1 = 1x TreatsPoints for Petrol, Government utilities, Education and Takaful

The Cash Back awarded is based on all online spending using Maybank Islamic Ikhwan American Express Platinum Credit Card-i EXCEPT the following:

- Transactions for Maybank EzyCash/-i, Maybank EzyPay Plus/-i, Maybank Ezypay/-i (monthly recurring transaction only), Cash Treats/-i, Cash Advance, Balance Transfer/-i, Quasi Cash.
- Payment to JomPay
- FPX transaction - payment to service providers.
- Refunded, disputed, unauthorized or fraudulent retail transactions;
- Payment for transactions fee, payment of annual card membership fees, profit payments, late payment fees, charges for cash withdrawals;
- Any other form of service or miscellaneous fees i.e. legal fees, statement reprint request fees etc.
- Government Bodies and utilities (effective 1 June 2019), e-wallets reloads (effective 8 July 2019)

**Q5: How much is the Annual Fee of the card (including supplementary cards)?**

A5: Cardmembers will enjoy lifetime fee waiver.

**Q6: Who can apply and what is the minimum annual income required for the card?**

A6: Malaysian with minimum annual income of RM40,000.

Principal Cardmembers: Aged between 21 to 65 years old

Supplementary Cardmembers: Aged between 18 years old to 65 years old

**Q7: How do I apply for the card?**

A7: There are various ways for customers to apply for the Maybank Islamic Ikhwan American Express Credit Card-i.

- You can apply for the card online through our website at [www.maybank2u.com.my](http://www.maybank2u.com.my);
- Applying through the American Express website; or
- Applying at your nearest Maybank/Maybank Islamic Branches.

**Q8: If I have Supplementary card(s), whether my online spending will be taken into account for the 8% Cash Back rewards?**

A8: Yes, transactions made by the Supplementary Maybank Islamic Ikhwan American Express Platinum Credit Card-i will also be entitled to the Cash Back, whereas spend by Supplementary Cardmember will be aggregated with the Principal Card spending. The Cash Back will be awarded to the Principal Card's account.

**Q9: How to determine which months are Ramadhan and Syawal Month every year where cardmembers can earn up to RM100 cash back during these two (2) months?**

A9: The Ramadhan and Syawal month will be following on the month when the first day of Ramadhan and first day of Syawal are expected according to the calendar.

Example:

Ramadhan in 2023 is expected to fall on 22 March and first day of Hari Raya (Syawal) is expected to fall on 21 April. Hence, online spending made in March & April 2023 will eligible for up to

RM100 Cash Back monthly for Maybank Islamic Ikhwan American Express Platinum Credit Card Cardmember.

**Months of Ramadhan & Hari Raya from 2023 - 2033**

Year	Ramadhan Month	Hari Raya Month
2023	March	April
2024	March	March
2025	March	April
2026	February	March
2027	February	March
2028	January	February
2029	January	February
2030	January	February
2031	December	January
2032	December	January
2033	December	January

**Q10: Will I also earn TreatsPoints at the same time?**

A10: Yes, the Maybank Islamic Ikhwan American Express Platinum Credit Card-i Cardmembers will be awarded with TreatsPoints on their spending below, excluding online spending:

- RM1 = 3x TreatsPoints for selected Eco Friendly Merchants
- RM1 = 2x TreatsPoints will be awarded for every 1 Ringgit Malaysia on selected Retail transactions except Petrol, Government utilities, Education and Takaful.
- RM1 = 1x TreatsPoints for Petrol, Government utilities, Education and Takaful

**Q11: When will I receive my Cash Back after using the card?**

A11: Cash Back is awarded to the Principal Credit Card account by the 15<sup>th</sup> of the next calendar month.

**Q12: Where can I track the Cash Back that were awarded to my card?**

Q12: You can track the Cash Back earned through your monthly statement or from Maybank2u website / Maybank2u App account once the Cash Back are awarded by 15<sup>th</sup> of the next calendar month.

**Q13: Can I use my Cash Back or TreatsPoints to off-set Service Tax or redemption of vouchers/items/Airmiles?**

A13: No.

**Q14: If my transaction is cancelled/ reversed/ refunded, what will happen to my Cash Back and TreatsPoints?**

A14: The awarded Cash Back and TreatsPoints will be reversed accordingly.

**Q15: As an existing Maybank Islamic Ikhwan American Express Credit Card-i Cardmember, will I be eligible for the Welcome Gift?**

A15: No, the Welcome Gift will only be awarded to the new Maybank Islamic Ikhwan American Express Credit Cardmember upon a minimum accumulative spend of RM300 on retail spends within 60 calendar days from the date the card is approved.

**Q16: Is the Welcome Gift extended to Maybank Islamic Ikhwan American Express Credit Card Supplementary Cardmembers?**

A16: Supplementary Cardmembers will not receive the Welcome Gift.

**Q17: I have not received any Welcome Gift after fulfilling the accumulative spend of RM300 on retail spends within 60 days from the date the card is approved.**

A17: The RM25 Cash Back Welcome Gift will be awarded to the Principal Credit Card account the next following month by 15<sup>th</sup> of the next calendar month.

**Q18: If I am an existing Maybank Islamic Ikhwan American Express Credit Cardmember, can I request to replace my card with the new design?**

A18: Yes, you may request for replacement by:

1. Visiting to the nearest Maybank/Maybank Islamic Branches; or
2. Visiting to the Maybank Card Centre at Gardens Mall, One Utama Shopping Mall, KLCC or Menara Maybank Kuala Lumpur Branch; or
3. Reach out to Maybank Customer Care Hotline at 1-300-88-6688 or email at [mbbcardservices@maybank.com.my](mailto:mbbcardservices@maybank.com.my).

Note: Replacement fee might apply.

**Q19: My Card expires from April 2023 onwards, will I be getting the new Maybank Islamic Ikhwan American Express Platinum Credit Card design?**

A19: Yes, you will receive the Maybank Islamic Ikhwan American Express Platinum Credit Card-i with new design.

**Q20: I have yet to receive my Maybank Islamic Ikhwan American Express Platinum Credit Card, what should I do?**

A20: You may contact our Maybank Group Customer Care at 1-800-88-1801 for assistance.

**Q21: When will the Service Tax be charged to my new Maybank Islamic Ikhwan American Express Platinum Credit Card-i?**

A21: For new cards, Service Tax will be imposed upon activation of the card. If the card is not activated within 3 months, the Service Tax will be imposed on the 3rd month.

**Q22: What is the difference between the new and previous Maybank Islamic Ikhwan American Express Platinum Credit Card material?**

A22: The new Maybank Islamic Ikhwan American Express Platinum Credit Card is made of bio-sourced Polylactic acid (PLA) material made from non-edible corn. PLA is a sustainable plastic substitute made with renewable bio-sourced resources. It is non-petroleum-based and non-toxic if incinerated.