

Enjoy huge savings and benefits for all your spend!

Description	Monthly (RM)	Annual (RM)	American Express Gold Credit Card			Platinum Cash Back Card		Gold Petrol Cash Back Card		Hypermarket Cash Back Card	
			Membership Rewards Quantum	Annual Total Points	Value of MR points (RM)	Cash Back	Annual Rebate (RM)	Cash Back	Annual Rebate (RM)	Cash Back	Annual Rebate (RM)
Petrol	300.00	3,600.00	5 x	18,000	90.00	5%	180.00	2.5%	90.00	0.5%	0.90
Groceries	600.00	7,200.00	5 x	36,000	180.00	2%	144.00	0.75%	54.00	2.00%	2.88
Pharmacy	150.00	1,800.00	2 x	3,600	18.00	2%	36.00	0.75%	13.50	0.5%	0.18
Phone Bill	150.00	1,800.00	5 x	9,000	45.00	2%	36.00	0.75%	13.50	0.5%	0.18
Bookstores	150.00	1,800.00	5 x	9,000	45.00	0.3%	5.40	0.75%	13.50	0.5%	0.03
Cathay Cineplex	100.00	1,200.00	5 x	6,000	30.00	0.3%	3.60	0.75%	9.00	0.5%	0.02
Other Retail Spend	1,500.00	18,000.00	2 x	36,000	180.00	0.3%	54.00	0.75%	135.00	0.5%	0.27
Total	2,950.00	35,400.00			588.00		459.00		328.50		4.46
Total Savings from 9% p.a. Finance Charge			730.00								
Annual fees (Basic)					-		195.00		195.00		90.00
Annual fees (Supp)					-		100.00		100.00		-
Total Savings			1,318.00 total savings				164.00		33.50		(85.55)

Enjoy Huge Savings with the lowest Finance Charge of 9% p.a. (RM2,950 spend & RM2,500 outstanding balance)		
	American Express Gold Credit Card	Competitors' Card
Based on a RM2,950 spend per month in 12 months	Total interest within 12months = RM1,406.26	Total interest within 12months = RM2,135.82

RM730 savings from Finance Charges!

*Based on an average monthly spend of RM2,950