

## Family & Friends Card Cash Rebate Programme Terms and Conditions

1. In these terms and conditions, the categories of eligible transactions for the Cash Rebate Programme (“Eligible Categories”), i.e. Eligible Groceries Merchants, Eligible Transport Merchants, Eligible Dining & Food Delivery Merchants, Eligible Retail & Pets Merchants and Eligible Data Communication & Online TV Streaming Merchants, are set out in the table below:

Eligible Categories	Description
Groceries	NTUC FairPrice/Finest/X-tra, Cold Storage, Giant, Market Place, Jasons, Sheng Siong, DON DON DONKI, HAO Mart, RedMart, Amazon Fresh and all other grocery stores and supermarkets globally
Transport	Petrol stations, Contactless bus and train rides, Limousines, Taxi, Grab/GOJEK rides, other passenger transportation services and automotive related services globally
Dining & Food Delivery	Restaurant dining, Foodpanda and Deliveroo globally
Retail & Pets	POPULAR Bookstores, Toys ‘R’ Us and Yamaha Music, pets and veterinary related services globally
Data Communication & Online TV Streaming	StarHub, Singtel, M1 Limited, Circles.Life, MyRepublic, Disney+, Netflix and/or other telecommunication, pay television, cable and radio services globally

2. Groceries transactions must be charged at grocery stores or supermarkets classified under Merchant Category Code (“MCC”) 5411 (“Eligible Groceries Merchants”).
3. Transport transactions refers to transactions charged at petrol stations, or for contactless bus and train rides, limousines, taxi, Grab/GOJEK rides or for other passenger transportation services, classified under MCC 4111, MCC 4121, MCC 4789, MCC 5541 and MCC 5542 (“Eligible Transport Merchants”), as well as automotive related services classified under MCC 5532, MCC 5533, MCC 5599, MCC 7531, MCC 7535 and MCC 7538 (“Eligible Automotive Services”).
4. Dining & Food Delivery transactions must be charged at restaurants and eating places classified under MCC 5812, or at Foodpanda and Deliveroo (“Eligible Dining & Food Delivery Merchants”).
5. Data Communication & Online TV Streaming transactions refers to transactions charged at StarHub, Singtel, M1 Limited, Circles.Life, MyRepublic, Disney+ or Netflix or for telecommunication, pay television, cable and radio services, classified under MCC 4812, MCC 4814 and MCC 4899 (“Eligible Data Communication & Online TV Streaming Merchants”).
6. Retail & Pets transactions refers to transactions charged at pets and veterinary related services classified under MCC 0742 and MCC 5995, or at POPULAR Bookstores (excluding

POPULAR school bookshops and tertiary institutions), Toy 'R' Us and Yamaha Music outlets ("Eligible Retail & Pets Merchants"). Payment for course fees under Yamaha Music will not be eligible.

7. For avoidance of doubt, any transaction charged at groceries, transport, dining & food delivery, retail & pets or data communication & online TV streaming merchants that are not classified under the MCCs stated herein or not otherwise stated herein shall not be eligible for cash rebates under the Cash Rebate Programme. Maybank reserves the right to exclude any transaction from the Cash Rebate Programme at its absolute discretion.
8. To receive the full 8% cash rebate ("8% Rebate") for any calendar month: (a) eligible transactions must be charged to a Card under the Eligible Categories; and (b) Cardmembers must charge at least an aggregate amount of S\$800 within the calendar month ("Minimum Spend").
9. For the avoidance of doubt, if Cardmembers do not meet the required Minimum Spend for a particular calendar month, such Cardmembers will only receive 0.3% base cash rebate for that calendar month.
10. The maximum cash rebate that a Cardmember can receive for the 8% Rebate is S\$25 per Eligible Category per calendar month, up to an aggregate amount of S\$125 per calendar month under all the Eligible Categories.
11. Once the maximum cash rebate for an Eligible Category for a particular calendar month is reached, Cardmembers will continue to earn cash rebates for that Eligible Category at the prevailing basic rate of 0.3% for that calendar month.
12. Maybank will use the date on which the eligible transactions are posted to the Cardmember's Card account to determine whether the Minimum Spend for a calendar month is met. Transactions made within a calendar month but are posted only to the Card account in the next calendar month will only be considered in the determination of whether the Minimum Spend has been met for the next calendar month.
13. Card transactions made by supplementary Cardmembers will be taken into consideration in the determination of whether the Minimum Spend has been met and cash rebates earned from transactions charged to the supplementary Card will be awarded to the principal Cardmember's Card account.
14. The 8% Rebate will automatically be credited into the eligible Cardmember's Card account if the transaction is made at an outlet that is listed as an outlet of a merchant in an Eligible Category in Maybank's records. In the event the outlet is not listed as an outlet of the merchant in the Eligible Category in Maybank's records, the cash rebate will only be credited after Maybank has been informed by the merchant in the Eligible Category of the outlet and has updated its records accordingly.
15. Cash rebates will not be awarded to any transactions that Maybank deem to be corporate/commercial transactions.
16. Cash rebates are computed based on 2 decimal places per transaction without any rounding.

17. All cash rebates are 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. Cash rebates are not transferable, so any accumulated cash rebates will be forfeited if a Cardmember terminates his/her Card account. Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) will not be taken into account in the cash rebate calculations.
18. Maybank reserves the right to reverse and/or restructure the cash rebates awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the following events:
- a Card transaction is (in full or in part) cancelled or reversed by any party for any reason;
  - the cash rebates awarded to a Cardmember exceeds the specified cap; or
  - it is determined by Maybank that the Cardmember has breached any of the terms and conditions stated herein.
19. Maybank's decision on all matters relating to the Cash Rebate Programme shall be final, conclusive and binding on all Cardmembers and any other person. Maybank has the sole discretion to exclude any person from participating in the Cash Rebate Programme without any obligation to furnish any notice and/or reason.
20. The following transactions will be excluded from the calculation of cash rebates and will not be counted towards the Minimum Spend:
- Payments made to government or government-related agencies or institutions or statutory boards or for government or government-related services (e.g. court fees, fines, bail and bonds, tax payments, charges for postal services, charges for parking lots and garages, payments for intra-government purchases or any other government services);
  - Betting or gambling transactions;
  - Brokerage/securities transactions;
  - Payment to insurance companies or for insurance premiums;
  - 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 (MCC 6051)
    - Non-Financial Institutions - Stored Value Card Purchase/Load (MCC 6540)
  - Transactions made via AXS or SAM;
  - 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;
  - Payment of funds to prepaid accounts such as those listed below (the following 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)	• NETS VCASHCARD
• EZ Link	• OANDA ASIA PAC*
• EZ-LINK*	• PAYPAL* BIZCONSULTA
• EZLINK	• PAYPAL* CAPITALROYA
• EZ-Link	• SKR*Skrill.com
• EzLink	• SKR*xglobalmarkets.com*
• EZLINKS.COM	• SKYFX.COM*
• EZ Link transport	• TRANSIT*
• EZ-LINK (IMAGINE CARD)	• TRANSITLINK*

- EZ-Link EZ-Reload (ATU)
- BANC DE BINARY
- BANCDEBINARY.COM
- Flashpay ATU
- MB \* MONEYBOOKERS.COM
- TRANSIT LINK\*
- WWW.IGMARKETS.COM.SG
- WWW.PLUS500.CO.UK
- WWW.MYEZLINK.COM.SG
- YOUTRIP\*

21. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any Cardmember or any person for any loss, liability, expense, damage and/or injury whatsoever or howsoever incurred or sustained by the Cardmember or any person by reason of, arising from or in connection with the Cash Rebate Programme, any incorrect cash rebates 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 reasons.
22. 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 the Cash Rebate Programme at any time without prior notice or liability to any person.
23. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Cash Rebate Programme, these terms and conditions shall prevail.

Effective 1 May 2021

Maybank Singapore Limited (UEN: 201804195C)