



Terms and Conditions for Maybank FC Barcelona Visa Signature Card – 6X TREATS Points with Foreign Currency Spend (“Promotion”)

- This Promotion is available from **1 June 2024 to 31 August 2024** both dates inclusive and is only valid for Maybank FC Barcelona Visa Signature Card (“Card”).
- This Promotion is open to all principal Maybank FC Barcelona Visa Signature Card Cardmembers (“Cardmembers”).
- TREATS Points (which can be converted at a rate of 1 TREATS Point to 0.4 air mile under the Maybank Frequent Flyer Programme) shall be awarded to the Cardmember based on retail transactions charged to the Card on a per transaction basis, rounded down to the nearest S\$5. TREATS Points earned by the principal Cardmember’s supplementary cardmember(s) will be automatically combined and credited to the Card Account of the Cardmember.
- 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 block of S\$5. Amounts charged in multiple transactions will not be combined to make up a block of S\$5.
- From **1 June 2024 to 31 August 2024**, Cardmembers will earn **6X TREATS Points** for retail transactions in Foreign Currency charged to the Card (instead of the usual 2X TREATS Points under the Maybank FC Barcelona Visa Signature Card 2X TREATS Points Programme Terms and Conditions).
- Save as expressly varied by the terms and conditions of this Promotion as set out above, the Maybank FC Barcelona Visa Signature Card 2X TREATS Points Programme Terms and Conditions apply.
- The following transactions will be excluded from TREATS Points issuance (“Excluded Transactions”):
 - a) NETS and eNETS transactions;
 - b) Payments made to government or government-related 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)
 - c) Betting or gambling transactions;
 - d) Brokerage/securities transactions;
 - e) Transactions classified under the following Merchant Category Codes (“MCC”):
 - MCC 6012 – Financial Institutions – Merchandise, Services and Debt Repayment
 - MCC 6051 – Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (including but not limited to Cryptocurrency), Money Orders, Account Funding, Travelers Cheques, and Debt Repayment
 - MCC 6540 – Non-Financial Institutions – Stored Value Card Purchase/Load (including by not limited to Grab mobile wallet top-ups)
 - f) Transactions made via AXS or SAM;
 - g) FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, interest charges, or any other miscellaneous charges charged to the Cardmember;



h) Payment of funds to prepaid accounts such as those listed below (such list is 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 (IMAGINECARD)
- EZ-Link EZ-Reload (ATU)
- BANC DE BINARY
- BANCDEBINARY.COM
- Flashpay ATU
- MB * MONEYBOOKERS.COM
- 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

i) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and

j) Any other transactions that Maybank may determine from time to time without prior notice

- Maybank reserves the right to reverse TREATS Points awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the following events: (a) a Card transaction (in full or in part) is cancelled or reversed by any party for any reason; and/or (b) it is determined by Maybank that the Cardmember has breached one of the terms stated herein.
- The TREATS Points earned under this Promotion are not transferable and/or exchangeable for other goods and services, other than those determined by Maybank.
- If the Cardmember terminates the Card account, any accumulated TREATS Points will be forfeited. Maybank reserves the right to reverse TREATS Points awarded to a Cardmember in the event of any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) that were charged to the Card.
- Maybank has the sole discretion to exclude any person from participating in the Maybank FC Barcelona Visa Signature Card 2X TREATS Points Programme Terms and Conditions and this Promotion without any obligation to furnish any notice and/or reason.
- Maybank may vary, delete or add to any of these terms and conditions, or withdraw, suspend or discontinue the Promotion at any time without any notice or liability to any person.
- Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising from or in connection with the incorrect TREATS Points being awarded to the 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).
- Maybank's decision on all matters relating to the Maybank FC Barcelona Visa Signature Card 2X TREATS Points Programme Terms and Conditions and this Promotion shall be final and binding on all Cardmembers and any other person.
- In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
- All prevailing terms and conditions and/or agreement governing the Maybank FC Barcelona Visa Signature Card, Maybank FC Barcelona Visa Signature Card 2X TREATS Points Programme Terms and Conditions, general Terms and Conditions Governing TREATS Points Rewards Programme and the Maybank TREATS Mobile App Terms and Conditions shall apply. Please visit <http://www.maybank2u.com.sg> for more information.