



Terms and Conditions for the Maybank Manchester United Platinum Visa Debit Card Promotions and Benefits

General Terms and Conditions

1. All payments must be made with a Maybank Manchester United Platinum Visa Debit Card ("Card").
2. Maybank is not the supplier of the goods and services under the various Card promotions or programmes and 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.

Discounts at the United Direct Online Megastore, Manchester United Stadium and Museum Tour

5. Get 10% discount at [United Direct Online Megastore](#) and on food and drinks at the Red Cafe, at Old Trafford.
6. 20% discount on Manchester United Stadium and Museum Tour tickets (only upon purchase at the Old Trafford Football Ground).

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

7. Members of the Card ("Cardmembers") will be entitled to the following TREATS Points, subject further to the terms and conditions provided herein:
 - (a) 1 TREATS Point will be awarded for every S\$5 charged in local and/or foreign currency to the Card on retail spend.
 - (b) Additional 2 TREATS Points (totaling 3 TREATS Points) 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 as the United Kingdom Start Day of Manchester United's English Premier League match if Manchester United wins. For example, if Manchester United wins a match that starts on Saturday (4 March 2026, United Kingdom Day), the retail Card spend from 0000hrs to 2359hrs on Saturday (4 March 2026, Singapore Day) will be awarded additional 2 TREATS Points for every block of S\$5 spent. This is applicable only for English Premier League matches, but the additional TREAT Points will not be awarded if Manchester United loses the English Premier League match.
 - (c) An additional 1 TREATS Point (totaling 2 TREATS Points) 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 as the United Kingdom Start Day of Manchester United's English Premier League match if a Manchester United draw occurs. For example, if a Manchester United draws a match that starts on Saturday (4 March 2026, United Kingdom Day), the retail Card spend from 0000hrs to 2359hrs on Saturday (4 March 2026, Singapore Day) will be awarded additional 1 TREATS Point for every block of S\$5 spent. This is only applicable for English Premier League matches in the season 2025/2026 and capped at 1 draw per month, and the additional TREATS Points will not be awarded if Manchester United loses the English Premier League match.
 - (d) Additional 4 TREATS Points (totaling 5 TREATS Points) will be awarded for every S\$5 retail spend charged to the Card at United Direct Online Megastore. Visit <http://store.manutd.com> and shop for your favourite Manchester United player's jersey or other items from United Online Megastore and be awarded 5 TREATS Points

for every S\$5 spent.

- (f) Additional 2 TREATS Points (totaling 3 TREATS Points) will be awarded for every S\$5 retail spend charged to the Card in Malaysian Ringgit.

(Please note that the transactions listed in Clause 19 below do not constitute the “retail spend” referred to in this Clause 7.)

8. 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.
9. 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 2 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.
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. For the purposes of this programme, proof of charge slips is not proof of eligible spending. Card transaction 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 Cardmembers' Card account to calculate the TREATS Points awarded, unless the transaction is excluded by Maybank in its absolute discretion.
12. 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.
13. Maybank's decision on all matters relating to this programme (including the computation of the TREATS points) shall be final and binding on all Cardmembers and any other person.
14. The general terms and conditions governing TREATS Points Rewards Programme apply.
15. The TREATS Points earned under this programme are not transferable or exchangeable for other goods and services, other than those determined by Maybank.
16. 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 cost or retail 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.
17. TREATS Points will not be awarded to any transaction that Maybank deem to be corporate/commercial transactions.
18. 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.
19. TREATS Points are awarded for retail spend. Kindly note that the transactions listed below are not retail spend and will not be counted for the awarding of TREATS Points:

- a) NETS and eNETS transactions
- b) Payments made to government or government-related institutions or statutory boards or payments for services provided by government or government-related institutions or statutory boards (such as court fees, fines bail and bonds, tax payments, charges for postal services, fees for parking lots and garages, payments for 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 companies;
- g) 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 (MCC6051)
 - Real Estate Agents and Managers – Rentals (MCC 6513)
 - Educational Institutes (MCC 8211, 8220, 8241, 8244, 8249, 8299)
 - Hospital, Medical, Pharmacy (MCC 8062, 4119, 5047, 5122, 5912, 5975, 5976, 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8050, 8071, 8099)
 - Business Services (Not elsewhere classified) (MCC 7399)
 - Utilities (MCC 4900)
 - Non-Financial Institutions – Stored Value Card Purchase/Load (MCC 6540)
 - Money Transfer (MCC 4829)
- h) Transactions made via AXS or SAM;
- i) FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, interest charges, or any other miscellaneous charges charged to the Cardmember;
- j) Payment of funds to prepaid accounts such as those 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*
- k) Bill payments (recurring or otherwise, inclusive of medical or hospital bills);
- l) Payments to educational institutions;

- m) Payments to all Grab platforms (e.g. Grab Rides, Grab Pay, etc.);
 - n) Online payment gateway transactions (e.g. Paypal, Skrill and Bidpay etc.);
 - o) Any donations;
 - p) (for Cardmembers holding personal Cards) any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature; and
 - q) any other transactions that Maybank may determine from time to time without prior notice.
20. This programme is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
21. 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.
22. 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.
23. 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.
24. 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.
25. The prevailing Terms and Conditions governing TREATS Points shall apply.

Effective 15 August 2025