



## Maybank Horizon Platinum Visa Card Privileges Terms and Conditions

### General Terms and Conditions

1. All payments must be made with a Maybank Horizon Platinum Visa Card ("Card").
2. Maybank makes no representation as to the quality of the goods and services provided under the Card promotions or programmes and makes no representation as to the quality of the goods and services provided by the respective participating merchants and partners.
3. 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 or programme at any time without prior notice or liability to any person.
4. The general Terms and Conditions Governing TREATS Points Rewards Programme, Maybank TREATS Mobile App and Cardmember's Card account shall apply, unless otherwise stated herein. Please visit [www.maybank2u.com.sg](http://www.maybank2u.com.sg) for more information.
5. Cardmembers 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 any promotion or programme herein, 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 [www.maybank2u.com.sg](http://www.maybank2u.com.sg).
6. Maybank's decision on all matters relating to all promotions or programme herein shall be final, binding and conclusive on all Cardmembers and any other person.
7. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to any promotions or programme herein, these terms and conditions shall prevail.

### Maybank Horizon Platinum Visa Card TREATS Points Programme Terms and Conditions

1. Cardmembers will earn 1X TREATS Points for all Local Spend and Foreign Spend on the Card as follows. Additionally, Cardmembers will earn bonus 4X TREATS points for Foreign Spend on the Card when they spend a minimum of S\$500 on retail transactions on the Card in a calendar month.

Scenario #1: If the Cardmember **does not meet** the minimum spend of S\$500:

	TREATS Points
Local Spend	1X TREATS Points
Foreign Spend	

Scenario #2: If the Cardmember **meets** the minimum spend of S\$500:

	TREATS Points
Local Spend	1X TREATS Points
Foreign Spend	5X TREATS Points*

\*5X TREATS Points awarded under this Programme consist of: i) 1X TREATS Points awarded to Cardmembers under the TREATS Points Programme and ii) 4X bonus TREATS Points awarded when the minimum spend of S\$500 is met.

2. Local retail spend ("**Local Spend**") are Card retail transaction(s) posted in Singapore dollar and Foreign retail spend ("**Foreign Spend**") are Card retail transaction(s) posted in foreign currencies.
3. Retail transactions charged to a Card made within a calendar month that are successfully posted to a Card Account on or prior to the 6<sup>th</sup> day of the following calendar month, will be counted towards the minimum spend of the month that the retail transactions are made. Retail transactions charged to the Card which made within a calendar month but are only posted to a Card Account after the 6<sup>th</sup> day of the following month will be counted towards the following month's minimum spend.
4. The transactions as set out in Clause 2.2 of the general Terms and Conditions Governing TREATS Points Rewards Programme will be excluded from accumulation towards minimum spend and TREATS Points issuance. ("**Excluded Transactions**").
5. 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.
6. The TREATS Points earned under this Programme are not transferable and/or exchangeable for other goods and services, other than those determined by Maybank.



7. 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.
8. Maybank has the sole discretion to exclude any person from participating in any of the Maybank Horizon Platinum Card Privileges without any obligation to furnish any notice and/or reason.
9. Maybank may vary, delete or add to any of these terms and conditions, or withdraw, suspend or discontinue this Programme at any time without any notice or liability to any person.
10. 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 transactions