

Maybank Pay with Points Launch Promotion (“Promotion”) Terms and Conditions

1. The Promotion is only open to principal Maybank credit card (“Maybank Credit Card”) cardmembers (“Cardmember” or “Principal Cardmember”) who redeem cash credit using their TREATS Points via Maybank Pay with Points to offset transactions charged to their Maybank Credit Card (“Maybank Pay with Points redemption”).
2. This Promotion is valid from 3 September 2020 to 30 September 2020 (“Promotion Period”).
3. To be entitled to the Gift (as defined below) under the Promotion, a Cardmember must fall within one of two categories:
 - 3.1 To receive 3,000 TREATS Points (“Gift”), a Cardmember must have received an SMS and/or TREATS SG app Push Notification and/or an electronic direct mailer stating that he/she is entitled to receive 3,000 TREATS Points under this Promotion (“Communication”) directly from Maybank and be one of the first one thousand (1,000) Cardmembers who performs at least one Maybank Pay with Points redemption within the Promotion Period; OR
 - 3.2 To receive 2,000 TREATS Points (“Gift”), a Cardmember must be one of the first three thousand (3,000) Cardmembers who did not receive the above Communication and who performs at least one Maybank Pay with Points redemption within the Promotion Period.
4. A Cardmember who has met the above criteria in either category shall be referred to as an “Eligible Cardmember”. Maybank’s determination of the first one thousand (1,000) and three thousand (3,000) Cardmembers in each category shall be final and conclusive.
5. Each Eligible Cardmember will be eligible only under one category and be entitled only to one Gift, regardless of the number of Maybank Pay with Points redemptions performed by the Cardmember.
6. Gifts are available on a first-come, first-served basis, are while stocks last and are not exchangeable for credit, cash or in kind. Eligible Cardmembers shall accept the Gift “as-is”.
7. Gifts will be issued to Eligible Cardmember within thirty (30) calendar days after the end of the Promotion Period.
8. TREATS Points issued will expire one (1) year from after the calendar quarter in which the TREATS Points are issued to the Cardmembers’ account. For Cardmembers who have enrolled into the Rewards Infinite programme, the TREATS Points issued will not expire as long as the Cardmember maintains the Rewards Infinite membership.
9. In the event (i) an eligible transaction charged to the Maybank Credit Card or Maybank Pay with Points redemption (in full or in part) is found to be invalid, or cancelled or reversed by any party for any reason and at any time, (ii) an eligible transaction has been used (in full or in part) for another Maybank promotion or found to be a transaction that should not constitute a Maybank Pay with Points redemption, or (iii) it is determined by Maybank that a Cardmember has breached any of the terms and conditions herein, Maybank has the right to reverse and/or restructure the TREATS Points awarded and/or charge the full value of any TREATS Points awarded to the Cardmember’s Maybank Credit Card account or deduct such value from any account the Cardmember holds with Maybank.
10. Maybank reserves the right, at its sole and absolute discretion and at any time and from time to time, to vary, delete or add to any of the terms and conditions of Maybank Pay with Points and/or these terms and conditions, or to suspend or terminate Maybank Pay with Points and/or the Promotion, without prior notice or liability to any person.
11. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to Maybank Pay with Points or the Promotion, these terms and conditions shall prevail.



12. Prevailing terms and conditions governing the Cardmember's Maybank Credit Card account, Maybank TREATS Points Rewards Programme and Maybank Pay with Points apply.

*****END OF DOCUMENT*****