



General Terms and Conditions

- All payments must be made with a Maybank Horizon Visa Signature Card (“Card”).
- Maybank makes no representations to the quality of the 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 at any time without prior notice or liability to any person.
- For purposes of calculating TREATS Points which Cardmembers are entitled to, spending made by both Principal and Supplementary Cardmembers will be consolidated under the Principal Card account (“Card Account”).
- The general Terms and Conditions governing TREATS Points Rewards, Maybank TREATS Mobile App and Cardmember’s Card account shall apply. Please visit www.maybank2u.com.sg for more information.

Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme Terms and Conditions

- Miles shall be awarded in the form of TREATS Points (which can be converted at a rate of 1 TREATS Point to 0.4 miles) to the Principal Cardmember based on the amount of retail purchases charged to the Card Account on a per transaction basis, rounded down to the nearest S\$5.
- From 1 November 2023, Cardmembers will earn 3X TREATS Points for all retail spend (for every S\$5 spend) on the Card as follows. Additionally, Cardmembers will earn 4X TREATS points for air tickets and foreign spend when they spend a minimum of S\$800 (across all spend) in a calendar month.
- For avoidance of doubt, total accelerated TREATS Points earned for air tickers will be capped at 40,000 bonus TREATS Points per calendar month.

Scenario #1: If you **do not meet** the minimum spend of S\$800:

	TREATS Points	Miles Equivalent
Local Spend	3X TREATS Points	1.2 miles
Foreign Spend		

Scenario #2: If you **do meet** the minimum spend of S\$800:

	TREATS Points	Miles Equivalent
Local Spend	3X TREATS Points	1.2 miles
Foreign Spend	7X TREATS Points*	2.8 miles

*7X TREATS Points awarded under this Programme consist of: i) 3X TREATS Points awarded to Cardmembers under the TREATS Points Programme and ii) 4X bonus TREATS Points awarded when the minimum spend of S\$800 is met.

- **Local retail spend** is identified as card transaction(s) posted in Singapore dollars for the following MCCs:

Category	MCC	Merchant Examples
Supermarkets, Dining and Food delivery	5411,5441,5462,5499,5811, 5812, 5813 and 5814	NTUC FairPrice/Finest/X-tra, Restaurant Dining, Foodpanda and Deliveroo and McDonald’s, KFC, Starbucks, Bars, Drinking Places, and others
Transport and Petrol	4011,4111,4112,4121,4131,4214,4215,4789,5172,5541,5542,5552 and 8699*	Grab, Gojek, Tada, Cabcharge Asia, Esso, Shell and others



Department and Retail Stores	4816, 5045, 5262, 5309-5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5732-5735, 5912, 5942, 5944-5949, 5964-5970, 5992 and 5999	END, FarFetch, Nike, Shopback and others
Air Tickets	4511 and 3000-3350	Singapore Airlines, Qantas, Thai Airways, Qatar Airways and all other airlines
Hotels	7011 and 3501-3999	Marriot, Pullman International Hotels, Shangri-La International, Hilton Hotels and others
Cruise, Travel Packages and Car Rental	3351-3500, 4411 and 4722	Agoda, Trip.com, Booking.com, Expedia, Hertz Rental, Chan Brothers, WTS Travel and others

*MCC 8699 where merchant description is Diamond Sky

- **Overseas spend** is identified as card transaction(s) posted in foreign currencies.
- For avoidance of doubt, all TREATS Points awarded for all MCCs in the table above and foreign spend will be awarded and calculated based on every block of S\$5 charged to their Card and Cardmembers shall not be entitled to any partial or pro-rated award of any TREATS Points for any amount charged that is less than a S\$5 block.
- **For local spend in Insurance, Medical, Education and Utilities**, 3 TREATS Points will be awarded for every S\$5 spent. For example:

Amount Spend	TREATS Points
\$129	75
\$250	150

- Eligible card transactions made within a calendar month that are successfully posted to a Card Account prior to the 6th day of the following calendar month, will be counted towards the Minimum spend of the month that the transactions are made. Eligible card transactions which made within a calendar month but are only posted to a Card Account after the 6th day of the following month will be counted towards the following month's Minimum spend.
- The following transactions will be excluded from accumulation towards minimum spend and TREATS Points issuance ("Excluded Transactions"):
 - 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)
 - Betting or gambling transactions
 - Brokerage/securities transactions
 - Transactions made via AXS and SAM
 - Transactions classified under the following MCC(s):

MCC 6012 – Financial Institutions (Merchandise, Services and Debt Repayment)
MCC 6051 – Non-financial Institutions (including Grab mobile wallet top-ups) – Foreign Currency, Non-Flat Currency (e.g. Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques and Debit Repayment
MCC 6540 – Non-Financial Institutions – Stored Value Card Purchase/Load



- 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 to any party:

- | | |
|--------------------------|---------------------------|
| • EZ LINK PTE LTD(FEVO) | • NETSVCASHCARD |
| • EZLink | • OANDA ASIAPAC* |
| • EZ-LINK* | • PAYPAL*BIZCONSULTA |
| • EZLINK | • PAYPAL*CAPITALROYA |
| • EZ-Link | • SKR*Skrill.com |
| • EzLink | • SKR*xglobalmarkets.com* |
| • EZLINKS.COM | • SKYFX.COM* |
| • EZ Linktransport | • TRANSIT* |
| • EZ-LINK (IMAGINECARD) | • TRANSITLINK* |
| • EZ-Link EZ-Reload(ATU) | • TRANSITLINK* |
| • BANC DEBINARY | • WWW.IGMARKETS.COM.SG |
| • BANCDEBINARY.COM | • WWW.PLUS500.CO.UK |

- Any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature; and
 - Any other transactions that Maybank may determine from time to time without prior notice.
- Maybank reserves the right to reverse TREATS Points awarded to a Cardmember by debiting the Cardmember's card account accordingly in the following events if a Card transaction is cancelled or reversed by any part of any reason and/or determined by Maybank that the Cardmember has breached one of the terms stated herein.
 - The TREATS Points earned under this Card are not transferable and/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.
 - 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).

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.
- To receive the complimentary lounge access, Maybank Horizon Visa Signature Cardmember must charge a minimum amount of S\$1,000 on travel expenses to his/her Card within 3 months prior to the date of lounge access.
- Only one (1) complimentary lounge access per month will be issued to the Principal Cardmember regardless of the number of transactions with the minimum amount charged within 3 months prior to the date of lounge access.
- Excluded Transactions charged to the Card will not be taken into account as the required minimum amount for the complimentary airport lounge.
- The complimentary lounge access is for use by the Principal Cardmember only and cannot be transferred or used by another individual.



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- For any access to lounge without an Eligible Retail Spend Transaction, Maybank will charge S\$45 (inclusive of GST) to the Principal Cardmembers' Maybank Horizon Visa SignatureCard.
- Maybank reserves the right to charge the Cardmember the airport lounge fees should the Eligible Retail Spend Transaction be cancelled for any reason or should the Cardmember access the lounges more than once.
- 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.
- Airport Lounges' terms and conditions apply.