



Maybank

General Terms and Conditions

1. All payments must be made with a Maybank Manchester United Platinum Visa Credit Card ("Card").
2. Maybank makes no representation as to the quality of the goods and services provided under the various Card programmes.
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 the Cardmember's Card Account shall apply.

Maybank Manchester United Platinum Visa Credit Card Programme Terms and Conditions

5. The 1% unlimited cashback is based on transactions charged in local or foreign currency spend to a Maybank Manchester United Platinum Visa Credit Card and the cashback will be credited to the Card Account by the following month in which the spending amount is posted to the Cardmember's account.
6. Additional 2% cashback is awarded based on transactions charged local or foreign currency spend 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:
 - a) Additional 2% cashback is capped at S\$20 per match day win
 - b) For avoidance of doubt, Cardmember will receive additional 2% cashback 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.)
 - c) Only applicable for English Premier League matches
7. Cashback applies to the Maybank Manchester United Platinum Visa Credit Card only.
8. Cashback earned from transactions charged to the Supplementary Card will be awarded to the Principal Cardmember's Account.
9. The additional cashback will be credited to Cardmember's card account within 45 working days after the end of the match day spend.
10. The cashback earned is not transferable or exchangeable for other goods and services, other than those determined by Maybank.
11. 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 cashback awarded and/or charge the full value of any cashback earned to the Cardmember's Card account or deduct it from any Maybank account the Cardmember holds with Maybank.
12. Cashback will not be awarded to any transactions that Maybank deem to be corporate/commercial transactions.
13. Cashback is computed based on 2 decimal places per transaction without any rounding.
14. If the Cardmember terminates the Card account, any accumulated cashback will be forfeited.

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Maybank reserves the right to reverse the cashback 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 cashback calculations.

15. The following transactions will be excluded from cashback and TREATS Points issuance (“Excluded Transactions”) mentioned in these Terms and Conditions:
- a) NETS and eNETS transactions;
 - b) 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)
 - c) Betting or gambling transactions
 - d) Brokerage/securities transactions
 - e) Charitable, Religious and Political Organisations
 - f) Payment to insurance
 - g) Transactions classified under the following Merchant Category Codes (“MCC”):
 - I. Financial Institutions – Merchandise, Services, and Debt Repayment (MCC6012)
 - II. 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 (MCC6051)
 - III. Non-Financial Institutions – Stored Value Card Purchase/Load (MCC6540)
 - h) Transactions made via AXS and SAM
 - i) 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)	OANDA ASIA PAC*
EZ Link	PAYPAL* BIZCONSULTA
EZ-LINK*	PAYPAL* CAPITALROYA
EZLINK	SKR*Skrill.com
EZ-Link	SKR*xglobalmarkets.com*
EzLink	SKYFX.COM*
EZLINKS.COM	TRANSIT*
EZ Link transport	TRANSITLINK*
EZ-LINK (IMAGINE CARD)	TRANSIT LINK*
EZ-Link EZ-Reload (ATU)	WWW.IGMARKETS.COM.SG
BANC DE BINARY	WWW.PLUS500.CO.UK
BANCDEBINARY.COM	WWW.MYEZLINK.COM.SG
Flashpay ATU	YOUTRIP*
MB * MONEYBOOKERS.COM	
NETS VCASHCARD	



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- j) Any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature
 - k) Any transactions deemed by Maybank at its sole discretion to be unsuitable or inappropriate to be considered as an Eligible Transaction
16. This programme is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
17. 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.
18. 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 cashback 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.
19. 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 cashback) shall be final, conclusive and binding on all Cardmembers and any other person.
20. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this cashback programme, these terms and conditions shall prevail.

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

21. 5 TREATS Points will be awarded for every S\$5 charged in local and/or foreign currency spend to a Maybank Manchester United Platinum Visa Credit Card.
22. Foreign currency spend will be converted into Singapore Dollars (per the terms and conditions of the Card), and TREATS Points will be awarded on the Singapore Dollar equivalent of the foreign currency spend.
23. For avoidance of doubt, all TREATS Points awarded shall be calculated based on each block of S\$5 charged to the Card per transaction, 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. Amounts charged in multiple transactions will not be combined to make up a S\$5 block. A Cardmember who spends an amount between S\$10.00 and S\$14.99 in a single transaction will be awarded 10 TREATS Points. However, a Cardmember who spends S\$4.99 or less in a single transaction, or who spends S\$2.50 in one transaction and S\$2.50 in another transaction, will not be awarded any TREATS Points.
24. Additional 20 TREATS Points will be awarded for every S\$5 charged in local and/or foreign 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:
- a) 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 20 TREATS Points.



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- b) Only applicable for English Premier League matches
 - c) For avoidance of doubt, Cardmember will receive additional 20 TREATS Points on top of the 5 TREATS Points for every S\$5 charged
25. 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.
26. The additional TREATS Points will be credited to Cardmember's card account within 45 working days after the end of the match day spend.
27. The TREATS Points earned under this programme are not transferable or exchangeable for other goods and services, other than those determined by Maybank.
28. 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.
29. TREATS Points will not be awarded to any transaction that Maybank deem to be corporate/commercial transactions.
30. 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.
31. TREATS Points are awarded for every retail spending. The following transactions will be excluded from TREATS Points issuance:
- a) NETS and eNETS transactions;
 - b) 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)
 - c) Betting or gambling transactions
 - d) Brokerage/securities transactions
 - e) Charitable, Religious and Political Organisations
 - f) Payment to insurance
 - g) Transactions classified under the following Merchant Category Codes ("MCC"):
 - I. Financial Institutions – Merchandise, Services, and Debt Repayment (MCC 6012)
 - II. 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)
 - III. Non-Financial Institutions – Stored Value Card Purchase/Load (MCC 6540)
 - h) Transactions made via AXS and SAM
 - i) 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

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

32. This programme is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
33. 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.
34. 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.
35. 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.
36. 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.
37. The prevailing Terms and Conditions governing TREATS Points shall apply.



10% Discount at the United Direct Online Megastore Terms and Conditions

- 38. Maybank reserves the right to vary, delete or add to these terms and conditions, or withdraw, suspend or discontinue this promotion at any time without any notice or liability to any person.
- 39. Maybank is not the supplier of good(s) and service(s) under this promotion and makes no representation as to the quality of the good(s) and service(s) provided.

Effective 1 July 2025