

Maybank 2 Cards

1- What is “Maybank 2 Cards”?



Maybank 2 Cards is a credit card product issued by Maybank Cambodia Plc. It comes with 2 credit cards (issued under the American Express® and Visa brands) in 1 application, which would fulfill your payment and cash advance needs at every American Express and Visa acceptance retail outlets/ ATMs worldwide.

2- How many types of Maybank 2 Cards?

There are two (2) types of Maybank 2 Cards, which are Maybank 2 Platinum Cards and Maybank 2 Gold Cards.

3- How does Maybank 2 Cards look like?

Below are the Maybank 2 Cards' designs:

Card Visual	Product Description
	Maybank 2 Platinum Cards
	Maybank 2 Gold Cards

4- Who is eligible to apply for Maybank 2 Cards?

Below are the eligible criteria for customers who want to apply for Maybank 2 Cards:

- Individual (Cambodian / Expatriate)
- Minimum age of 18 for principal cards and 16 for supplementary cards
- Minimum annual income of USD1,2000 for both of Maybank 2 Platinum and Gold Cards
- Employed and self-employed (sole proprietor & business owner)

5- How can I apply for Maybank 2 Cards?

You can visit to Maybank Branch nearest to you or apply via Maybank2u KH app.

6- What are the required supporting documents for Maybank 2 Cards application?

Please include the following supporting documents with your application form:

If you are a salaried employee:

- Valid Cambodian ID
- Letter of Employment (at least 3 months employed in current company)
- Latest 3 months' salary slips
- Copy of Qualification Certificate (optional)

If you are a self-employed/ Business Owner:

- Valid Cambodian ID
- Patent Tax/ Business Registration
- Latest 6 months' income statement/ bank statement

If you are an expatriate:

- Valid Cambodia Visa and Passport (at least 12 months of remaining validity)
- Valid Working Permit (at least 12 months of remaining validity)
- Letter of employment or similar proof document for management position (at least 3 months employed in current company)
- Latest 3 months' salary slips

7- When is the statement date?

The statement date for Maybank 2 Cards is on the 1st of each month and covers transactions settled from 1st to the end of the previous month.

8- How can I settle my Maybank 2 Cards' payment?

You may make a "Minimum Payment" or "Full Payment" of your monthly credit card payment due via the following channels:

- Auto debit from your current / savings account
- Online payment via Maybank2u KH app
- Through Maybank ATM or SRM (with or without card)
- Over the counter at Maybank Branch

9- What are the benefit of Maybank 2 Cards?

With Maybank 2 Cards, cardholders are eligible to the below prefix reward:

Description	Maybank 2 Gold Cards		Maybank 2 Platinum Cards	
	American Express	Visa	American Express	Visa
TreatsPoints (TP)	6TP	3TP	12TP	6TP
Cashback (CB)	0.5%	0.3%	1%	0.5%
Airport Lounge Access	Not Applicable		6 times per year <i>(American Express only)</i>	
Minimum Spend of Waive Annual Fee	USD5,000		USD15,000	

- The TreatsPoints (TP) rate and Cashback (CB) percentage rate illustrated in the table will be rewarded from USD1.00 spent in a transaction made with Maybank 2 Cards.
- Maybank 2 Cards Cardholders can select their preferred reward, either TreatsPoints (TP) or Cashback (CB) in the application form. The selected reward type cannot be changed after the Maybank 2 Cards application is being processed.
- Both TreatsPoints (TP) and Cashback (CB) rewards are unlimited.

10- How is TreatsPoints (TP) being calculated?

TreatsPoints (TP) will be rewarded with a minimum spend of USD1.00 in a transaction made with Maybank 2 Cards, and the TreatsPoints (TP) accumulated from each transaction will be reflected in the credit card account after the settlement of each transaction.

E.g.: Total amount of each transaction x TP reward rate of the respective card type = Total TP

- USD100 spend with Maybank Visa Gold Credit Card: the total TP will be $100 \times 3TP = 300TP$
- USD15.2 spend with Maybank American Express Platinum Credit Card: the total TP will be $15.2 \times 12TP = 182.4TP$

11- How is Cashback (CB) being calculated?

Cashback (CB) will be rewarded with a minimum spend of USD1.00 in a transaction made with Maybank 2 Cards and the accumulated cashback will be credited to the credit card account in the following month.

The minimum spending requirement for each card type to be eligible for cashback:

Description	Minimum Spend Required
Maybank American Express Platinum Credit Card	USD1.00
Maybank American Express Gold Credit Card	USD2.00
Maybank Visa Platinum Credit Card	USD2.00
Maybank Visa Gold Credit Card	USD4.00

E.g.: Total amount of each transaction \times CB reward percentage rate of the respective card type = Total Cashback

- USD100 spend with Maybank Visa Gold Credit Card: the total CB will be $100 \times 0.3\% = \text{USD}0.3$ Cashback
- USD15.2 spend with Maybank American Express Platinum Credit Card: the total CB will be $15 \times 1\% = \text{USD}0.15$ Cashback

12- How can I contribute to Maybank Women Eco-Weavers Programme?

You can contribute to the Maybank Women Eco-Weavers programme as you purchase the weaving products from weavers under this programme or our partner, ColorSilk with additional TreatsPoints (TP) and Cashback (CB).

Description	Maybank 2 Gold Cards		Maybank 2 Platinum Cards	
	American Express	Visa	American Express	Visa
TreatsPoints (TP)	8TP	5TP	14TP	8TP
Cashback (CB)	0.7%	0.5%	1.2%	0.7%
Airport Lounge Access	Not Applicable		6 times per year <i>(American Express only)</i>	
Minimum Spend of Waive Annual Fee	USD5,000		USD15,000	

13- How can I get the free access to airport lounge?

Maybank American Express Platinum Credit Cardholder is eligible to get 6 times free access to more than 1,300 participating airport lounge per year (up to 12 times per year for Premier Customer). An accompanying guest will be counted as one access.

14- How to get annual fee waiver?

Maybank 2 Cards Cardholders are required to meet the minimum spending requirement to enjoy the annual fee waiver:

- A minimum of USD5,000 per year for Maybank 2 Gold Cards
- A minimum of USD15,000 per year for Maybank 2 Platinum Cards

15- How can I earn TreatsPoints (TP) or Cashback (CB) reward?

All Maybank 2 Cards are eligible to earn the reward based on the reward rate or reward percentage. In order to earn the reward, cardholders must ensure that:

- The eligible transactions must be a retail purchase and/or an online transactions (local and international) made by using the principal or supplementary credit card for personal consumption only, i.e. Non-business and non-commercial related consumption.
- The following transaction/charges shall NOT qualify for reward earning:
 - Refunded, disputed, unauthorized or fraudulent retail transactions.
 - Cash advances and cash withdrawals from ATM, cash payments, annual fees, interest accumulated, late payment charges, finance charges, and other miscellaneous charges.
 - Any other exclusions from time to time with prior notice to Cardholders on Maybank website or in any other manner deemed fit.
- Card must be valid (currently not overdue in payment), in good standing, not closed, cancelled or terminated by Maybank or Cardholders.

16- Will transactions made by my supplementary card qualified for TreatsPoints (TP) or Cashback (CB) reward?

Yes, the qualifying transactions made by supplementary card will be rewarded with the reward type of choice by the principal card. The reward will be credited to the principal card account.

17- How can I check my TreatsPoints (TP) or Cashback (CB) balance?

- TreatsPoints (TB) balance can be viewed via Maybank2u KH app.
- Cashback (CB) balance can be checked on your monthly statement in the following month.

18- What are the items that I can redeem using my TreatsPoints (TP)?

Redeem your TreatsPoints for a wide range of items that include Air Mileages (e.g. Enrich, Krisflyer and airasia points), Cash Voucher, Corporate merchandise and many more that available on our website. TreatsPoints (TP) cannot be transferred or exchanged with cash.

19- How can I make TreatsPoints (TP) redemption?

TreatsPoints (TP) redemption can made by visiting the nearest Maybank branches, by completing the redemption form, or contact Maybank Customer Service at +855 98 888 028 / +855 99 888 028 to process the redemption.

20- When will TreatsPoints (TP) expired?

TreatsPoints (TP) will have 3 years expiration period. TreatsPoints (TP) earned in a particular month are valid until the end of third (3rd) year of the calendar month. Please find below table for example depicting the cumulated TreatsPoints (TP) and the applicable expiry date:

Year	TreatsPoints Accumulation	TreatsPoints Expiry Date
2023	01 May 2023 to 31 May 2023	31 May 2026
2024	01 June 2024 to 30 June 2024	30 June 2027
2025	01 July 2025 to 31 July 2025	31 July 2028

21- When would I receive my Cashback (CB) reward?

Cashback (CB) shall be automatically credited on the 1st of the month and reflected in the following monthly statement.

22- If I want to know more information about the Maybank 2 Cards, who shall I contact with?

You can visit any nearest Maybank branch or contact our customer service hotline at 098/099 888 028 or feel free to connect with us via our Live Chat on www.maybank2u.com.kh.