



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 TREATS Points Programme Terms and Conditions

5. Members of the Card ("Cardmembers") will be entitled to the following TREATS Points, subject further to the terms and conditions provided herein:
 - (a) 14 TREATS Points will be awarded for every S\$5 charged in local and/or foreign currency to the Card on retail spend (other than local retail spend under Selected Categories as referred to Clause 5(b) below).
 - (b) 5 TREATS Points will be awarded for every S\$5 charged to the Card on local retail spend under Selected Categories (as specified in Clause 8 below).
 - (c) Additional 21 TREATS Points will be awarded for every S\$5 (but up to a max in aggregate of S\$2,000) charged in local and/or foreign currency on retail spend to the Card on the same day of the United Kingdom Start Day of Manchester United's English Premier League match if Manchester United wins. For examples, if Manchester United wins a match that starts on Saturday (3 March 2026, United Kingdom Day), the entire card spend from 0000hrs to 2359hrs on Saturday (3 March 2026, Singapore Day) will be awarded additional 21 TREATS Points. This is applicable only for English Premier League matches. This is not applicable for transactions under Selected Categories specified in Clause 8 below. (For avoidance of doubt, the additional 21 TREATS Points are on top of the 14 TREATS Points for every S\$5 charged, but will not be awarded if Manchester United loses the English Premier League match.)
 - (d) Additional 6 TREATS Points will be awarded for every S\$5 (but up to a max in aggregate of S\$2,000) charged in local and/or foreign currency on retail spend to the Card on the same day of the United Kingdom Start Day of Manchester United's English Premier League match if a Manchester United draw occurs. For example, if Manchester United draws a match that starts on Saturday (3 March 2026, United Kingdom Day), the entire card spend from 0000hrs to 2359hrs on Saturday (3 March 2026, Singapore Day) will be awarded additional 6 TREATS Points. This is applicable only for English Premier League matches in the season 2025/2026, and capped at 1 draw match per month. This is not applicable for transactions under Selected Categories specified in Clause 8 below. (For avoidance of doubt, the additional 6 TREATS Points are on top of the 14 TREATS Points for every S\$5 charged, but will not be awarded if Manchester United loses the English Premier League match.)

(Please note that the transactions listed in Clause 16 below do not constitute the "retail spend" referred to in this Clause 5.)



6. 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.
7. 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 28 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.
8. Selected Categories: Transactions that fall under the Selected Categories mentioned in Clause 5(b) above include any Card transactions with the below selected Merchant Category Codes (MCCs):

Merchant Category Code (MCC)	Description
6513	Real Estate Agents and Managers (Rentals)
7399	Business Services (Not Elsewhere Classified)
4119	Ambulance Services
4900	Utilities
4812	Telecommunication Equipment
4814	Telecommunication Services
5047	Medical Equipment and Supplies
5122	Drug Stores
5912	Drug Stores and Pharmacies
5975	Medical Equipment – Hearing Aids
5976	Medical Equipment – Orthopedic, Prosthetic Devices
8011	Medical Services, Doctors
8021	Medical Services, Dentists and Orthodontists
8031	Medical Services, Osteopaths
8041	Medical Services, Chiropractors
8042	Medical Services, Optometrists and Ophthalmologists
8043	Medical Services, Opticians
8049	Medical Services, Podiatrists and Chiropodists
8050	Medical Services, Nursing and Personal Care Facilities
8062	Hospitals
8071	Medical Services, Dental Laboratories

8099	Medical and Health Services
8211	Schools, Elementary and Secondary
8220	Colleges, Universities. Professional Schools and Junior Colleges
8241	Schools, Correspondence
8244	Schools, Business and Secretarial
8249	Schools, Trade and Vocational
8299	Schools and Educational Services (Not elsewhere classified)

9. 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.
10. The additional TREATS Points will be credited to Cardmember's card account within 45 working days after the end of the match day spend.
11. The English Premier League fixture list is subject to change, depending both on selections for live television games and Manchester United's progress in cup competitions. Maybank has no control over the change of fixtures.
12. The TREATS Points earned under this programme are not transferable or exchangeable for other goods and services, other than those determined by Maybank.
13. 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.
14. TREATS Points will not be awarded to any transaction that Maybank deem to be corporate/commercial transactions. In the event that TREATS Points has been awarded to any transaction that Maybank deem to be corporate/commercial transactions, 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 Cardmember's Card account or deduct it from any Maybank account the Cardmember holds with Maybank.
15. 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.
16. TREATS Points are awarded for retail spend. Kindly note that the transactions listed below are not retail spend and will be not be counted for the awarding of TREATS Points:

- (i) NETS and eNETS transactions;
- (ii) 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)
- (iii) Betting or gambling transactions
- (iv) Brokerage/securities transactions
- (v) Charitable, Religious and Political Organisations
- (vi) Payment to insurance
- (vii) 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 (MCC6051)
 - III. Non-Financial Institutions – Stored Value Card Purchase/Load (MCC6540)
- (viii) Transactions made via AXS and SAM
- (ix) 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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17. This programme is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
18. 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.
19. 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.
20. Cardmembers hereby consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to Maybank and such other third party as Maybank may reasonably consider necessary for the purpose of this programme, and confirm that they agree to be bound by the terms of the Maybank's Data Protection Policy, a copy of which can be found on www.maybank2u.com.sg.
21. 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.
22. 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.
23. The prevailing Terms and Conditions governing TREATS Points shall apply.

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

24. 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.
25. 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 15 Aug 2025

