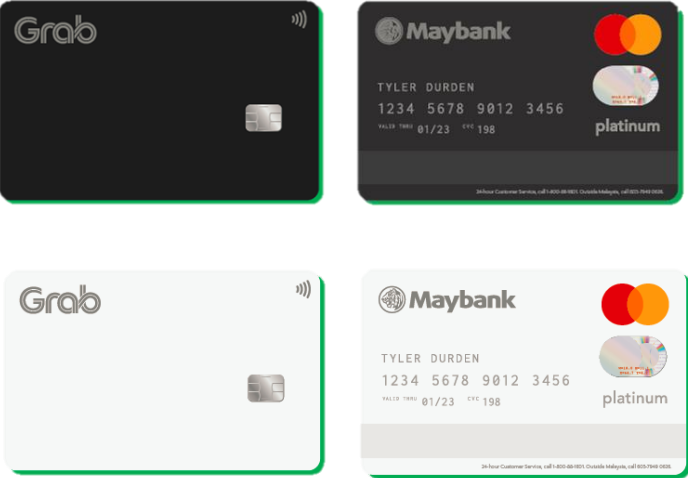


FAQ: Maybank GRAB Mastercard Platinum Credit Card

Q1 : What does the visual of the Card look like?

A1 :

Card Visual	Product Description
	<p>Maybank GRAB Mastercard Platinum Credit Card</p>

Q2 : What are the Maybank GRAB Mastercard Platinum Credit Card's Benefits?

A2 : The New Card Benefits are:

- Welcome gift of 1,000 GrabRewards Points (GRP) will be awarded upon first spend.
- Welcome gift of 5 X RM5 GrabRide voucher and 5 X RM5 GrabFood voucher will be awarded upon a minimum accumulative spend of RM300 in the Grab application within 45 days from the date the card is approved.
- Get rewarded with GrabRewards Points when you spend:
 - 1 GRP will be rewarded for every 1 Ringgit Malaysia spent on GRAB & GRABPAY (including GRAB e-wallet reloads).
 - 1 GRP will be rewarded for every 3 Ringgit Malaysia spent locally (excluding any Grab transactions).
- The same phone number associated with your Grab account must be used for this Maybank GRAB Mastercard Platinum Credit Card in order to receive GrabRewards Points.

- The GrabRewards Points awarded from the utilisation of this Maybank GRAB Mastercard Platinum Credit Card will be automatically credited into your Grab Account if the phone number associated and registered for your Grab Account is the same as the phone number registered for this Maybank GRAB Mastercard Platinum Credit Card.
- If the phone number registered for the Maybank GRAB Mastercard Platinum Credit Card is not the same as the phone number associated and registered for your Shopee Account, the accumulated GrabRewards Points awarded from the utilisation of the Credit Card will be forfeited.
- No claw back of the forfeited accumulated GrabRewards Points will be entertained.

Note:

The following transactions are not taken into account in the accumulation of GrabRewards Points:

- Maybank EzyCash, Maybank EzyPay Instalment, Maybank EzyPay Plus, Cash Treats, Cash Advance, Balance Transfer;
- Transaction at Government Bodies and any reloads on e-wallets (except Grab e-wallet);
- Payment via JomPAY and FPX;
- 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.

Q3 : What is the Annual Fee for the card (including supplementary cards)?

A3 : This card is FREE for life.

Q4 : Who can apply for this card and what is the minimum annual income?

A4 : Principal Cardmembers: Aged between 21 to 65 years old

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

Minimum Income:

Malaysians: RM36,000

Q5 : How do I apply for the card?

A5 : There are various ways for customers to apply for the new Maybank GRAB Platinum Mastercard Credit Card.

- You can apply for the card online through our website at www.maybank2u.com.my;
- Applying through a link in the Grab app;
- By scanning the QR code which is available in the Grab vehicles.

Q6 : If I have an existing Grab account, will I be able to link it with the card?

A6 : Yes, the newly applied Maybank GRAB Platinum Mastercard Credit Card can be added into the existing Grab account in Grab's app. Kindly note that the existing Grab account has to share the same mobile number that was used to apply for the Maybank GRAB Platinum Mastercard Credit Card. The steps to add credit card in Grab's app is available at <https://help.grab.com/passenger/en-my/115014922167-How-to-add-my-card>

Q7 : As an existing Grab account user, will I be eligible for the 1,000 Welcome GrabRewards Points?

A7 : Yes, the 1,000 Welcome GrabRewards Points will be credited into your existing Grab account as long as your mobile number in the Grab account is the same as the mobile number of your Maybank GRAB Platinum Mastercard Credit Card.

Note: 1,000 Welcome GrabRewards Points will only be rewarded to the principal cardmember.

Q8 : Are there any extra features for Maybank GRAB Mastercard Platinum Credit Card?

A8 : Yes, customers will enjoy:

- Accelerated Platinum Grab Membership Upgrade for 6-months
- More exclusive privileges with Mastercard Priceless™ Specials at <https://specials.priceless.com/en-my/homepage>

Q9 : Are the welcome rewards extended to Maybank GRAB Mastercard Platinum Credit Card supplementary cardmembers?

A9 : Supplementary cardmembers will not receive neither the 1,000 Maybank GrabRewards Points nor the 5X GrabRide & 5x GrabFood vouchers.

Q10 : Are supplementary cardmembers entitled to Maybank GrabRewards Points?

A10 : The GrabRewards Points will be given to Principal cardmember only, based on the combination of both Principal and Supplementary cardmember's spending.

Q11 : When will I receive my Maybank GrabRewards Points after using the card?

A11 : The Maybank GrabRewards Points will be updated in the Grab application on a T + (3 to 5) working days basis, once the transaction is posted into the Maybank GRAB Mastercard Platinum Credit Card.

Q12 : Where can I track my collected Maybank GrabRewards Points?

A12 : You can track the points in your Maybank GRAB Mastercard Platinum Credit Card monthly statement and also in the Grab application. The steps to check GrabRewards Points are available at <https://help.grab.com/passenger/en-my/115010442048>

Q13 : What will happen to Cardmember's existing Maybank GrabRewards Points once the card is lost or fraud or transfer under miscellaneous?

A13 : The points will remain in your Grab Account. If there is any issue with GrabRewards Points, you may contact Grab customer service 24/7 at hotline 03-27881300.

Q14 : What will happen to my Grab account if my physical card is lost or it is cancelled due to fraud and is replaced with a new card?

A14 : Your Grab account will remain. Once your card has been replaced, please add the replaced card details into the Grab app.

Q15 : How do I know if my application has been approved?

A15 : You will receive either SMS, email or push notification from Maybank to inform you on the status of your application.

Q16 : What is a digital Maybank GRAB Mastercard Platinum Credit Card and physical Maybank GRAB Mastercard Platinum Credit Card?

A16 : A digital Grab Card is a virtual copy of the Maybank GRAB Mastercard Platinum Credit Card.

Existing Maybank customer will receive a digital Grab card which can be viewed in M2U within the same day after the application is approved. A physical Maybank Grab Mastercard Platinum will be issued as well.

Note: The digital Grab card details can be viewed on Maybank2U website. A digital Grab Card will only be issued to existing Maybank2u customers. New-to-bank or existing customers with no Maybank2U access will not receive a virtual card.

Q17 : What is the validity of the digital Maybank GRAB Mastercard Platinum Credit Card?

A17 : The digital card will be deactivated 10 calendar days after approval.

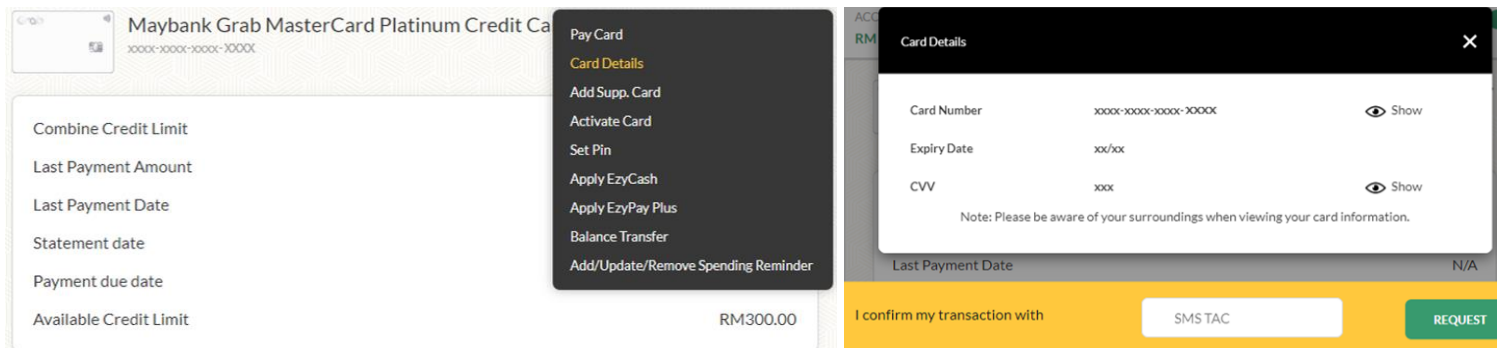
Q18 : Can I use the digital Grab card prior to receiving the physical card?

A18 : Yes, the digital Grab card has a card limit of RM300 that can be used for transactions within the Grab app only until the physical card arrives. Once you have activated the physical card, the digital card will be automatically deactivated.

Note: If customer did not activate the physical card, the deactivation of the digital card happens after the 10 days grace period.

Q19 : Where can I view my digital Maybank GRAB Mastercard Platinum Credit Card?

A19 : You can view the digital card details (card number and CVV) from Maybank2U website only. TAC is required to view the card number or CVV.



Q20 : Will my digital Grab card be automatically cancelled upon cancellation of my physical Maybank Grab Mastercard Platinum Credit Card?

A20 : If you choose to cancel your physical card, your digital Grab card will also be deactivated.

Q21 : I have yet to receive my Grab credit card, what should I do?

A21 : You may contact our Maybank Group Customer Care at 1-800-88-1801 for assistance.

Q22 : I have not received any welcome gift after activating my Grab Credit Card, do I need to contact Grab or Maybank's Customer Service?

A22 : You should receive the 1,000 Welcome GrabRewards Points within T+ (3 to 5 days) after the card has been activated. Each user is only eligible for one lifetime welcome gift. Otherwise, kindly contact our Maybank Group Customer Care at 1-800-88-1801 for assistance.

Q23 : If my card was used in a fraudulent transaction or lost, what will happen to the GrabRewards Points?

A23 : Once the fraudulent transaction is cancelled, the allocated GrabRewards points will be deducted accordingly.

Q24 : When will the Service Tax be charged to my new Maybank Grab Mastercard Platinum Credit Card? Is it upon the first spend on the digital Grab card or the activation of the physical Grab card?

A24 : 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.

Q25 : Can I use my GrabRewards Points to off-set Service Tax or redemption of vouchers/items/Airmiles?

A25 : No.

Q26 : If a VAT refund is transferred into Maybank Grab Mastercard Platinum Credit Card, what will happen to the points?

A26 : In this case, the transfer will cause a Grab point deduction. It is advisable to refund the tax back to its original credit card to avoid such issue.

Q27 : If my transaction is cancelled/ reversed/ refunded, what will happen to my GrabRewards Points?

A27 : The awarded GrabRewards Points will be reversed accordingly.

Q28 : Is there any expiry for GrabRewards Points?

A28 : For GrabRewards Points utilization and expiration, customers should refer to GrabRewards' T&C at <https://www.grab.com/my/rewards/>

Q29 : Can points earned from other card type be transferred to Maybank Grab Mastercard Platinum Credit Card?

A29 : No.

Q30 : If I cancel my existing Maybank card upon approval of Maybank Grab Mastercard Platinum Credit Card, can I request to transfer the TreatsPoints from the cancelled card to Maybank Grab Mastercard Platinum Credit Card?

A30 : No. You are not allowed to transfer the TreatsPoints from any of the cancelled card to Maybank Grab Mastercard Platinum Credit Card.

Q31 : Can I change the colour of Maybank Grab Mastercard Platinum Credit Card?

A31 : Upon successful submission, you are not allowed to change the colour of the card which you have opted. Any request to change the colour of the card will be subject to the service tax of RM25 as it would be considered as new card. This SST will not be waived.