

### Maybank World Mastercard Complimentary Airport Lounge Access Programme Terms and Conditions

1. Complimentary lounge access is valid at Plaza Premium Lounge in 16 International Airports worldwide.
2. To receive the complimentary lounge access Maybank World Mastercard Principal Cardmember must charge **a minimum of S\$1,000** in a single retail transaction to his/her Card within 3 months prior to the date of lounge access (“Eligible Retail Spend Transaction”).
3. Only one (1) complimentary lounge access will be issued to the Cardmember regardless of the number of transactions with the minimum amount.
4. Transactions charged to the Card which will not be taken into account as an Eligible Retail Spend Transaction includes (but is not limited to):
  - a) Transactions used for other Maybank promotions (e.g. Charge and Redeem)
  - b) 0% Instalment Plan transactions
  - c) FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions
  - d) Fees and charges (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges, etc.)
  - e) Recurring Bill Payments
  - f) Income Tax Payments
  - g) Payments at government agencies (e.g. The Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.)
  - h) Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies, etc.)
  - i) Payment of funds to pre-paid accounts (e.g. EZ-Link transactions, Transit Link transactions, etc.)
  - j) Online payment gateway transactions (e.g. PayPal, Skrill and BidPay, etc.)
  - k) Gambling transactions
  - l) AXS and SAM transactions
  - m) Transactions that receive 5% or more rebates offered by Maybank in respect of other promotions on the Card (regardless of whether or not a Cardmember receives the full rebate) and/or ten (10) times or more TREATS Points on the amount charged
  - n) Any transaction deemed to be of a business and/or corporate nature
5. The complimentary lounge access is for use by Principal Cardmember only and cannot be transferred or used by another individual.
6. Each Cardmember may redeem a maximum of one (1) complimentary lounge access per day, per month.
7. Access to lounge without an Eligible Retail Spend Transaction will be charged at S\$45.00 (inclusive of GST).
8. Maybank reserves the right to charge the Cardmember the airport lounge fees should the Eligible Retail Spend Transaction be cancelled for any reason, should the Cardmember not be eligible to receive complimentary lounge access for whatever reason or should the Cardmember access the lounges more than once. Maybank may charge such airport lounge fee to any card which the Cardmember holds with Maybank and/or deduct it from any account which the Cardmember holds with Maybank.
9. Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising in respect of this promotion due to any reason whatsoever (including but not limited to the incorrect classification of category in respect of any transaction).
10. Payment must be made with the Card to enjoy 20% off walk-in rates for Cardmember’s guest(s) at Plaza Premium Lounge.
11. Lounge access and usage are subject to the terms and conditions of the participating lounges.
12. Maybank shall not be liable for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with the redemption of the lounge access and/or lounge usage and/or the use or consumption of any services, products or facilities of any merchant or retailer or for any other reason.
13. Maybank is not an agent of the Plaza Premium Lounge. Maybank makes no representation or warranty as to the quality, merchantability or fitness for purpose with respect to such services, products or facilities. Any dispute on the product quality or services by Plaza Premium Lounge should be resolved directly with Plaza Premium Lounge.
14. Maybank and/or the Plaza Premium Lounge may at any time vary, modify, or amend these Terms and Conditions as it/they may in its/their absolute discretion think fit, and the Cardmember shall be bound by such variations, modifications and amendments.



15. For a list of participating airport lounges, please visit [maybank.sg/wmc](https://www.maybank.sg/wmc) for details.