



Terms and Conditions for Maybank Charge and Redeem: Lunar New Year Promotion 2022/2023 (“Promotion”)

1. This Promotion is available to only principal Maybank Credit and/or Debit cardmembers (the “Cardmembers”) from 10 December 2022 to 10 January 2023 (“Promotion Period”).
2. The required minimum amount on eligible retail transactions must be charged to a Singapore-issued personal Maybank Credit or Debit Card (“Card”) during the Promotion Period in order to redeem a Redemption Item offered by Maybank.
3. To be eligible to redeem a Redemption Item , Cardmembers must during the Promotion Period fulfill both the following requirements:
 - a) **First** charge a minimum of the required amount (“Required Amount”) in a maximum of three (3) eligible retail transactions on his/her Card during the Promotion Period. The required amount (“Required Amount”) for each Redemption Item listed in the table below is as follows:

Required Amount	Redemption Item	Redemption Code
S\$1,888	Bee Cheng Hiang Sliced Pork (500g) and Golden Floss Roll (165g); OR Bee Cheng Hiang Sliced Chicken (500g) and Crispy Chicken Roll (165g)	CNY1
S\$4,888	New Moon 3-Piece Abalone Set which consists of: One (1) New Moon New Zealand Abalone in Brine, One (1) Australia Abalone in Brine 4-7 pcs and One (1) South Africa Abalone in Braised 8-10pcs	CNY2

- b) **Then** after charging the Required Amount, register for the Promotion and indicate your Redemption Item of choice by sending an SMS / SMSes to Maybank (using their 8-digit mobile number which is registered with Maybank) at 79898 in the following format:

<Redemption Code><space><Name of Principal Cardmember as in NRIC><space><Last 4 alphanumeric of NRIC>

The SMS must be received by Maybank within the Promotion Period (i.e. no later than 2359h of 10 January 2023).

- (i) If Maybank receives a SMS in the format as specified by Maybank within the Promotion Period, the Cardmember will receive an auto-reply SMS from Maybank acknowledging receipt of the SMS. Proof of sending an SMS does not constitute proof of Maybank’s receipt of the SMS. An auto-reply SMS from Maybank does not constitute confirmation of eligibility for redemption. Maybank will not consider any



SMS sent in the wrong format, any SMS with incorrect details or any SMS sent prior to the Required Amount being charged to the Cardmember's Card account.

(ii) If the Cardmember wishes to receive one (1) Redemption Item per Redemption Code, the Cardmember has to send an SMS for each Redemption Code.

4. Subject to the terms and conditions of this Promotion, each Cardmember may redeem a maximum of one (1) Redemption Item per Redemption Code (ie. One (1) X CNY1 and One (1) CNY2) under this Promotion regardless of the number of Cards held by the Cardmember or the amount charged by the Cardmember to his/her Card(s).
5. A maximum of three (3) Card eligible retail transactions during the Promotion Period may be combined to meet the Required Amount and **used only once** to redeem a Redemption Item. Subject to the other restrictions as set out in these terms and conditions, a maximum of three (3) Card eligible retail transactions charged by the principal Cardmember and his/her supplementary cardmember(s) (if any) to the principal Cardmember's corresponding Card may be combined and counted (only once) towards the Required Amount to redeem one (1) Redemption Item.
6. Redemption Items are available on a first-come, first-serve basis are while stock last and are not exchangeable for credit, cash or other items, goods or services in kind.
7. Cardmembers who have fulfilled the requirements of the Promotion during the Promotion Period and are eligible to redeem a Redemption Item(s) ("Eligible Cardmembers") will be informed via the Maybank TREATS SG Mobile App ("TREATS Mobile App") and/or SMS (at his/her number registered with Maybank). Eligible Cardmembers will also receive an eCoupon ("eCoupon") for the redemption of the Redemption Item via the TREATS Mobile App latest by 27 January 2023. Except for notifications to the Eligible Cardmembers, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.
8. Each redemption must be in accordance with these terms and conditions and the eCoupon(s) issued for the redemption of the Redemption Item(s) in the TREATS Mobile App. Eligible Cardmembers will need to collect their Redemption Item(s) from the redemption location (as mentioned in Clause 10 below) in person, and present the eCoupon(s) to the merchant when collecting said Redemption Item(s).
9. The Redemption Item(s) must be redeemed between 10 December 2022 to 13 February 2023 (both dates inclusive). Any unredeemed Redemption Items within the prescribed redemption period shall be forfeited and any Cardmember whose Redemption Item(s) has been forfeited shall not be entitled to any payment of compensation or replacement notwithstanding any claims of not having received the eCoupon or SMS. Strictly no extension or change of time will be allowed if the Eligible Cardmember does not redeem the Redemption Item within the redemption period indicated in the eCoupon.

10. Terms and conditions of the merchant relating to this Promotion shall apply, which include (but are not limited to):

a) Redemption Item can only be self-collected by the Eligible Cardmember from 10 December 2022 to 13 February 2023 (both dates inclusive) at the following redemption locations during the following operating hours:

i. **Bee Cheng Hiang:**

- **Ang Mo Kio:** Blk 702 Ang Mo Kio Ave 8 #01-2525 Singapore 560702, 9:00am - 10:00pm
- **Bedok:** Blk 205 Bedok North St 1 #01-369 Singapore 460205, 9:30am - 10:00pm
- **Geylang:** 301 Geylang Road BCH@301 #01-01 Singapore 389344, 10:00am - 10:00pm
- **Sims Avenue:** 228 Sims Avenue Singapore 387507, 10:00am - 10:00pm
- **Serangoon:** 1359 - 1363 Serangoon Road Singapore 328241, 9:30am - 10:30pm
- **Toa Payoh Central:** Blk 190 Toa Payoh Central #01-566 Singapore 310190, 9:00am - 9:30pm
- **Clementi Central:** Blk 449 Clementi Ave 3 #01-255 Singapore 120449, 9:00am - 9:00pm
- **189 New Bridge Road:** 189 New Bridge Road Singapore 059422, 9:00am - 10:00pm
- **Pagoda:** 69-71 Pagoda Street Singapore 059228, 9:00am - 9:00pm

ii. **New Moon:** 10 Eunos Rd 8, General Post office, #01-123/124/125 SingPost Centre, Singapore 408600 from 10:30am to 8pm.

11. Eligible Cardmembers shall accept the Redemption Items "as is". Maybank is not the supplier of the Redemption Items or any related goods and services (the supplier of the Redemption Items or any goods and services shall be referred to as the "merchant") and makes no representation or warranty whatsoever as to the quality, merchantability and/or the fitness of purpose of the Redemption Items and any goods and services provided and assumes no liability or responsibility therefor or for the acts or defaults of the merchant for any non-delivery, non-performance or defects in the Redemption Items or goods and services. Maybank is not an agent of the merchant. Any dispute over the Redemption Item and any goods and service(s) should be resolved directly between the Eligible Cardmember and the merchant.

12. Card retail transactions charged to a Maybank Debit Card must be on signature-based retail transactions to be taken into account for the Required Amount. PIN-based NETS transactions on a Maybank Debit Card will not be taken into account as eligible retail transactions counting towards the Required Amount.

13. The transactions charged to the Card which will not be taken into account as eligible retail transaction counting towards the Required Amount includes (but not limited to):
- a) Transactions used or counted for other Maybank promotions;
 - b) 0% Instalment Plan transactions;
 - c) FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions;
 - d) Fees and charges payable to Maybank (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges etc.);
 - e) Bill payments (recurring or otherwise);
 - f) Payments to educational institutions (e.g. schools, tuition centres etc.);
 - g) Income tax payments;
 - h) Payments at or to government or government-related agencies or institutions or statutory boards (e.g. Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.);
 - i) Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies etc.);
 - j) Payment of funds to pre-paid accounts (e.g. Shopee Pay, Lazada Wallet, EZ-Link transactions, Transit Link transactions etc.);
 - k) Payment to all Grab platforms (e.g. Grab rides, Grab Pay, etc);
 - l) Online payment gateway transactions (e.g. PayPal, Skrill and Bidpay etc.);
 - m) Gambling or betting transactions;
 - n) AXS or SAM transactions;
 - o) Any donations;
 - p) Transactions that may entitle a Cardmember to receive rebates of 5% or more offered by Maybank under other promotions on the Card (regardless of whether or not the Cardmember receives the full rebate) and/or ten (10) times or more TREATS Points on the amount charged;
 - q) Any transaction classified under the following Merchant Category Codes ("MCC"): (i) Financial Institutions – Merchandise, Services and Debt Repayment (MCC 6012); (ii) Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment (MCC 6051); (iii) Non-Financial Institutions – Stored Value Card Purchase / Load (MCC 6540); and (iv) Money Transfer (MCC 4829);
 - r) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and
 - s) Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be counted towards the Required Amount.
14. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated. Notwithstanding the above, the eligible retail transactions that count towards the Required Amount under the Promotion may also be qualified to earn chances for the Maybank Year-End Campaign 2022.

15. In the event the eCoupon for the redemption of item is lost, misused, stolen or misplaced, the Eligible Cardmember shall not be entitled to a replacement eCoupon unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to issue a replacement eCoupon, Maybank reserves the right to charge the full cost or retail value of the Redemption Item to the Cardmember's Card account or deduct it from any Maybank account held by the Cardmember if the original redemption eCoupon is utilised to redeem the Redemption Item for any reason whatsoever and howsoever.
16. Maybank reserves right to charge the full cost or retail value of the Redemption Item(s) redeemed to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank if (a) any transaction counted towards the Required Amount (in full or in part) is invalid, cancelled or reversed (in full or in part) by any party for any reason; (b) any transaction counted towards the Required Amount (in full or in part) is found to be used for other Maybank promotions or found to be a transaction that should not be counted towards the Required Amount; or (c) it is determined by Maybank that the Eligible Cardmember has breached one or more of the terms and conditions of this Promotion.
17. Maybank reserves the right to replace, exchange, vary or substitute the Redemption Item(s) at its sole discretion without prior notice or liability to any person.
18. Maybank has the sole discretion to exclude any person from participating in this Promotion and Maybank's decision on all matters relating to this Promotion (including the awarding of the Redemption Items) shall be final, conclusive and binding on all Cardmembers.
19. Maybank, its related corporations, employees and/or independent contractors 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 this Promotion and/or use of the eCoupon or Redemption Items and/or redemption of or consumption of any services, products or facilities of any merchants or retailers, any eCoupon which is misdirected or lost and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.
20. Maybank reserves the right at its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time, or withdraw, suspend or discontinue this Promotion at any time without notice or liability to any person.
21. Additional terms and conditions stated in the eCoupon issued by Maybank for the redemption of the Redemption Item(s) shall also apply together with the terms and conditions of the merchant.
22. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail. All images of Redemption Items on any collateral shall be for illustrative purposes only.



23. All prevailing and relevant Card terms and conditions and/or agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit <http://www.maybank2u.com.sg>.