General Terms and Conditions

- All payments must be made with a Maybank DUO Platinum Mastercard ("Card").
- Maybank makes no representation as to the quality of the goods and services provided under the various promotions.
- Maybank reserves the right in its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate any promotion at any time without prior notice or liability to any person.
- The general Terms and Conditions governing the Cardmember's Card Account shall apply.

[Valid till 31 July 2025] Maybank DUO Platinum Mastercard 1.5% Foreign Spend Cashback, 5% Petrol Cashback and TREATS Points Programme Terms and Conditions

- The 5% cashback is based on petrol transactions charged to a petrol station located in Singapore or Malaysia classified under MCC 5541 and MCC 5542 ("Participating Petrol Stations"), as well as fuel purchases charged to a Diamond Sky Fuel Card (which is linked to the Card) classified under MCC 8699.
- The 1.5% cashback is based on retail transactions charged in any foreign currency. For avoidance of doubt, the 5% cashback on petrol transaction in Malaysia can be used in conjunction with the 1.5% cashback on foreign currency.
- 5 TREATS Points will be awarded for every S$5 in retail transactions charged, excluding petrol transactions charged to Participating Petrol Stations, under the TREATS Points Rewards Programme. For retail transactions in foreign currency, such spend in foreign currency will be converted into Singapore Dollars (per the terms and conditions of the Card), and TREATS Points will be awarded on the Singapore Dollar equivalent of the foreign currency spend.
- 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. As an illustration, a Cardmember who spends an amount between S$10.00 and S$14.99 in a single transaction will be awarded 10 TREATS Points. However, 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.
- Cashback earned from transactions charged to the Supplementary Card will be awarded to the Principal Cardmember's Account.
- The cashback earned is not transferable or exchangeable for other goods and services, other than those determined by Maybank.
- All cashback is credited to the Card account by the next Card statement or at a date to be determined by Maybank and computed based on the date which the transaction is posted by the merchant.
- In the event (i) there is no Card transaction, (ii) an eligible Card transaction (in full or in part) is cancelled or reversed by any party for any reason and at any time, (iii) the same eligible Card transaction(s) have been used for another Maybank promotion, (iv) it is determined by Maybank that

a Cardmember has breached one of the terms and conditions herein, Maybank has the right to reverse and/or restructure the cashback awarded and/or charge the full value of any cashback earned to the Cardmember's Card account or deduct it from any Maybank account the Cardmember holds with Maybank.

- Cashback will not be awarded to any transactions that Maybank deem to be corporate/commercial transactions.
- Cashback is computed based on 2 decimal places per transaction without any rounding.
- If the Cardmember terminates the Card account, any accumulated cashback will be forfeited. Maybank reserves the right to reverse the cashback awarded to a Cardmember in the event of any refunded, disputed, unauthorised or fraudulent transactions as well as Goods and Services Tax (GST) that were charged to the Card and were taken into account in the cashback calculations.
- Maybank reserves the right in 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 programme at any time without any notice or liability to any person.
- Maybank, its holding companies, employees and/or independent contractors shall not be liable to any person for any loss, injury, claim, liability, expense and/or damage whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with this programme, any incorrect amount of cashback being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction), and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
- Maybank shall have the sole and absolute discretion to exclude any person from this programme without any obligation to furnish any notice and/or reason. Maybank's decision on all matters relating to this programme (including the computation of the cashback) shall be final, conclusive and binding on all Card members and any other person.
- In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this cashback programme, these terms and conditions shall prevail.
- The following transactions will be excluded from Cashback and TREATS Points issuance ("Excluded Transactions") mentioned in these Terms and Conditions

    - NETS and eNETS transactions
    - Payments made to government institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here)
    - Betting or gambling transactions
    - Brokerage/securities transactions
    - Charitable, Religious and Political Organisations
    - Payment to insurance
    - Transactions classified under the following Merchant Category Codes ("MCC"):
        - Financial Institutions – Merchandise, Services, and Debt Repayment (MCC 6012)
        - 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 (MCC6051)
- Non-Financial Institutions – Stored Value Card Purchase/Load (MCC6540)

- Transactions made via AXS and SAM
- 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 to prepaid accounts listed below. The following examples are not exhaustive and Maybank reserves the right to amend the list 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
- MB * MONEYBOOKERS.COM
- NETS VCASHCARD
- OANDA ASIA PAC*
- PAYPAL* BIZCONSULTA
- PAYPAL* CAPITALROYA
- 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*

- This programme is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
- Maybank reserves the right in 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 programme at any time without any notice or liability to any person.
- Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, injury, claim, liability, expense and/or damage whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with this programme, any incorrect amount of cashback or number of TREATS Points being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction), and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
- Maybank shall have the sole and absolute discretion to exclude any person from this programme without any obligation to furnish any notice and/or reason. Maybank's decision on all matters relating to this programme (including the computation of the cashback or TREATS Points) shall be final, conclusive and binding on all Cardmembers and any other person.

Information is updated and correct as at 30 June 2025
Maybank Singapore Limited (UEN: 201804195C)

- In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this programme, these terms and conditions shall prevail.
- The prevailing Terms and Conditions governing cashback programme and TREATS Points shall apply.