

General Terms and Conditions

- All payments must be made with a Maybank Horizon Platinum Visa Card (“Card”).
- Maybank Singapore Limited (“Maybank”) is not the supplier of goods and services provided under the Card Programme and makes no representation as to the quality of the goods and services provided by the respective participating merchants and partners.
- 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 any promotion, benefits and privileges offered under the Card Programme at any time without prior notice or liability to any person.

Maybank Horizon Platinum Visa Card 5X TREATS Points Programme Terms and Conditions

- The 5X TREATS Points awarded under this Programme consist of: i) the usual 1 TREATS Point received by Cardmembers under the TREATS Point programme; and ii) 4 Bonus TREATS Points.
- 5 TREATS Points awarded for every dollar spent is equivalent to a conversion rate of 2 air miles per dollar under Maybank Frequent Flyer Programme.
- The Cardmember will (subject to the terms provided herein) be eligible for the 5X TREATS Points each time the Cardmember performs any of the transactions set out below:
 - (a) the Cardmember uses their Card to purchase an air ticket and/or travel package; or
 - (b) the Cardmember makes a transaction on the Card in a foreign currency; or
 - (c) the Cardmember uses their Card to purchase a Cruise ticket, which transaction must be charged at participating Cruise merchants classified under MCC 4411 and MCC 4722.
- For the avoidance of doubt, a travel package refers to a tour arranged by a travel agent where transportation, food and lodging are all provided at an inclusive price.
- In the event the outlet or merchant is not on record with Maybank, the TREATS Points will only be awarded once Maybank is informed of the new outlet or merchant and has updated its records accordingly.
- The 5X TREATS Points will automatically be awarded to the eligible Cardmember's account if a requisite transaction is made and/or the designated merchant's outlet, where the required transaction is made, is on record with Maybank.
- Maybank reserves the right to change or remove any selected merchant(s) and Eligible Categories at any time without notice.
- TREATS Points will not be awarded to any transactions that Maybank deem to be corporate and/or commercial transactions.
- The following transactions will be excluded from accumulation towards any minimum spend, Cash Rebate and TREATS Points issuance (“Excluded transactions”) mentioned in these Terms and Conditions:
 - a) Payments made to government 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)
 - b) Betting or gambling transactions
 - c) Brokerage/securities transactions
 - d) Payment to insurance
 - e) Transactions classified under the following Merchant Category Codes (“MCC”):
 - MCC 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment



- MCC 6051 – Non-Financial Institutions (including Grab mobile wallet top-ups) – 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 6540 - Non-Financial Institutions – Stored Value Card Purchase/Load
- f) Transactions made via AXS and SAM
- g) FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, Interest charges, any other miscellaneous charges charged by the Cardmember, or payment of funds to prepaid accounts listed below. The following examples are not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party:

<ul style="list-style-type: none"> • 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) • BANC DE BINARY • BANCDEBINARY.COM • Flashpay ATU • MB * MONEYBOOKERS.COM 	<ul style="list-style-type: none"> • NETS VCASHCARD • 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 • YOUTRIP*
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- 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; (b) the TREATS Points awarded to a Cardmember exceeds the specified cap; and/or (c) 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 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 during the promotion period and were taken into account in the 5X TREATS Points calculation.
- Maybank has the sole discretion to exclude any person from participating in 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 5X TREATS Points Programme 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 materials relating to this promotion, these terms and conditions shall prevail.
- The general Terms and Conditions governing TREATS Points Rewards and the Cardmember's Card account shall apply. Please visit www.maybank2u.com.sg for more details.

Complimentary Airport Lounge Access Programme Terms and Conditions

- Complimentary lounge access is only valid at Ambassador Transit Lounge at Singapore Changi Airport and Plaza Premium Lounge at Singapore Changi Airport, Kuala Lumpur International Airport and Hong Kong International Airport.
- A minimum amount of S\$1000 in a single transaction on any retail spend charged to the Card within 3 months prior to the date of lounge access ("Eligible Retail Spend Transaction") will entitle Cardmembers to only one complimentary access regardless of the number of transactions.
- Excluded Transactions charged to the Card will not be taken into account as the required minimum amount spend.
 - a) Transactions that receive 5% or more rebates offered by Maybank in respect of other promotions on the Card (regardless of whether or not a Cardmember receives the full rebate) and/or ten (10) times or more TREATS Points on the amount charged
 - b) Any transaction deemed to be of a business and/or corporate nature
- Each Cardmember may redeem a maximum of one (1) complimentary lounge access per day.
- Access to lounge without an Eligible Retail Spend Transaction will be charged at S\$44.94 (includes GST).
- Maybank reserves the right to charge the Cardmember the airport lounge fees should the Eligible Retail Spend Transaction be cancelled for any reason, should the Cardmember access the lounges more than once, or gain complimentary access to the airport lounges without an Eligible Retail Spend Transaction regardless being granted access by the airport lounge staff.
- Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising in respect of this promotion due to any reason whatsoever (including but not limited to the incorrect classification of category in respect of any transaction).
- Payment must be made with the Card to enjoy 20% off walk-in rates for Cardmember's guest(s) at Plaza Premium Lounge.