

American Express® Cash Back Gold Credit Card: 1% Cash Back on local spend and 1.5% Cash Back on overseas spend - Terms and Conditions

American Express Cash Back Gold Credit Card (“Card”) Cardmembers shall be entitled to 1% Cash Back on local spend and 1.5% Cash Back on overseas spend (“Cash Back”) subject to the following conditions:

1. The **1% Cash Back on local spend** to be rewarded is based on Cardmember spend with American Express Cash Back Gold Credit Card everyday in Malaysia. The following transactions are not taken into account in the accumulation of Cash Back:
 - Transactions for Maybank EzyCash, Maybank EzyPay Instalment, Maybank EzyPay Plus, Cash Treats, Cash Advance, and Balance Transfer;
 - Refunded, disputed, unauthorized or fraudulent retail transactions;
 - Payment of card annual membership fees, interest charges, late payment fees, cash advance fee;
 - Any other form of service or miscellaneous fees;
2. The following transactions are not taken into account in the 1% Cash Back on local spend calculation :

Category	Merchant Category Code	Description
Government Services	9222	Fines
	9399	Government Services (Not Elsewhere Classified)
	9405	Intra-Government Transactions
	9402	Postal Services - Government Only
	9311	Tax Payments
	9211	Court Costs (including Alimony and Child Support)
Utilities	4900	1. Electric: TNB, TNB Kiosk, Sabah Electricity, Sesco Sarawak Energy 2. Gas: Gas Malaysia 3. Sanitary: Indah Water Konsortium Sdn Bhd 4. Water : Pengurusan Air Selangor Sdn. Bhd- Syabas

3. The **1.5% Cash Back on overseas spend** to be rewarded is based on Cardmember spend with American Express Cash Back Gold Credit Card everyday overseas. The following transactions are not taken into account in the accumulation of Cash Back:
 - Refunded, disputed, unauthorized or fraudulent retail transactions.
4. Subject to the eligibility criteria specified above, transactions made by the Supplementary American Express Cash Back Gold Credit Card Cardmember will also be entitled to the Cash Back, whereas spend by Supplementary Cardmember will be included in the computation of the Principal Cardmember’s qualified spend and the Cash Back will only credited to the Principal Cardmember’s account.
5. The Cash Back is unlimited, there is no capping of the Cash Back to be awarded to Cardmembers.
6. Split and/or repetitive transactions of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.

- Cash Back shall be automatically credited and reflected in the following month Card Statement.

For example,

Statement Cycle Date: 21st of September 2017

Cardmember spent locally RM1,000 on 18th of September 2017

Cash Back: RM10 (credited on 1st October 2017) and will be reflected in Cardmember's statement on 21 October 2017

- Cash Back shall be calculated based on single transaction. 1% Cash Back on local spend and 1.5% Cash Back on overseas spend value will be taken based on 2 decimals and will not rounded up or rounded down.

Example:

Transaction Amount	x 1% Cash Back on local spend	Awarded Cash Back
RM500.10	RM5.001	RM5.00
RM599	RM5.99	RM5.99
RM999.90	RM9.999	RM9.99

Transaction Amount conversion to RM	x 1.5 % Cash Back on overseas spend	Awarded Cash Back
RM500.10	RM7.502	RM7.50
RM599	RM8.985	RM8.98
RM999.90	RM14.999	RM14.99

- Cash Back shall be calculated based on a rate which determined by Maybank ("the Bank") at its sole and absolute discretion and from time to time.
- Maybank reserves the right to withhold or cancel Cash Back rewarded where the account is overdue, delinquent, closed, under investigation or the Cardmember is in dispute with the Bank.
- Maybank reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the features of the Cash Back (including but not limited to reduction in the Cash Back 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 or americanexpress.com.my or any other channel that Maybank deems appropriate.
- Such termination or suspension by Maybank of the Cash Back 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.
- By reading this terms and conditions, Cardmember is agree to access to Maybank at www.maybank2u.com.my or American Express website Malaysia at americanexpress.com.my 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.