



Additional Terms and Conditions supplemental to Year-long TREATS Points Rewards Programme General Terms and Conditions – for Maybank Platinum Debit Card

Spend in Malaysian Ringgit (MYR) and Indonesian Rupiah (IDR)

1. Applicable to Maybank Platinum Debit Card (“Card”) only.
2. With effect from 1 September 2026, eligible Debit Cardmembers will be awarded 3 TREATS Points for every S\$5 spend in MYR and/or IDR on retail transactions charged to their Maybank Platinum Debit Card.
3. For avoidance of doubt, all TREATS Points awarded shall be calculated based on each block of S\$5 charged to the Card per transaction, and Cardmembers shall not be entitled to any partial or pro-rated award of any TREATS Points for any amount charged that is less than a S\$5 block. Amounts charged in multiple transactions will not be combined to make up a S\$5 block. For avoidance of doubt, a Cardmember who spends S\$4.99 or less in a single transaction, or who spends S\$2.50 in one transaction and S\$2.50 in another transaction, will **not be** awarded any TREATS Points.
4. These additional terms and conditions supplement the general Terms and Conditions Governing TREATS Points Rewards Programme (“Master Terms”) and shall be read together with the Master Terms, available on our website at www.maybank2u.com.sg. Capitalised terms used herein shall, unless otherwise defined or the context otherwise requires, have the meaning given to such terms in the Master Terms. In the event of any inconsistency between these terms and conditions and the Master Terms, these additional terms and conditions shall prevail.
5. Except as stated above, all terms and conditions of the Master Terms shall remain unchanged and continue to apply to all Cardmembers who participate in the Rewards Programme.