

Terms and Conditions for Maybank Malaysia Premier Wealth Total Rewards Programme

1. General Terms

1.1 This Premier Wealth Total Rewards Programme (“Programme”) is only available to Premier Wealth individual account holders (“Customers”) of Maybank Malaysia, including accounts held with Malayan Banking Berhad and Maybank Islamic Berhad (collectively referred to as “Maybank”), with a valid TreatsPoints earning Maybank Credit Card and an active Private Banking Account or Private Banking Account-i.

1.2 This Programme commenced from 8th May 2017 and will end on a date to be determined by Maybank at its absolute discretion.

1.3 The Participating Products (as defined below) in the Programme are:

- Private Banking Account and Private Banking Account-i
- Life Insurance and Takaful products
- Mortgage (Conventional and Islamic)
- TreatsPoints earning Maybank Credit Cards (Conventional and Islamic)
- Investment products

1.4 The reward for the Programme is in the form of Maybank TreatsPoints and shall be awarded to the participating Customers, subject to Bank’s discretion.

1.5 The Maybank TreatsPoints (“TreatPoints”) will be credited into the Customers valid and active TreatsPoint earning Maybank Credit Card on a monthly basis. No TreatsPoints will be awarded should the Customers cancel all their valid TreatsPoints earning Maybank Credit Cards before the TreatsPoints computation.

1.6 To be eligible for the TreatsPoints under the Programme, Customers must fulfil the eligibility criteria as set out in the Terms and Conditions herein.

1.7 Customers must continue to be enrolled in the Programme at the month end for TreatsPoints computation.

2. Eligibility Criteria for TreatsPoints under Programme

2.1 The Customers must have the following:-

- an active Private Banking Account and/or Private Banking Account-i; and
- any valid TreatsPoints earning Maybank Credit Card

2.2 The TreatsPoints can only be earned on Deposits/Mudarabah IA (Daily Fund-i), Investments, Life Insurance and Takaful, Mortgage and/or Retail Purchases. The purchases must be made using a valid Maybank 2 Cards Premier and/or Visa Infinite Credit Card.

2.3 This Programme is ONLY eligible to Premier Wealth Customers with Premier code tagged.

2.4 The Programme is open to all new and existing individual customers of Maybank of 18 years and above, both Malaysian and non-Malaysian Residents, who open and/or maintain:

- Any combination or single product of deposits and investments; Investable Assets above RM 250,000; OR
- Any combination or single product of financing, deposits and investments; Total Financial Assets above RM 1,000,000

2.5 Customers must be the sole account holders of the participating products or if the account is a joint account, the Customers must be the primary account holders of that joint account.

3. Participating Products

3.1 Deposits/Mudarabah Investment Account (IA) (Daily Fund-i)

3.1.1 The deposit/Mudarabah IA (Daily Fund-i) products participating in this Programme consist of Conventional and Islamic products namely Private Banking Account and/or Private Banking Account-i (“Participating Deposit/Mudarabah Investment Account (IA) (Daily Fund-i) Product”). The Participating Deposit/Mudarabah Investment Account (IA) (Daily Fund-i) Products are subject to changes at the sole discretion of Maybank with twenty-one (21) days prior notice.

Private Banking Account Holders

3.1.2 For existing Private Banking Account holders, the computation of the qualifying incremental Average Daily Balance (ADB) growth of deposit is based on current month ADB in MYR minus previous month ADB in MYR (or such other computation as may be determined by Maybank from time to time).

3.1.3 For Customers who open a new Private Banking Account, the previous average month-end balance will be zero. Same computation of the qualifying incremental ADB growth of deposits applies.

3.1.4 If Customers have more than one active Private Banking Accounts, only one (1) account with the highest incremental growth will be selected for TreatsPoints computation.

3.1.5 If Customers have more than one active Private Banking Accounts with the same incremental growth, the Private Banking Account with the latest opening date will be selected for TreatsPoints computation.

3.1.6 If Customers have more than one active Private Banking Accounts with the same opening date and same incremental average daily balance (ADB) growth, only one of the Private Banking Accounts will be selected.

3.1.7 For each incremental ADB growth of RM 50,000, Customers will be eligible for 1,000 TreatsPoints. The maximum TreatsPoints eligible per Customer per month is 50,000.

Incremental Growth calculation for Private Banking Account

Block	Incremental ADB Growth	TreatsPoints
1	RM 50,000	1,000
2	RM 100,000	2,000
3	RM 150,000	3,000
↓	Up to the maximum of RM 2,500,000 Incremental ADB Growth	
50	RM 2,500,000	50,000

Note: The Maximum TreatsPoints is 50,000 per customer per month.

Customers will enjoy TreatPoints according to their respective blocks. If the customers' incremental ADB growth does not reach the respective block, the TreatPoints will follow the previous block. If lesser than RM 50,000 incremental ADB Growth, no TreatPoints will be awarded.

3.1.8 For Private Banking Account with negative balance and negative incremental ADB growth, the value will be considered as zero. No Treat Points will be awarded.

3.1.9 If Customers close their Private Banking Account before the current month-end, they will not be eligible for any TreatsPoints.

Private Banking Account-i Holders

3.1.10 For existing Private Banking Account-i holders, the computation of the qualifying incremental ADB growth of placement is based on current month average daily balance in MYR minus previous month average daily balance in MYR (or such other computation as may be determined by Maybank from time to time).

3.1.11 For Customers who open a new Private Banking Account-i, the previous average month-end balance will be zero. Same computation of the qualifying incremental ADB growth of placement applies.

3.1.12 If Customers have more than one active Private Banking Account-i(s), only one (1) account with the highest incremental growth will be selected for TreatsPoints computation.

3.1.13 If Customers have more than one active Private Banking Account-i with the same incremental growth, the Private Banking Account-i with the latest opening date will be selected for TreatsPoints computation.

3.1.14 If Customers have more than one active Private Banking Account-i(s) with the same opening date and same incremental ADB growth, only one of the Private Banking Account-i will be selected.

3.1.15 For each incremental ADB growth of RM 50,000, Customers will be eligible for 1,000 TreatsPoints. The maximum TreatsPoints eligible per Customer per month is 50,000.

Incremental Growth calculation for Private Banking Account-i

Block	Incremental ADB Growth	TreatsPoints
1	RM 50,000	1,000
2	RM 100,000	2,000
3	RM 150,000	3,000
↓	Up to the maximum of RM 2,500,000 Incremental ADB Growth	
50	RM 2,500,000	50,000

Note: The Maximum TreatsPoints is 50,000 per customer per month.

Customers will enjoy TreatPoints according to their respective blocks. If the customers' incremental ADB growth does not reach the respective block, the TreatPoints will follow the previous block. If lesser than RM 50,000 incremental ADB Growth, no TreatPoints will be awarded.

3.1.16 Private Banking Account-i with negative balance and negative incremental ADB growth, the value will be considered as zero. No Treat Points will be awarded.

3.1.17 If Customers close their Private Banking Account-i before the current month-end, they will not be eligible for any TreatsPoints.

Private Banking Account and Private Banking Account-i Holders

3.1.18 If Customers have one Private Banking Account and one Private Banking Account-i, both accounts will be considered for TreatsPoints computation.

3.1.19 In the event Customers have more than one accounts of the same type (Private Banking Account and Private Banking Account-i), one account of the Private Banking Account and one account of the Private Banking Account-i will be selected based on highest incremental growth. If accounts of the same type have same incremental growth, account with the latest opening date will be selected for TreatsPoints computation. (Please refer to Illustration A)

Illustration A

Customer has two (2) Private Banking Accounts and two (2) Private Banking Account-i(s). Only one (1) Private Banking Account and only one (1) Private Banking Account-i with highest incremental growth will be selected.

Should two (2) Private Banking Accounts and two (2) Private Banking Account-i(s) have the same incremental growth and same opening date, only one of each Private Banking Account and Private Banking Account-i will be selected.

ADB Formula (Average Daily Balance)

For new & existing customers, formula for ADB calculation of participating accounts opened before the Programme is as follows:

$$\frac{\text{Total end day balance of account from 1st day of the month to the last day of the month}}{\text{Number of days in a month}}$$

3.2 Investment

3.2.1 The investment products participating in this Programme are Dual Currency Linked Investment, Retail Bond and Structured Products (“Participating Investment Products”) issued/distributed by Malayan Banking Berhad. This shall exclude products issued by Maybank Investment Bank. The Participating Investment Products are subject to changes at the sole discretion of Maybank with twenty-one (21) days prior notice.

3.2.2 The TreatsPoints will be calculated based on total new gross investment amount of each Participating Investment Product for the month subject to the following minimum investment amount per transaction:

- Dual Currency Investment - minimum RM 50,000 per transaction
- Structured Product - minimum RM 50,000 per transaction
- Retail Bond - minimum RM 250,000 per transaction

3.2.3 The equivalent amount in MYR will be used if the Investment is in foreign a currency. Maybank has the discretion to apply the relevant exchange rates to derive the MYR equivalent.

3.2.4 The reference of MYR equivalent exchange rate is the mid-rate of Maybank counter TT selling and buying rate on the transaction date.

3.2.5 Below is the quantum and calculation formula of the reward for the Participating Investment Products, subject to changes at the sole discretion of Maybank with twenty-one (21) days prior notice.

Products	Unit Size	TreatsPoints Per Unit	Maximum TreatsPoints per Month
Dual Currency Linked Investment	RM 50,000	400	100,000
Structured Products	RM 50,000	1,800	100,000
Retail Bond	RM 250,000	20,000	100,000

TreatsPoints calculation formula:

Round down of (total new gross investment amount of a particular investment product / unit size of the product) X TreatPoints per unit, subject to maximum TreatPoints per month.

Example:

Customer A invested RM1,600,000 in participating Retail Bond in January.

The Retail Bond TreatsPoints reward for customer A for the month of January is **100,000**. Below is the calculation:

Round down (RM1,600,000 / 250,000) x 20,000 = 6 x 20,000 = 120,000, subject to maximum TreatPoints per month of 100,000.

3.3 Mortgage

3.3.1 The mortgage product participating in this Programme is Housing Loan/Financing of both Conventional and Islamic (“Participating Mortgage Product”) and subject to changes at the sole discretion of Maybank with twenty-one (21) days prior notice.

3.3.2 Customers must be the primary account holders of the mortgage account.

3.3.3 To be eligible for TreatsPoints, customers must first be enrolled into the Programme before the new housing loan/financing is approved.

3.3.4 To qualify for TreatsPoints, the new housing loan/financing must be approved at a minimum loan/financing amount of RM 500,000 to be eligible for 25,000 TreatsPoints per loan/financing. The minimum approved loan/financing amount is subject to changes at the sole discretion of Maybank with twenty-one (21) days prior notice.

3.3.5 TreatsPoints is only applicable to the facility for purchase of residential properties listed below:

Mortgage Conventional	Mortgage Islamic
MPLS- Maxi Home Extra	Home Financing-i
MPLS- Corp Clients	Affordable Quality HF (GOVT)-i
MPLS- Second House	Corp Staff HF-i
Overseas Mortgage Loan (London)	Malaysia My 2nd Home
OVERSEAS MORGAGEL AUSSIEPROP (Australia)	
Overseas ML Singapore Property (Singapore)	
Corp Staff HL	

3.3.6 The equivalent amount in MYR will be used if the Participating Mortgage Product is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the MYR equivalent.

3.3.7 Customers must still be enrolled into Premier Wealth Total Rewards Programme at the month end for TreatsPoints computation and will be paid upon first disbursement date.

3.3.8 In the event of a mortgage loan/financing cancellation or reversal by any party for any reason or the conduct of the account is unsatisfactory, Maybank reserves the right to reverse and/or restructure the TreatsPoints awarded accordingly.

3.3.9 Below is the quantum and calculation formula of the TreatsPoints for the Participating Mortgage Products, subject to changes at the sole discretion of Maybank with twenty-one (21) days prior notice.

Products	Unit Size	TreatsPoints Per Unit	Maximum TreatsPoints per Month
Mortgage Conventional	Conventional loan account approved limit of RM 500,000 to RM 1,000,000	25,000 per loan	25,000 per loan
	Conventional loan account approved limit of RM 1,000,001 and above	50,000 per loan	50,000 per loan
Mortgage Islamic	Islamic financing account approved limit of RM 500,000 to RM 1,000,000	25,000 per financing	25,000 per financing
	Islamic financing account approved limit of RM 1,000,001 and above	50,000 per financing	50,000 per financing

3.4 Life Insurance and Takaful

3.4.1 The Participating Life Insurance and Takaful Products in this programme are Smart Wealth, Smart Flexi Plus, Smart Retirement Extra, Takaful Smart Link, Premier Cash Refund and Smart Cash Extra. The Participating Life Insurance and Takaful Products are subject to changes at the sole discretion of Maybank with twenty-one (21) days prior notice.

3.4.2 Only Life Insurance and Takaful Policies with Annual Payment Mode (APM) will be included in the computation.

3.4.3 Payment of annual premium/contribution must be made using a valid TreatsPoints earning Maybank Credit Card.

3.4.4 All main plans and their attached rider(s) are included in the computation.

3.4.5 For each policy purchase based on the Participating Life Insurance and Takaful Products, TreatsPoints will be computed one time only, based on premium/contribution issue date. Subsequent regular premium/contribution payments are not eligible.

3.4.6 Only policies that are still in force by end of the month will be considered for TreatsPoints computation.

3.4.7 Customers must still be enrolled in the Programme at the month end to be entitled for TreatsPoints computation.

3.4.8 TreatsPoints will be credited to customers one month after premium/contribution issue date.

3.4.9 Below is the quantum and calculation formula of the TreatsPoints for the Participating Life Insurance and Takaful Products, subject to changes at the sole discretion of Maybank with twenty-one (21) days prior notice.

Products	Unit Size	TreatsPoints Per Unit	Maximum TreatsPoints per Month
<ul style="list-style-type: none"> • Smart Retirement Extra • Premier Cash Refund • Smart Wealth* • Smart Flexi_Plus* 	2x TP for every RM1 premium/contribution above RM 10,000 AFYP	20,000 per policy	50,000 per policy
<ul style="list-style-type: none"> • Smart Cash Extra • Takaful Smart Link* 	1x TP for every RM1 premium above RM 20,000 AFYP	20,000 per policy	50,000 per policy

***Effective from 1st September 2019**

3.5 Retail Purchases made with Maybank 2 Cards Premier and Visa Infinite Cards

3.5.1 The card products participating in this Programme are Maybank 2 Cards Premier and Visa Infinite cards (as per product table below) issued in Malaysia (“Participating Card Products”). The Participating Card Products are subject to change at the sole discretion of Maybank with twenty-one (21) days prior notice.

3.5.2 Customers must continue to be enrolled in the Programme at the month end for TreatsPoints computation with a condition that Customers must hold valid and active Participating Card Products. No TreatsPoints will be awarded should the Customers cancel all their TreatsPoints earning Maybank Credit Cards before TreatsPoints computation.

3.5.3 The equivalent amount in MYR will be used if the spending is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the MYR equivalent.

3.5.4 To be eligible for TreatsPoints, a minimum spend amount of RM15,000 on retail transactions per calendar month using the Participating Cards Products is required.

3.5.5 Below is the quantum and calculation formula of the reward for the Participating Card Products, subject to changes at the sole discretion of Maybank with twenty-one (21) days prior notice.

Products	Unit Size	Maximum TreatsPoints per Month
Maybank 2 Cards Premier • Visa Infinite	Cumulative spend of RM 15,000 in a month Ezy pay plans are based on monthly instalment amount	Capped at 5,000 TreatsPoints per customer in a month
Maybank 2 Card Premier • Amex Reserve • Visa Infinite • Visa Infinite MU • Visa Infinite Ikhwan		

3.5.6 For the purpose of this Programme, “retail transaction” means the purchase of any goods or services (local and overseas) with the use of the Participating Card Products and may, at Maybank’s discretion, include any TreatsPoints earning Maybank Credit Card transactions as may be determined by Maybank except for transactions that include but are not limited to:

- a) Balance Transfer
- b) Auto Debit & Recurring Payments
- c) Payment of utilities, direct marketing, insurance premium, government related payment or payments via Maybank2u.com
- d) Cash Advance / Cash Withdrawal, quasi cash, casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees.
- e) Cash Treats and EzyCash

3.5.7 For retail transactions made under any of Maybank’s instalment payment plans Ezy pay and Ezy pay Plus (as determined by Maybank), only the monthly instalment amount will be considered when determining the minimum spend amount and not the full transaction amount charged under the plan.

3.5.8 Transactions using any other non-participating Maybank’s Credit Card and/or Debit Card will not be eligible for any TreatsPoints under the Programme.

3.5.9 Maybank will use the date which the transaction is posted to the Customer’s card account to calculate the minimum spend amount. Maybank reserves the right to reject or exclude any transaction at its absolute discretion.

- 3.5.10 The spend will be based on posted credit card transaction. Transactions made within the month from first day to the last day with cumulative minimum amount spend will be computed and TreatsPoints will be posted on the following month.
- 3.5.11 TreatsPoints will only be awarded to the Participating Card Products of the Customers tagged as “Principal Cardmembers”. Transactions made by the principal card holder and supplementary card holder (if any) will be combined and used for computing the minimum spend amount.
- 3.5.12 In the event that a transaction (in full or in part) is cancelled or reversed by any party for any reason, Maybank reserves the right to reverse and/ or restructure the TreatsPoints awarded to the Customer for such cancelled or reversed transaction.
- 3.5.13 Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Sales and Service Tax (SST) will not be taken into account in the minimum spend calculation.
- 3.5.14 Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Customer or any party arising from or in connection with any incorrect rewards being awarded to the Customer in respect of any transaction due to any reason whatsoever or howsoever (including the incorrect classification of a category in respect of any Transaction).

4. Additional Terms and Conditions

- 4.1 The amount of each participating product in the Programme that has decimal places will be rounded up/down to the nearest integer.
- 4.1.1 If the decimal places equal or more than RM0.50, the amount will be rounded up to the nearest integer.
- 4.1.2 If the decimal places less than RM0.50, the amount will be rounded down to the nearest integer.

For avoidance of doubt, please refer to below examples.

	Participating Product	Actual Amount	Round up/down Amount
Example 1	Deposit (ADB Growth)	RM 68,039.48	RM 68,039
Example 2	Investment	RM 306,113.75	RM 306,114
Example 3	Credit Card	RM 16,750.00	RM 16,750.00

Note: The round up/down calculation applies to all participating products of the Programme

- 4.2 For all participating products in the Programme, TreatsPoints will be credited to Customers’ valid TreatsPoints earning Maybank credit card.

- 4.3 Maximum TreatsPoints for this Programme to be granted is based on the table below with capping at each product level (or any other amount as Maybank may determine from time to time).
- 4.4 Customers are advised to check their monthly Maybank Credit Card statement for TreatsPoints expiry date.
- 4.5 All TreatsPoints should be redeemed prior to the expiry date. There will be no extension period given to any expired TreatsPoints.
- 4.6 Validity of TreatsPoints is 3 years effective from the crediting date of TreatsPoints.
- 4.7 Maybank reserves the right to amend the conversion rate of the TreatsPoints at any time with twenty-one (21) days prior notice. Maybank may in its sole and absolute discretion exchange or substitute this Programme and/or the TreatsPoints to another programme, reward, scheme or item of equivalent or similar value with twenty-one (21) days prior notice.
- 4.8 Maybank is entitled to, at its discretion, disqualify/reject any Customers who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Programme and/or its process or the operations of this Programme from being entitled to the TreatsPoints without any obligation to furnish any notice and/or reasons.
- 4.9 Maybank Group employees are not eligible to participate in this Programme.
- 4.10 This Programme is not valid in conjunction with other offers and promotions carried out by Maybank unless otherwise specified. Maybank reserves the right in its discretion to withdraw/cancel, suspend, extend or terminate the Programme earlier in whole or in part, and/or to vary, supplement, add, delete, modify or amend the terms and conditions herein, wholly or in part at its sole discretion, by way of posting on www.maybank.com.my, or in other methods which Maybank deems practical, by giving twenty one (21) days prior notice to Customers on such addition, deletion, variation, modification or amendment of the terms and conditions or termination of the Programme.
- 4.11 In addition to the terms stipulated, Principal Cardmembers agree that the general terms and conditions in the Cardmembers' Agreement shall be read together with these Terms and Conditions as an entire agreement.
- 4.12 Maybank's decision on all matters relating to this Programme (including the awarding of the TreatsPoints) shall be final and binding on all Customers.

- 4.13 Product's terms and conditions and other applicable terms and conditions or rules and regulations including the prevailing Terms and Conditions for TreatsPoints Rewards Programme shall also apply ("Other Terms and Conditions").
- 4.14 Private Banking Account, Life Insurance and Takaful products are **protected** by Perbadanan Insurans Deposit Malaysia (PIDM) up to RM250,000 for each depositor. Mortgage (Conventional and Islamic), Credit Cards and Investment products are not protected by PIDM whereas Private Banking Account-i is not protected by PIDM and principal is not guaranteed.
- 4.15 In the event of any inconsistency between this Terms and Conditions and any brochures, marketing or promotional materials relating to this Programme or any Other Terms and Conditions, this Terms and Conditions shall prevail.
- 4.16 This Terms and Conditions shall be governed by the laws of Malaysia.
- 4.17 The Customers agrees that Maybank and any of its officers, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of the Programme) shall not be liable and responsible for any default of its obligation under the Programme due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of Maybank.
- 4.18 Maybank Privacy Notice
- 4.18.1 By participating in this Programme, Customers agree and consent to allow his/ her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank.com.my ("Maybank's Privacy Notice").
- 4.18.2 In addition and without prejudice to the terms in the Maybank's Privacy Notice, Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank for:
- a) the purposes of the Programme; and
 - b) marketing and promotional activities conducted in such manner as Maybank deems fit in any media including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet, without further express consent from the Customers. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well responses and related photographs. In this regard, each Customer agrees to co-operate and participate without

further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to the Programme.

Table of TreatsPoints computation of Premier Wealth Total Rewards Participating Products

#	Product	Product Name	Eligibility criteria	TreatsPoints	
				Minimum	Maximum
1	Deposit/Mudarabah IA (Daily Fund-i)	• Private Banking Account	Minimum incremental deposit of RM 50,000 RM 50,000 per block	1,000	50,000
		• Private Banking Account-i	Minimum incremental placement of RM 50,000 RM 50,000 per block	1,000	50,000
2	Investment	• Structured Deposit	Minimum placement of RM 50,000 Unit size=RM 50,000	1,800 per unit	100,000 per unit
		• Dual Currency Linked Investment	Minimum placement of RM 50,000 Unit size=RM 50,000	400 per unit	100,000 per unit
		• Retail Bond	Minimum placement of RM 250,000 Unit size=RM 250,000	20,000 per unit	100,000 per unit
3	Mortgage	• Conventional	Conventional loan account approved limit of RM 500,000 to RM 1,000,000	25,000 per loan	25,000 per loan
			Conventional loan account approved limit of RM 1,000,001 and above	50,000 per loan	50,000 per loan
		• Islamic	Islamic financing account approved limit of RM 500,000 to RM 1,000,000	25,000 per financing	25,000 per financing

#	Product	Product Name	Eligibility criteria	TreatsPoints	
				Minimum	Maximum
			Islamic financing account approved limit of RM 1,000,001 and above	50,000 per financing	50,000 per financing
4	Bancassurance	<ul style="list-style-type: none"> • Smart Retirement Extra • Premier Cash Refund • Smart Wealth • Smart Flexi Plus 	2x TP for every RM1 premium/contribution above RM 10,000 AFYP	20,000 per policy	50,000 per policy
		<ul style="list-style-type: none"> • Smart Cash Extra • Takaful Smart Link 	1x TP for every RM1 premium above RM 20,000 AFYP	20,000 per policy	50,000 per policy
5	Credit Card	<ul style="list-style-type: none"> • Visa Infinite • Visa Infinite Manchester United • Visa Infinite Ikhwan • Visa Infinite (M2C Premier) • Amex Reserve (M2C Premier) 	<p>Cumulative spend of RM 15,000 in a month</p> <p>Ezypay plans are based on monthly instalment amount</p>	Capped at 5,000 TreatsPoints per customer in a month	