

General Terms and Conditions

- All payments must be made with a Maybank Manchester United Platinum Visa Credit Card (“Card”).
- Maybank makes no representation as to the quality of the goods and services provided under the various Card programmes.
- 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.

Maybank Manchester United Platinum Visa Credit Card Programme Terms and Conditions

- The 1% unlimited cash rebate is based on transactions charged in any currency to a Maybank Manchester United Platinum Visa Credit Card and the cash rebates will be credited to the Card Account by the following month in which the spending amount is posted to the Cardmember’s account.
- Additional 2% cash rebate is awarded based on transactions charged in any currency to a Maybank Manchester United Platinum Visa Credit Card on the same day of the United Kingdom Start Day of Manchester United’s English Premier League match if Manchester United Wins:
 - Cash rebate is capped at S\$20 per match day win
 - For avoidance of doubt, Cardmember will receive additional 2% cash rebate on top of the 1% unlimited cash rebate
 - (E.g. If Manchester United wins a match that starts on Saturday (3 March 2011, United Kingdom Day), the entire card spend from 0000hrs to 2359hrs on Saturday (3 March 2011, Singapore Day) will be awarded additional 2% cash rebate.)
 - Only applicable for English Premier League matches
- Cash rebates apply to the Maybank Manchester United Platinum Visa Credit Card only.
- Cash rebates earned from transactions charged to the Supplementary Card will be awarded to the Principal Cardmember’s Account.
- The cash rebates earned are not transferable or exchangeable for other goods and services, other than those determined by Maybank.
- In the event (i) there is no Card transaction, (ii) an eligible Card transaction (in full or in part) is cancelled or reversed by any party for any reason and at any time, (iii) the same eligible Card transaction(s) have been used for another Maybank promotion, (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 cash rebates awarded and/or charge the full value of any cash rebates earned to the Cardmember’s Card account or deduct it from any Maybank account the Cardmember holds with Maybank.
- Cash rebates will not be awarded to any transactions that Maybank deem to be corporate/commercial transactions.
- Cash rebates are computed based on 2 decimal places per transaction without any rounding.
- If the Cardmember terminates the Card account, any accumulated cash rebates will be forfeited. Maybank reserves the right to reverse the cash rebates 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 cash rebates calculations.
- The following transactions will be excluded from Cash Rebate and TREATS Points issuance (“Excluded Transactions”) mentioned in these Terms and Conditions:
 - 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

- 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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| • EZ LINK PTE LTD (FEVO) | • NETS VCASHCARD |
| • EZ Link | • OANDA ASIA PAC* |
| • EZ-LINK* | • PAYPAL* BIZCONSULTA |
| • EZLINK | • PAYPAL* CAPITALROYA |
| • EZ-Link | • SKR*Skrill.com |
| • EzLink | • SKR*xglobalmarkets.com* |
| • EZLINKS.COM | • SKYFX.COM* |
| • EZ Link transport | • TRANSIT* |
| • EZ-LINK (IMAGINE CARD) | • TRANSITLINK* |
| • EZ-Link EZ-Reload (ATU) | • TRANSIT LINK* |
| • BANC DE BINARY | • WWW.IGMARKETS.COM.SG |
| • BANCDEBINARY.COM | • WWW.PLUS500.CO.UK |
| • Flashpay ATU | • WWW.MYEZLINK.COM.SG |
| • MB * MONEYBOOKERS.COM | • YOUTRIP* |

- This programme 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 programme 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 programme, any incorrect amount of cash rebates 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 programme without any obligation to furnish any notice and/or reason. Maybank's decision on all matters relating to this programme (including the computation of the cash rebates) 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 cash rebates programme, these terms and conditions shall prevail.

Maybank Manchester United Platinum Visa Credit Card TREATS Points Programme Terms and Conditions

- 1 TREATS Point is awarded for every S\$1 equivalent charged in any currency to a Maybank Manchester United Platinum Visa Credit Card.
- Additional 4X TREATS Points is awarded for every S\$1 equivalent charged in any currency to a Maybank Manchester United Platinum Visa Credit Card on the same day of the United Kingdom Start Day of Manchester United's English Premier League match if Manchester United Wins:

- (E.g. If Manchester United wins a match that starts on Saturday (3 March 2011, United Kingdom Day), the entire card spend from 0000hrs to 2359hrs on Saturday (3 March 2011, Singapore Day) will be awarded additional 4X TREATS Points.)
 - Only applicable for English Premier League matches
 - For avoidance of doubt, Cardmember will receive additional 4X TREATS Points on top of the 1 TREATS Point for every S\$1 charged
- For the purposes of this programme, proof of charge slips is not proof of eligible spending. 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.
- The TREATS Points earned under this programme are not transferable or exchangeable for other goods and services, other than those determined by Maybank.
- In the event (i) there is no Card transaction, (ii) an eligible Card transaction (in full or in part) is cancelled or reversed by any party for any reason and at any time, (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 and/or charge the full value of any items redeemed from the TREATS Points catalogue with the TREATS Points earned to the Cardmember's Card account or deduct it from any Maybank account the Cardmember holds with Maybank.
- TREATS Points will not be awarded to any transaction that Maybank deem 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 dollar charged to your Maybank Credit/Debit Card. 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 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:

- 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
- 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*

- This programme 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 programme 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 programme, 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 programme without any obligation to furnish any notice and/or reason. Maybank's decision on all matters relating to this programme (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 programme, these terms and conditions shall prevail.
- The prevailing Terms and Conditions governing TREATS Points shall apply.