

<u>Maybank Credit Cards - 6% Online Transaction Cash Rebate Promotion ("Promotion") Terms</u> and Conditions

1. Definitions

- "Card" means a personal principal Maybank credit card issued in Singapore by Maybank.
- "Cardmember" means a person who is a principal cardmember to whom Maybank has issued a Card.
 - "Eligible Spend" means online retail transactions made at any one or more of the ten (10) participating e-Commerce merchants ("participating e-Commerce Merchants"), whether on a mobile application, mobile site or website and processed by the respective merchants/acquirers as an online transaction type through the MasterCard International Incorporated and/or Visa Worldwide networks. Online retail transactions made with merchants which are not Participating e-Commerce Merchants shall not constitute Eligible Spend.
 - "Promotion Period" means 15 August 2020 to 14 October 2020.
- 2. Subject to these terms and conditions, Cardmembers will enjoy a 6% cash rebate ("6% Cash Rebate") on Eligible Spend transactions to a Card account during the Promotion Period up to a maximum cash rebate of \$\$60.00, provided that a minimum amount of \$\$500.00 in accumulated Eligible Spend ("Minimum Spend") must be charged to the Card account within the Promotion Period.
- 3. To be eligible to receive the 6% Cash Rebate, Cardmembers must during the Promotion Period:
 - a) First, register for this Promotion by saving the e-Coupon for this Promotion on the Maybank TREATS SG mobile application; and
 - b) Second, after registration, charge the Minimum Spend on Eligible Spend transactions.
- 4. Cardmembers who successfully register for this Promotion on the TREATS SG application will have the e-Coupon for this Promotion in their Maybank TREATS SG mobile application wallet.
- 5. The 6% Cash Rebate is available on a first-come, first-served basis, while stocks last and limited to the first 1,400 Cardmembers who have both registered and met the Minimum Spend during the Promotion Period.
- 6. The following transactions will not be counted as Eligible Spend:
 - a) Payments made to government or government-related institutions or agencies or statutory boards or for government or government-related services (e.g. court fees, fines, bail and bonds, taxes, charges for postal services, parking and garage charges, intra-government purchases, etc):
 - b) Any transaction deemed to be of a business and/or corporate nature;
 - c) Betting or gambling transactions;



- d) Brokerage/securities transactions;
- e) Payment to insurance companies or payment of insurance premiums;
- f) Transactions made via AXS or SAM;
- g) Any other transaction that Maybank may reasonably deem unsuitable to be taken into account to meet the Minimum Spend;
- h) FlexiCash, FlexiPay, 0% Interest Instalment Plans, Funds Transfers, cash advances, finance charges, late payment charges, annual fees, reversals, interest charges, any other miscellaneous charges charged by the Cardmember, or payment of funds into prepaid accounts such as those listed below: (the non-exhaustive list below is subject to change by Maybank from time to time without giving prior notice or reason to any party):
 - EZ LINK PTE LTD (FEVO)
 - EZ Link
 - EZ-LINK*
 - EZLINK
 - EZ-Link
 - EzLink
 - EZLINKS.COM
 - EZ Link transport
 - EZ-LINK (IMAGINE CARD)
 - EZ-Link EZ-Reload (ATU)
 - BANC DE BINARY
 - BANCDEBINARY.COM
 - Flashpay ATU
 - LAZADA TOP UP
 - MB * MONEYBOOKERS.COM
 - Revolut

- NETS VCASHCARD
- OANDA ASIA PAC*
- PAYPAL* BIZCONSULTA
- PAYPAL* CAPITALROYA
- SHOPEEPAY
- SKR*Skrill.com
- SKR*xglobalmarkets.com*
- SKYFX.COM*
- TRANSIT*
- TRANSITLINK*
- TRANSIT LINK*
- WWW.IGMARKETS.COM.SG
- WWW.PLUS500.CO.UK
- WWW.MYEZLINK.COM.SG
- YOUTRIP*
- 7. A Cardmember can receive the 6% Cash Rebate under this Promotion one time only, and such 6% Cash Rebate is capped at \$\$60.00.
- 8. Cash rebates will be computed to two (2) decimal places per transaction without any rounding off.
- 9. Eligible transactions charged to a supplementary cardmember's card may be combined with eligible transactions charged to the corresponding Card of a Cardmember to meet the Required Spend in respect of the Card and used only once to redeem once under this Promotion. For avoidance of doubt, only principal Cardmembers are eligible to participate in this Promotion.
- 10. The 6% Cash Rebate will automatically be credited into the Card account if the transaction is made at an e-Commerce Merchant whose merchant description is in Maybank's records. In the event the merchant description is not listed in Maybank's records, the 6% Cash Rebate will only be credited after Maybank has been informed by the e-Commerce Merchant of its merchant description and has updated its records accordingly.
- 11. Any reversed, refunded, disputed, unauthorised or fraudulent retail transactions as well as Goods and Services Tax thereon that are charged to an eligible Card during the Promotion



Period will not be eligible for the Promotion and will not be taken into account to determine whether the Minimum Spend has been met. Any reversed or refunded retail transactions as well as Goods and Services Tax thereon will be deducted from the Cardmember's accumulated Eligible Spend to determine whether the Minimum Spend has been met.

- 12. Cash rebates for the Promotion will be credited into the Card account by 31 October 2020.
- 13. Cash rebates are not transferable. If a Cardmember terminates his/her Card account, any accumulated cash rebates in his/her Card account will be forfeited.
- 14. The Promotion is not valid in conjunction with any other Maybank offers or promotions, unless otherwise stated.
- 15. Maybank has the sole discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
- 16. Maybank may, at any time, at its sole discretion and without prior notice or liability to any person, vary, delete or add to any of these terms and conditions, or withdraw, suspend or discontinue the Promotion.
- 17. Maybank's decision on all matters relating to the Promotion shall be final, conclusive and binding.
- 18. In the event where (i) it turns out that there is no transaction corresponding to any transaction counted by Maybank as an Eligible Spend or towards the Minimum Spend; (ii) any transaction counted by Maybank as an Eligible Spend or towards the Minimum Spend is cancelled or reversed (in full or in part) by any party for any reason and at any time, (iii) any transaction counted by Maybank as an Eligible Spend or towards the Minimum Spend has been used for another Maybank promotion, or (iv) it is determined by Maybank that a Cardmember has breached any of the terms and conditions of the Promotion, Maybank shall have the right to charge the full value of the 6% Cash Rebate to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank.
- 19. Maybank and its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, damage, liability, expense and/or injury whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with the Promotion.
- 20. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
- 21. The terms and conditions of the Card as well as those governing the Cardmember's Card account shall apply. For Maybank general credit terms and conditions, please visit http://www.maybank2u.com.sg.