

TERMS & CONDITIONS OF MAYBANK MANCHESTER UNITED TREATS POINTS PROMOTION

1. Promotion

- The promotion is available only to members of a Maybank Manchester United Platinum Visa Credit Card (“**Credit Card**”) and/or Maybank Manchester United Platinum Visa Debit Card (“**Debit Card**”, together with Credit Card to be hereafter referred to as “**Cards**” and each a “**Card**”) (“**Cardmembers**”). All payments must be made with a Card.
- Maybank makes no representation as to the quality of the goods and services provided under the various Card programmes.
- This promotion is valid from 6 November 2021 to 31 May 2022 (both dates inclusive) and on English Premier League match days only.
- 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.
- The general Terms and Conditions governing the Cardmember’s Card Account shall apply.

2. TREATS Points for Credit Card and Debit Card

2.1 Credit Card

- 1 TREATS Point is awarded for every S\$1 equivalent charged in any currency to the Credit Card.
- Additional 9X TREATS Points is awarded for every S\$1 equivalent charged in any currency to the Credit Card on the same day Manchester United wins an English Premier League match, subject further to the following conditions:
 - The spend on the Credit Card that qualifies for the additional 9X TREATS Points must take place on the same day Manchester United wins the match. For examples, if Manchester United wins a match on a day in the United Kingdom (i.e. 6 November 2021, based on the United Kingdom time and day), the entire Credit Card spend from 0000hrs to 2359hrs on that day in Singapore (i.e. 6 November 2021, based on Singapore time and day) will be awarded additional 9X TREATS Points.
 - The match won must be an English Premier League match.
- For avoidance of doubt, Cardmember will receive additional 9X TREATS Points on top of the 1 TREATS Point for every S\$1 charged to the Credit Card.

2.2 Debit Card

- 1 TREATS Point is awarded for every S\$5 equivalent charged in any currency to the Debit Card.
- Additional 4X TREATS Points is awarded for every S\$5 equivalent charged in any currency to the Debit Card on the same day Manchester United wins an English Premier League match, subject further to the following conditions:
 - The spend on the Debit Card that qualifies for the additional 4X TREATS Points must take place on the same day Manchester United wins the match. For examples, if Manchester United wins a match on a day in the United Kingdom (i.e. 6 November 2021, based on the United Kingdom time and day), the entire Debit Card spend from 0000hrs to 2359hrs on that day in Singapore (i.e. 6 November 2021, based on Singapore time and day) will be awarded additional 4X TREATS Points.
 - The match won must be an English Premier League match.
- For avoidance of doubt, Cardmember will receive additional 4X TREATS Points on top of the 1 TREATS Point for every S\$5 charged to the Debit Card.

3. General Terms and Conditions



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- For the purposes of this promotion, Card transactions as reflected in the monthly statement of account of the Card account shall constitute proof of eligible spending. Maybank will use the date on which the transaction is posted to the Cardmember's Card account to calculate the TREATS Points awarded, unless the transaction is excluded by Maybank in its absolute discretion. For avoidance of doubts, proof of charge slips will not constitute proof of eligible spending.
- The additional TREATS Points will be credited to Cardmember's card account within 45 working days after the end of the match day spend.
- The TREATS Points earned under this promotion are not transferable or exchangeable for other goods and services, other than those determined by Maybank.
- In the event (i) it is found that there is in fact no eligible Card transaction actually taking place, (ii) an eligible Card transaction (in full or in part) is cancelled or reversed by any party for any reason and at any time or found to be ineligible, (iii) the same eligible Card transaction(s) have been used for another Maybank promotion, or (iv) it is determined by Maybank that a Cardmember has breached one of the terms and conditions herein, Maybank has the right to reverse and/or restructure the TREATS Points awarded to the Cardmember, or claim or charge the full cost or value of any TREATS Points awarded to the Cardmember and/or deduct it from any Maybank account the Cardmember holds with Maybank.
- TREATS Points will not be awarded to any transaction that Maybank deems to be corporate/commercial transactions.
- 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 transactions as well as Goods and Services Tax (GST) that were charged to the Card and were taken into account in the TREATS Points calculations.
- TREATS Points are awarded for every retail spending. You earn 1 TREATS Point for every retail S\$1 charged to your Maybank Credit and for every retail S\$5 charged to your Debit Card, subject to the terms herein. TREATS Points are calculated based on the value of retail transactions effected daily which will be rounded up or down to the nearest dollar. The following transactions will be excluded from TREATS Points issuance:
 - 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
 - Payment to insurance
 - Transactions classified under the following Merchant Category Codes ("MCC"):
 - Financial Institutions – Merchandise, Services, and Debt Repayment (MCC 6012)
 - 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)
 - Non-Financial Institutions – Stored Value Card Purchase/Load (MCC 6540)
- Transactions made via AXS and SAM
- 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:



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- BANC DE BINARY*
- BANCDEBINARY.COM*
- EZ LINK PTE LTD (FEVO)
- EZ Link transport
- EZ Link*
- EZ-LINK (IMAGINE CARD)
- EZ-Link EZ-Reload (ATU)
- EZLINK*
- EzLink*
- EZ-LINK*
- FlashPay ATU*
- MB *
MONEYBOOKERS.COM
- NETS VCASHCARD*
- OANDA ASIA PAC*
- OANDAASIAPA
- PAYPAL *
BIZCONSULTA
- PAYPAL *
CAPITALROYA
- PAYPAL *
OANDAASIAPA
- Pepperstone Group Ltd
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM
- SKR*xglobalmarkets.com*
- SKYFX.COM*
- TL-ABT*
- TRANSIT LINK*
- WWW.IGMARKETS.COM

- This promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
- 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 withdraw, suspend or discontinue this promotion at any time without any notice or liability to any person.
- Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, injury, claim, liability, expense and/or damage 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, any incorrect number of TREATS Points being awarded to a 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), and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
- Maybank shall have the sole and absolute discretion to exclude any person from this promotion without any obligation to furnish any notice and/or reason. Maybank's decision on all matters relating to this promotion (including the computation of the TREATS Points) shall be final, conclusive 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 material relating to this promotion, these terms and conditions shall prevail.
- The prevailing Terms and Conditions governing TREATS Points shall apply.