

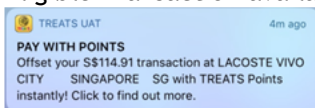
Maybank Pay with Points Terms and Conditions

1. Redemption of TREATS Points via Maybank Pay with Points

- 1.1 Maybank Pay with Points allows principal Maybank credit card (“Maybank Credit Card”) cardmembers (“Cardmember” or “Principal Cardmember”) to redeem cash credit (“Cash Credit”) using their TREATS Points to offset Eligible Transactions (as defined below) charged to their Maybank Credit Card (“Maybank Pay with Points”).
- 1.2 “Eligible Transactions” are retail transactions charged to a Maybank Credit Card excluding transactions such as the following: (such list below 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)
 - (a) Funds transfers, cash advances;
 - (b) Any other transactions that Maybank may determine at its sole discretion to be unsuitable or ineligible to be counted as “Eligible Transactions”.
- 1.3 Maybank Pay with Points redemption is only available on Maybank TREATS SG App.
- 1.4 Cardmember must have a minimum of 3,800 TREATS Points available to be eligible for Maybank Pay with Points redemption.
- 1.5 Maybank Pay with Points redemption is available to offset full or partial amount of Eligible Transactions. The conversion rate from TREATS Points to Cash Credit will be defined and shown in Maybank TREATS SG App.
- 1.6 For an Eligible Transaction charged in foreign currency, the applicable Singapore Dollar amount for the redemption of TREAT Points for Cash Credit will be shown on the Maybank Pay with Points push notification and list of transaction. The said Singapore Dollar amount will be computed based on Maybank’s prevailing foreign exchange rate at such time and such indicative amount may differ from the actual amount that may be charged to the Cardmember’s Maybank Credit Card in Singapore dollars for that Eligible Transaction.
- 1.7 Cash Credits from successful Maybank Pay with Points redemptions will be reflected in the Cardmember’s Maybank Credit Card statement. Maybank Pay with Points redemptions cannot be reversed or cancelled. In no event will any TREATS Points used to redeem Cash Credits via Maybank Pay with Points be transferred back to the Maybank Credit Card account once the redemption has been processed.

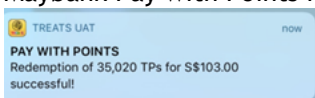
2. Maybank Pay with Points Notification

- 2.1 A push notification via Maybank TREATS SG App will be sent to a Cardmember if there is an Eligible Transaction available for Maybank Pay with Points redemption.



(Screenshot example of push notification via Maybank TREATS SG App)

- (a) If a Cardmember has logged onto Maybank TREATS SG App before: a push notification will prompt the Cardmember to login to Maybank TREATS SG App and redirect him/her to the page where Maybank Pay with Points redemption can be made for the Eligible Transaction.
- 2.2 A push notification will be sent to Cardmembers via Maybank TREATS SG App for each successful Maybank Pay with Points redemption.

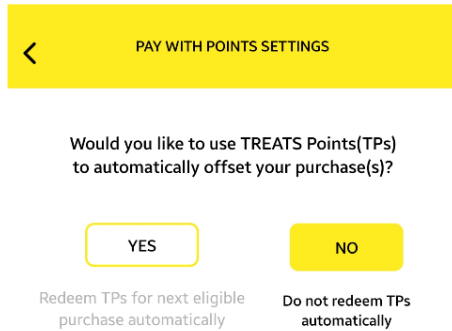


(Example of push notification via Maybank TREATS SG App)

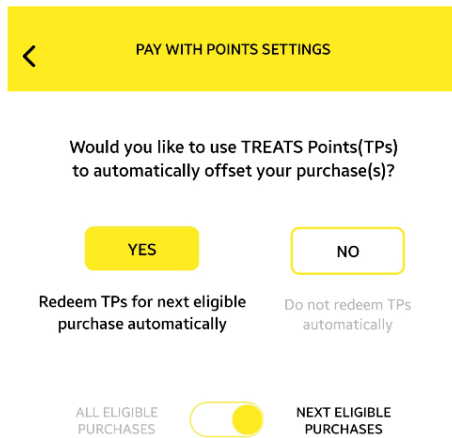
3. Maybank Pay with Points Settings

3.1 Cardmember is able to choose their preferred settings for Maybank Pay with Points redemption, from the following options:

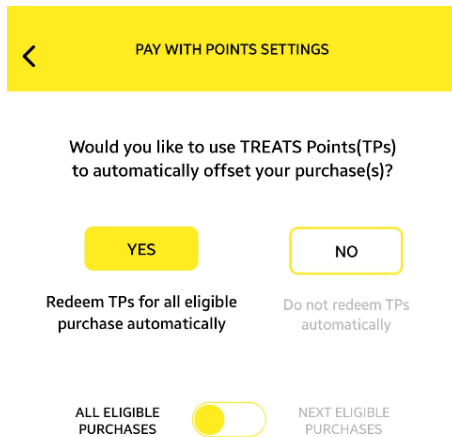
- (a) Do not redeem TREATS Points automatically; or



- (b) Redeem TREATS Points automatically for next Eligible Transaction if there are sufficient TREATS Points



- (c) Redeem TREATS Points automatically for all Eligible Transactions if there are sufficient TREATS Points



3.2 Cardmember is able to choose his/her preferred settings for Maybank Pay with Points notifications, from the following options:

- (a) Green bar: Opting to receive Maybank Pay with Points notifications
PAY WITH POINTS NOTIFICATION



- (b) White bar: Opting not to receive Maybank Pay with Points notifications
PAY WITH POINTS NOTIFICATION



4. General

4.1 Maybank reserves the right, at its sole and absolute discretion and at any time and from time to time, to vary, delete or add to any of the terms and conditions of Maybank Pay with Points and/or these terms and conditions or to suspend or terminate Maybank Pay with Points, without prior notice or liability to any person.

4.2 In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to Maybank Pay with Points, these terms and conditions shall prevail.

4.3 Prevailing terms and conditions governing the Cardmember's Maybank Credit Card account and Maybank TREATS Points Rewards Programme apply.

*****END OF DOCUMENT*****