



Terms and Conditions for Maybank Foreign Currency Charge and Redeem Promotion: RWS Vouchers (“Promotion”)

1. This Promotion is only available to principal Maybank Credit and/or Debit cardmembers (“Cardmembers”) from 1 March 2023 to 31 March 2023 (“Promotion Period”).
2. The required minimum amount on eligible retail transactions must be charged to a Singapore-issued personal Maybank Credit or Debit Card (“Card”) in foreign currency during the Promotion Period in order to be eligible to redeem S\$100 worth of Resorts World Sentosa Gift Vouchers (“Redemption Item”) offered by Maybank.
3. To be eligible to redeem the Redemption Item, Cardmembers must during the Promotion Period fulfill both the following requirements:
 - a) Charge a minimum of the equivalent of S\$800 in foreign currency (“Required Amount”) on his/her Card during the Promotion Period; and
 - b) Register for the Promotion via the Maybank TREATS SG Mobile App (“TREATS Mobile App”) under Privileges > Highlights > Foreign Currency Charge and Redeem RWS Vouchers. Cardmembers who successfully register for this Promotion will receive an eCoupon evidencing their registration for this Promotion in their TREATS Mobile App wallet. Such eCoupon will be valid throughout the Promotion Period.
4. Subject to the terms and conditions of this Promotion, each Cardmember may redeem a maximum of one (1) Redemption Item under this Promotion regardless of the number of Cards held by the Cardmember or the amount charged by the Cardmember to his/her Card(s).
5. There is no limit on the maximum number of Card eligible retail transactions that may be combined to meet the Required Amount during the Promotion Period. Subject to the other restrictions as set out in these terms and conditions, Card eligible retail transactions charged by the principal Cardmember and his/her supplementary cardmember(s) (if any) to the principal Cardmember’s corresponding Card may be combined and counted towards the Required Amount to redeem one (1) Redemption Item.
6. The Redemption Items are available on a first-come, first-serve basis, are while stock last and are not exchangeable for credit, cash or other items, goods or services in kind. At the end of the Promotion Period, Maybank will compile a list of Cardmembers who have fulfilled the requirements set out in Clause 3 above and allocate the Redemption Items to the first 500 Cardmembers in the order which they met the Required Amount (“Eligible Cardmembers”).
7. Eligible Cardmembers will be informed via the TREATS Mobile App. Eligible Cardmembers will also receive an eCoupon (“Redemption eCoupon”) for the redemption of the Redemption Item via the TREATS Mobile App latest by 28 April 2023. Except for notifications to the Eligible Cardmembers via



the TREATS Mobile App as set out above, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.

8. Each redemption must be in accordance with these terms and conditions and the Redemption eCoupons and the terms and conditions of the merchant. Eligible Cardmembers will need to collect their Redemption Items from the redemption location (as mentioned in Clause 10 below) in person, and present the Redemption eCoupon when collecting said Redemption Item.
9. The Redemption Items must be redeemed by 14 May 2023. Any Redemption Items not redeemed within the prescribed redemption period shall be forfeited and any Cardmember whose Redemption Item has been forfeited shall not be entitled to any payment of compensation or replacement notwithstanding any claims of not having received the Redemption eCoupon or notification. Strictly no extension or change of time will be allowed if the Eligible Cardmember does not redeem the Redemption Item within the redemption period indicated in the Redemption eCoupon.
10. Terms and conditions of the Redemption eCoupon shall apply, which include (but are not limited to):
 - a) Redemption Item can only be self-collected by the Eligible Cardmember; and
 - b) Redemption Item is to be collected by 14 May 2023 from ShortQ, 176 Orchard Road #01-57, The Centrepoint, Singapore 238843 from 11am to 8pm daily.
11. Eligible Cardmembers shall accept the Redemption Items "as is". Maybank is not the supplier of the Redemption Items or any related goods and services (the supplier of the Redemption Items or any goods and services shall be referred to as the "merchant") and makes no representation or warranty whatsoever as to the quality, merchantability and/or the fitness of purpose of the Redemption Items and any goods and services provided and assumes no liability or responsibility therefor or for the acts or defaults of the merchant for any non-delivery, non-performance or defects in the Redemption Items or goods and services. Maybank is not an agent of the merchant. Any dispute over the Redemption Item and any goods and service(s) should be resolved directly between the Eligible Cardmember and the merchant.
12. All payments must be made using a Maybank Visa or Mastercard (or card under such other scheme if subsequently introduced by Maybank) credit or debit card; for the avoidance of doubt, NETS transactions shall not be accepted).
13. The transactions charged to the Card which will not be taken into account as eligible retail transaction counting towards the Required Amount includes (but not limited to):
 - a) Transactions used or counted for other Maybank promotions;
 - b) 0% Instalment Plan transactions;
 - c) FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions;
 - d) Fees and charges payable to Maybank (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges etc.);



- e) Bill payments (recurring or otherwise, inclusive of medical or hospital bills);
- f) Payments to educational institutions (e.g. schools, tuition centres etc.);
- g) Income tax payments;
- h) Payments at or to government or government-related agencies or institutions or statutory boards (e.g. Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.);
- i) Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies etc.);
- j) Payment of funds to pre-paid accounts (e.g. Shopee Pay, Lazada Wallet, EZ-Link transactions, Transit Link transactions, IPAYMY, CardUp, etc.);
- k) Payment to all Grab platforms (e.g. Grab rides, Grab Pay, etc);
- l) Online payment gateway transactions (e.g. PayPal, Skrill and Bidpay etc.);
- m) Gambling or betting transactions;
- n) AXS or SAM transactions;
- o) Any donations;
- p) Transactions that may entitle a Cardmember to receive rebates of 5% or more offered by Maybank under other promotions on the Card (regardless of whether or not the Cardmember receives the full rebate) and/or ten (10) times or more TREATS Points on the amount charged;
- q) Any transaction classified under the following Merchant Category Codes ("MCC"): (i) Financial Institutions – Merchandise, Services and Debt Repayment (MCC 6012); (ii) 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); (iii) Non-Financial Institutions – Stored Value Card Purchase / Load (MCC 6540); and (iv) Money Transfer (MCC 4829);
- r) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and
- s) Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be counted towards the Required Amount.

14. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, other Charge and Redeem Campaigns (e.g. NATAS 2023) unless otherwise stated. Notwithstanding the above, the eligible retail transactions that count towards the Required Amount under the Promotion may also be qualified to earn chances for the Maybank Year-End Campaign 2022.

15. In the event the Redemption eCoupon is lost, misused, stolen or misplaced, the Eligible Cardmember shall not be entitled to a replacement redemption eCoupon unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to issue a replacement redemption eCoupon, Maybank reserves the right to charge the full cost or retail value of the Redemption Item to the Cardmember's Card account or deduct it from any Maybank account held by the Cardmember if the original Redemption eCoupon is utilised to redeem the Redemption Item for any reason whatsoever and howsoever.



16. Maybank reserves right to charge the full cost or retail value of the Redemption Item redeemed to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank if (a) any transaction counted towards the Required Amount (in full or in part) is invalid, cancelled or reversed (in full or in part) by any party for any reason; (b) any transaction counted towards the Required Amount (in full or in part) is found to be used for other Maybank promotions or found to be a transaction that should not be counted towards the Required Amount; or (c) it is determined by Maybank that the Eligible Cardmember has breached one or more of the terms and conditions of this Promotion.
17. Maybank reserves the right to replace, exchange, vary or substitute the Redemption Item at its sole discretion without prior notice or liability to any person.
18. Maybank has the sole discretion to exclude any person from participating in this Promotion and Maybank's decision on all matters relating to this Promotion (including the awarding of the Redemption Items) shall be final, conclusive and binding on all Cardmembers.
19. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with this Promotion and/or use of the Redemption eCoupon or Redemption Items and/or redemption of or consumption of any services, products or facilities of any merchants or retailers, any Redemption eCoupon which is misdirected or lost and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.
20. Maybank reserves the right at 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 Promotion at any time without notice or liability to any person.
21. Additional terms and conditions stated in the Redemption eCoupon issued by Maybank for the redemption of the Redemption Item(s) shall also apply together with the terms and conditions of the merchant.
22. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail. All images of Redemption Items on any collateral shall be for illustrative purposes only.
23. All prevailing and relevant Card terms and conditions and/or agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit <http://www.maybank2u.com.sg>.