Frequently Asked Questions – Enhanced Maybank Family & Friends Card

1. What do I need to know?

- You will continue to enjoy the current benefits of the Maybank Family and Friends Card until 31 December 2025.

- From 1 January 2026, the enhanced Maybank Family & Friends Card Cashback Programme will apply on your Card, including changes to the Merchant Category Codes ("MCC") and category naming for selected categories such as "Transport", "Pharmacy", "Retails & Pets" and "Data Communication & Online TV Streaming".

- There will be a refreshed Card design, which will be delivered to your registered mailing address with Maybank upon your Card renewal.

2. What are the changes to the Merchant Category Codes (MCC)?

- With effect from 1 January 2026, the eligible MCCs for "Transport" and "Pharmacy" categories will be revised to:

Cashback category	MCC	Example of Merchants
Commute (Previously named as "Transport")	4111, 4121, 4789, 4112, 4131	Batam Fast Ferry, Bus/Mrt, Horizon Fast Ferry, Gojek, Grabcar, Redbus, Easybook and more.
Automotive (Previously named as "Pharmacy")	5541, 5542, 5532, 5533, 5599, 7531, 7535, 7538, 5552	Caltex, Shell, Sinopec, Esso, Stamford Tyres, Kah Motor, Cycle & Carriage, Chargeplus and more.

3. What are the changes for the cashback categories?

- With effect from 1 January 2026, "Pharmacy" category will be replaced with "Automotive". The following cashback categories will be renamed:

Cashback category till 31 December 2025	Cashback category from 1 January 2026
Retails & Pets	Kids & Pets
Data Communication & Online TV Streaming	Telco & Streaming
Transport	Commute

The above information is accurate as at 2 March 2026
Maybank Singapore Limited (UEN: 201804195C)

4. **How many cashback categories are there for my selection with effect from 1 January 2026?**

   - You can still choose 5 out of the 10 categories.

5. **One of my current selected cashback categories is "Transport", what will happen with effect from 1 January 2026?**

   - The "Transport" category will be renamed to "Commute", do note of the changes in the eligible MCCs as mentioned in FAQ 2.

6. **One of my current selected cashback categories is "Pharmacy" what will happen with effect from 1 January 2026?**

   - The "Pharmacy" category will be replaced with "Automotive", do note of the changes in the eligible MCCs as mentioned in FAQ 2.

7. **My selected cashback categories include "Retail & Pets" and "Date Communication & Online TV Streaming", what will happen with effect from 1 January 2026?**

   - There will be no changes to the eligible MCC under these categories. It is just a renaming of the cashback categories. The "Retail & Pets" category will be renamed to "Kids & Pets" and the "Data Communication & Online TV Streaming" category will be renamed to "Telco & Streaming".

8. **I'm interested in the new "Automotive" category. How do I ensure that I would receive cashback for this category from 1 January 2026 onwards?**

   - To earn bonus cashback for "Automotive" category from 1 January 2026 onwards, you need to **have it selected by 31 December 2025**.

     Login to Maybank TREATS SG app and choose **"PHARMACY-Dec / AUTOMOTIVE-Jan"** under "Benefit Selection" at the bottom right of the app from 5 December 2025 onwards.

     With this enhancement, you now have an **opportunity before your next stated date to change your selection**. The selected categories will take effect the next following month.

     Otherwise, if you make the change for your selection under the "Benefit Selection"/ "Benefit Optimiser" only in the month of January 2026, the cashback for "Automotive" category will take effect from 1 February 2026 onwards. Spends under the MCCs for "Automotive" category in January 2026 will not earn you any cashback.

9. **If I am existing Maybank Family & Friends Cardmember and I want to stick to my previous selected categories, do I need to re-select?**

   - No, your selected categories will not be affected. Do note the changes in eligible merchants/MCCs under the new "Commute" and "Automotive" categories.

10. I have never made any selection for my cashback categories, what categories am I earning the bonus cashback on?

- Before 1 January 2026, the five (5) default cashback categories, which are assigned to new and existing Cardmembers, are: Groceries, Transport, Dining & Food Delivery, Retail & Pets, and Data Communication & Online TV Streaming.

- For all existing Cardmembers who hold the Maybank Family & Friends Card before 1 January 2026, the assigned cashback categories will remain the same, with changes in MCCs as mentioned in FAQ 2.

- For new Cardmembers who hold the Card from 1 January 2026 onwards, the five (5) default cashback categories assigned will be: Automotive, Dining & Food Delivery, Kids & Pets, Online Shopping and Telco & Streaming.

11. I do not think I have selected my cashback categories previously, how do I check / select my preferred categories?

- You can login to the Maybank TREATS SG app to check your cashback categories. If you have not selected your categories before, you will see the "Benefit Selection" upon login. Click on "Select Now" to select your 5 preferred cashback categories then click "Confirm".

  The selected categories will take effect from the next following month.

12. I have forgotten what I have selected for my cashback categories. How can I check and/or change them with effect from 1 January 2026?

- You can login to the Maybank TREATS SG app to check your cashback categories. If you have selected your categories before, you will see your current selected categories, your total spending and cashback earned.

  To change your current selection, click on "Benefit Optimiser" button to do so. You can usually only change your selection every 3 months. With this enhancement, you now have an opportunity before your next stated date to change your selection.

  The selected categories will take effect the next following month.

13. If my spending in the calendar month is above S$800 but less than S$1,600, what will be my cashback with effect from 1 January 2026?

- From 1 January 2026, if your monthly spend is between S$800 to less than S$1,600, you will be receiving 6% cashback for your 5 Selected Categories + MYR & IDR spend (Tier 1), up to S$120 monthly.

- If your monthly spend is S$1,600 or above, you will be receiving 8% cashback for your 5 Selected Categories + MYR & IDR spend (Tier 2) and up to S$180 monthly. Note that cashback for "Groceries" spend will remain at 6% regardless of Tier 1 or Tier 2.

14. **Will I receive the replacement Maybank Family & Friends Card before it expires?**

- Yes, we will be sending you the new Maybank Family & Friends Card prior to your Card expiry. Please activate your new Card once you have received it to avoid any disruption of service. Do cut and discard your old card properly.

15. **My Maybank Family & Friends Card is linked to my Maybank Current/Savings Account(s) for ATM access. What should I do?**

- No action is required on your part. Your new Maybank Family & Friends Card will be automatically linked to your existing account(s) based on your current ATM linkage.

16. **What will happen to my outstanding balances, Instalment Payment Plan (IPP), Funds Transfer, and Instalment Loan after I receive and activate my new Credit Card?**

- No action is required on your part. All outstanding balances and/or monthly instalments will be transferred to your new Maybank Family & Friends Card. Even if you choose not to activate the new Card, you will continue to be billed for the outstanding balances until they are fully paid.

17. **Will my Credit Card GIRO payment for my Maybank Family & Friends Card be affected?**

- No, it will not be affected. The existing Credit Card GIRO payment instructions for your Maybank Family & Friends Card will continue to apply.

18. **What will happen to the existing recurring bill payment arrangements set up on my Maybank Family & Friends Card?**

- If you have any recurring bill payment arrangements on your Maybank Family & Friends Card (e.g. recurring payments to telco, utilities, insurance, etc), please contact the respective billing organisation(s) to update the expiry date of your new Maybank Family & Friends Card to prevent any disruption in payments.

19. **What will happen to my Maybank Family & Friends Card linked to e-commerce or merchant websites, and mobile wallet?**

- If your Maybank Family & Friends Card is linked to e-commerce or merchant websites (e.g. Shopee, Lazada, Grab, etc), please re-link your Card and update the card details with the new expiry date and CVV of your new Maybank Family & Friends Card.

  For cards linked to mobile wallets (e.g. Apple Pay and Samsung Pay), you will NOT need to re-link your new Maybank Family & Friends Card once it is activated.

20. I have a Supplementary Maybank Family & Friends Card. Will my Supplementary Cardmember also receive the new Maybank Family & Friends Card?

- New Cards for both Principal and Supplementary Maybank Family & Friends Cardmembers will be sent to the Principal Cardmember's registered mailing address with Maybank upon your Card renewal.

21. What happens if I do not receive my renewal Maybank Family & Friends Card?

- Please ensure your mailing address with Maybank is up to date. If you have not received your Maybank Family & Friends Card, please contact us at 1800-MAYBANK (1800-629 2265) or +65 6533 5229 if you are calling from overseas.

22. Why is it that I cannot register to enjoy the Mastercard Travel Insurance anymore?

- The travel insurance benefit provided by Mastercard is no longer available for the Maybank Family & Friends Card.

- You can continue to be covered up to S$300,000 under Maybank's complimentary travel insurance when you charge your travel fares in full to your Maybank Family & Friends Card. More details can be found at https://www.maybank2u.com.sg/en/personal/cards/card-services/complimentary-travel-insurance.page.

23. The Mastercard ID Theft Protection Lite has expired and I cannot re-register. Why is that?

- The Mastercard ID Theft Protection Lite provided by Mastercard is no longer available to the Maybank Family & Friends Card. You can consider Maybank Personal Cyber Insurance for your protection. More details can be found on https://www.maybank2u.com.sg/en/personal/insurance/cyber/personal-cyber-insurance.page.

24. I am not able to access the Mastercard Southeast Asia Golf Program portal to book the green sessions and golf lessons. Why is that?

- The Southeast Asia Golf Program benefit provided by Mastercard is no longer available to the Maybank Family & Friends Card.

25. I am not able to register for the complimentary membership for Mastercard Travel Pass by DragonPass. Why is that?

- The complimentary membership for TravelPass by DragonPass benefit provided by Mastercard is no longer available to the Maybank Family & Friends Card.