Maybank Family & Friends Card Cashback Programme ("Cashback Programme") Terms and Conditions

Maybank Family & Friends Cardmembers ("**Cardmembers**") can receive up to 6% or 8% cashback on the Maybank Family & Friends Card ("**Card**") in accordance with these terms and conditions.

1. Preferred Cashback Categories

Cardmembers can receive up to 6% cashback or up to 8% cashback if they meet the relevant Minimum Spend (as defined in Clause 4 below) for eligible transactions in five (5) of the ten (10) Cashback Categories set out in the table below, subject to the terms herein:

Cashback Categories	Description
Automotive *(Default Category)*	Petrol stations, EV Charging and automotive related services globally
Dining & Food Delivery *(Default Category)*	Restaurant dining, Fast Food Eateries, Foodpanda and Deliveroo globally
Kids & Pets *(Default Category)*	POPULAR Bookstores, Toys 'R' Us, Yamaha Music, Mothercare, Kiddy Palace, pets and veterinary related services globally
Online Shopping *(Default Category)*	Online purchases on Marketplace, Apparels, Shoes, Accessories, Leather goods, Luggage and other fashion purchases globally
Telco & Streaming *(Default Category)*	StarHub, Singtel, M1 Limited, Circles.Life, MyRepublic, Disney+, Netflix and/or other telecommunication, pay television, cable and radio services globally
Beauty & Wellness	Massage parlors, Health & beauty spas and Barber shops globally
Commute	Contactless bus and train rides, Limousines, Taxi, Grab/GOJEK rides and other passenger transportation services globally
Entertainment	Bars, Drinking places, Cinemas, Motion Picture Theatres, Theatrical Producers and Ticketing agencies globally
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
Sports & Sports Apparels	Sports/Riding apparels, Sporting goods, Bicycle shops, Recreation & sporting camps, Athletic fields, Commercial sports, Professional sport club, Golf courses, Country clubs and Membership (Athletic/Recreation/Sports) globally

1.1. Automotive transactions refer to transactions charged at petrol stations, classified under MCC 5541 and MCC 5542, EV charging merchants classified under MCC 5552, automotive related services classified under MCC 5532, MCC 5533, MCC 5599, MCC 7531, MCC 7535 and MCC 7538, as well as fuel purchases charged to a Diamond Sky Fuel Card (which is linked to the Card) classified under MCC 8699 ("Eligible Automotive Merchants") globally .

1.2. Dining & Food Delivery transactions must be charged at restaurants and eating places classified under MCC 5812, MCC 5814 or at Foodpanda and Deliveroo ("Eligible Dining & Food Delivery Merchants") globally.

1.3. Kids & Pets transactions refers to transactions charged at pets and veterinary related services classified under MCC 0742 and MCC 5995 globally, or at POPULAR Bookstores (excluding POPULAR school bookshops and tertiary institutions), Toy 'R' Us, Yamaha Music, Mothercare and Kiddy Palace ("Eligible Kids & Pets Merchants"). Payment for course fees under Yamaha Music will not be eligible.

1.4. Telco & 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 Telco & Streaming Merchants") globally.

1.5. Online Shopping transactions refers to transactions charged at Apparels, Shoes, Accessories, Leather goods, Luggage or other fashion stores via the Internet and processed by the respective merchants/acquirers as an online transaction classified under MCC 5611, MCC 5262, MCC 5309, MCC 5310, MCC 5311, MCC 5331, MCC 5399, MCC 5621, MCC 5631, MCC 5641, MCC 5651, MCC 5661, MCC 5691, MCC 5699 and MCC 5948 ("Eligible Online Shopping Merchants") globally. Mothercare and Kiddy Palace are not Eligible Online Shopping Merchants and online transactions charged at Mothercare and Kiddy Palace will not be eligible.

1.6. Beauty & Wellness transactions refers to transactions charged at Massage parlors, Health & beauty spas and Barber shops classified under MCC 7297, MCC 7298 and MCC 7230 ("Eligible Beauty & Wellness Merchants") globally.

1.7. Commute transactions refers to transactions charged 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 ("Eligible Commute Merchants") globally.

1.8. Entertainment transactions refers to transactions charged at Bars, Drinking places, Cinemas, Motion Picture Theatres, Theatrical Producers and Ticketing agencies classified under MCC 5813, MCC 7832, MCC 7922 and MCC 7929 ("Eligible Entertainment Merchants") globally.

1.9. Groceries transactions refers to transactions charged at 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 classified under Merchant Category Code ("MCC") 5411 ("Eligible Groceries Merchants") globally.

1.10. Sports & Sports Apparels refers to transactions charged at Sports/Riding apparels stores, Sporting goods stores, Bicycle shops, Recreation & sporting camps, Athletic fields, Commercial sports, Professional sport club, Golf courses, Country clubs and Membership (Athletic/Recreation/Sports) classified under MCC 5655, MCC 5940, MCC 5941, MCC 7032, MCC 7941, MCC 7992 and MCC 7997 ("Eligible Sports & Sports Apparels Merchants") globally.

1.11. For avoidance of doubt, any transaction charged under Default Categories or Selected Categories (as defined below) (as the case may be) with merchants that are not classified under the MCCs stated herein or not otherwise stated herein shall be eligible for neither the 6% cashback nor 8% cashback under the Cashback Programme, but will nevertheless be eligible for up to 0.22% base cashback. Maybank reserves the right to exclude any transaction from the Cashback Programme at its absolute discretion.

2. Default Categories and Selected Categories

2.1. The five (5) default Cashback Categories, which are assigned to new and existing Cardmembers, are: Automotive, Dining & Food Delivery, Kids & Pets, Online Shopping, and Telco & Streaming ("**Default Categories**" and each a "**Default Category**").

2.2. Cardmembers may change the Cashback Categories by selecting any five (5) of the ten (10) Cashback Categories ("**Selected Categories**" and each a "**Selected Category**"). If no selection of Selected Categories is made by the Cardmember, the Default Categories will apply.

2.3. New Cardmembers may select the Selected Categories only after the new Card has been activated.

2.4. In order to select his/her Selected Categories, the Cardmember must download the Maybank TREATS SG mobile application ("**TREATS SG app**"), then select and confirm the Selected Categories via the Benefit Selection page under the Benefit Optimiser icon in the application. The selection and confirmation of Selected Categories made shall be applicable for the first Lock-In Period (as defined below) and no changes to the selection will be allowed.

2.5. Selected Categories will take effect on the first day of the following calendar month. The Selected Categories will apply to the Cardmember for a period of three (3) months from the effective date ("**Lock-In Period**"). Maybank reserves the right to amend the length of the Lock-In Period from time to time without prior notice or liability to any person.

2.6. Selected Categories for the next Lock-In Period can be selected in the last one (1) calendar month of an existing Lock-In Period. Upon the selection and confirmation of Selected Categories for the next Lock-In Period, no changes to the selection will be allowed. Such Selected Categories will take effect on the first day of the following calendar month. If no selection of Selected Categories for the next Lock-In Period is made, the current Selected Categories shall continue to apply until the next selection is made.

3. Additional Bonus Category

Cardmembers can receive an additional up to 8% cashback for eligible retail transactions in the Additional Bonus Category of MYR & IDR Spend ("**Additional Bonus Category**") as set out below, subject to the terms herein:

Additional Bonus Category	Description
MYR & IDR Spend *(Additional Bonus Category)*	See "**Eligible MYR & IDR Spend" transactions**", as described in Clause 3.1 below

3.1. "**Eligible MYR & IDR Spend transactions**" refer to:

3.1.1. eligible retail transactions charged in Malaysian Ringgit or Indonesian Rupiah on his/her Card that are not transactions which fall under Cardmember's Default Categories or Selected Categories (as the case may be); and

3.1.2. if eligible retail transactions charged in Malaysian Ringgit or Indonesian Rupiah on his/her Card also fall under one of the Cardmember's Default Categories or Selected Categories (as the case may be) ("**Repeat Categories Transactions**"), the Excess Spend transactions.

(For the purpose of Clause 3.1.2, "**Excess Spend**" means the remaining spend made or incurred by the Cardmember on the Repeat Categories Transactions in a calendar month after the Cardmember has charged S$333.34 (for those eligible under Clause 4.1 for Tier 1), or S$375 (for those eligible under clause 4.2 for Tier 2), or S$500 (for those eligible under Clause 4.3 for the Groceries category), for the relevant Repeat Categories Transactions during that calendar month.)

3.2. This Additional Bonus Category will be automatically applicable to all Cardmembers, and cannot be changed.

3.3. For avoidance of doubt, please note that the transactions excluded in Clause 5.7 will not be considered eligible retail transactions.

4. Minimum Spend

4.1. Tier 1 - To receive up to 6% cashback under a Default Category, Selected Category or Additional Bonus Category (as the case may be) for any calendar month, Cardmembers must charge a minimum aggregate amount of S$800 in eligible transactions to a Card within the calendar month ("**Minimum Spend**").

4.2. Tier 2 - To receive up to 8% cashback under a Default Category, Selected Category or Additional Bonus Category (as the case may be) for any calendar month, Cardmembers must charge a minimum aggregate amount of S$1,600 in eligible transactions to a Card within the calendar month ("**Minimum Spend**"), except that this paragraph 4.2 does not apply to spend on the Groceries category.

4.3. Groceries category – Cardmembers will receive up to 6% cashback for spend on the Groceries category under this Promotion, provided that they shall meet the Minimum Spend of Tier 1 (i.e. S$800). (Kindly note that the cashback of up to 8% mentioned in Clause 4.2 above does not apply to Groceries category; the cashback for Groceries category is capped at 6%, even if a Cardmember charges more than S$1,600 in his/her spend on the Groceries category).

4.4. For the avoidance of doubt, if Cardmembers do not meet the required Minimum Spend for a particular calendar month, such Cardmembers will only receive 0.22% base cashback for that calendar month.

4.5. The maximum cashback that a Cardmember can receive in each calendar month for (i) the 6% cashback under Tier 1 is capped at S$20, and for the 8% cashback under Tier 2 is capped at S$30, for each of the Default Category, Selected Category or Additional Bonus Category (as the case may be), and (ii) for the 6% cashback for Groceries category is capped at S$20 for Tier 1 and capped at S$30 for Tier 2.

4.6. Once the maximum cashback for a Default Category, Selected Category, Additional Bonus Category or Groceries category (as mentioned in Clause 4.5 above) for a particular calendar month is reached, Cardmembers will continue to earn cashback for that category at the prevailing basic rate of 0.22% for that calendar month.

4.7. 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.

4.8. Eligible transactions charged to a supplementary Card under the principal Cardmember that meet the requirements herein and fit into the relevant categories described above will be taken into consideration in the determination of whether the Minimum Spend for the principal Card has been met. Cashback earned from transactions charged to the supplementary Card will be awarded to the principal Cardmember's Card account.

4.9. The bonus cashback up to 8% cashback under the Additional Bonus Category 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 a Default Category or Selected Category (as the case may be) in Maybank's records. In the event the outlet is not listed as an outlet of the merchant in the relevant Cashback Category in Maybank's records, the cashback will only be credited after Maybank has been informed by the merchant in the Cashback Category of the outlet and has updated its records accordingly. The cashback for the Additional Bonus Category will be credited together with the cashback for the Default Category or Selected Category (as the case may be).

5. General

5.1. The Cardmember can view the eligible transactions under the categories and the cashback earned in the Maybank TREATS SG app via the Benefits Optimiser page under the Benefit Optimiser icon, and view the cashback earned from the eligible transactions under the Default or Selected Categories and the Additional Bonus Category in the Maybank TREATS SG app via the Benefits Optimiser page under the Benefit Optimiser icon.

5.2. Cashback will be computed based on 2 decimal places per category and rounded down.

5.3. 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. Cashback is not transferable, so any accumulated cashback will be forfeited if a Cardmember terminates the 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 cashback calculations.

5.4. Maybank reserves the right to reverse, restructure and/or forfeit the cashback awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the following events:

a) a Card transaction is (in full or in part) cancelled or reversed by any party for any reason;
b) a Card transaction turns out to be a fraudulent or unauthorised transaction;
c) the cashback awarded to a Cardmember exceeds the specified cap;
d) the Cardmember is not entitled to the cashback for any reason whatsoever; or
e) it is determined by Maybank that the Cardmember has breached any of the terms and conditions stated herein.

5.5. Maybank's decision on all matters relating to the Cashback 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 Cashback Programme without any obligation to furnish any notice and/or reason.

5.6. Cashback will not be awarded to any transactions that Maybank deems to be corporate/commercial transactions.

5.7. The following transactions will be excluded from the calculation of cashback and will not be counted towards the Minimum Spend:

a) NETS and eNETS transactions;
b) 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);
c) Betting or gambling transactions;
d) Brokerage/securities transactions;
e) Charitable, Religious and Political Organisations
f) Cleaning, Maintenance & Janitorial Services

g) Utilities

h) Payment to insurance companies or for insurance premiums;

i) Transactions classified under the following Merchant Category Codes ("MCC"):

- MCC 6012 - Financial Institutions (Merchandise, Services, and Debt Repayment)
- MCC 6050/6051 - Financial Institutions/Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (including but not limited to Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
- MCC 6529, MCC 6530, MCC 6540 - Financial Institutions/Merchants/Non-Financial Institutions – Stored Value Card Purchase/Load
- MCC 4829/6534 - Money Transfer
- MCC 6010/6011 - Cash Disbursement
- MCC 7511 - Quasi Cash
- Transactions made via AXS or SAM;

j) 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;

k) Payment of funds to prepaid accounts/merchant 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):

• BAGUS* • BANC DE BINARY • BANCDEBINARY.COM • CANTINE* • 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) • Flashpay ATU • INSTAREM • MB * MONEYBOOKERS.COM	• NETS VCASHCARD • OANDA ASIA PAC* • PAYPAL* BIZCONSULTA • PAYPAL* CAPITALROYA • RAZERPAY* • SEDAP* • SGEBIZ* • SIMPLYGO* • SINGTEL DASH • SINGAPORE E-BUSINESS* • 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*

5.8. 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 Cashback Programme, any incorrect 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 reasons.

5.9. Cardmembers hereby consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to Maybank and such other third party as Maybank may reasonably consider necessary for the purpose of the Cashback Programme, and confirm that they agree to be bound by the terms of the Maybank's Data Protection Policy, a copy of which can be found on https://www.maybank2u.com.sg

5.10. 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 Cashback Programme at any time without prior notice or liability to any person.

5.11. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Cashback Programme, these terms and conditions shall prevail.

5.12. The prevailing Maybank (Personal) Credit Card Agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit http://www.maybank2u.com.sg/.

6 Definitions

In these Terms and Conditions, unless the context requires otherwise,

"**Additional Bonus Category**" is defined in Clause 3.

"**Cashback Categories**" means Default Categories and/or Selected Categories.

"**Categories**" means Cashback Categories and/or Additional Bonus Category.

"**Default Categories**" is defined in Clause 2.1.

"**Minimum Spend**" is defined in Clause 4.1 and 4.2.

"Selected Categories" is defined in Clause 2.2.