Maybank Privilege Horizon Visa Signature Card Privileges Terms and Conditions

General Terms and Conditions

1. All payments must be made with a Maybank Privilege Horizon Visa Signature Card ("Card").
2. Maybank makes no representation as to the quality of the goods and services provided under the Card promotions or programmes and makes no representation as to the quality of the goods and services provided by the respective participating merchants and partners.
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. Maybank has the sole discretion to exclude any person from participating in any of the promotions or programmes herein without any obligation to furnish any notice and/or reason.
5. The general Terms and Conditions Governing TREATS Points Rewards Programme, Maybank TREATS Mobile App and Cardmember's Card account shall apply. Please visit www.maybank2u.com.sg for more information.
6. 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 the promotions or programmes herein, 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.
7. Maybank's decision on all matters relating to all promotions or programmes herein shall be final, binding and conclusive on all Cardmembers and any other person.
8. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to any promotions or programmes herein, these terms and conditions shall prevail.

Maybank Privilege Horizon Visa Signature Card TREATS Points Programme Terms and Conditions

1. Cardmembers will earn 3X TREATS Points for all Local Spend and Foreign Spend on the Card as follows. Additionally, Cardmembers will earn bonus 4X TREATS points for Spend on Air Tickets and Foreign Spend on the Card when they spend a minimum of S$800 on retail transactions on the Card in a calendar month.
2. For avoidance of doubt, Spend on Selected Categories (as defined below) charged to the Card will not be taken into consideration for $800 minimum spend accumulation.
3. The total bonus TREATS Points earned for Spend on Air Tickets will be capped at 40,000 bonus TREATS Points per calendar month.

Scenario #1: If the Cardmember **does not meet** the minimum spend of S$800:

	TREATS Points
Local Spend	3X TREATS Points
Foreign Spend	

Scenario #2: If the Cardmember **meets** the minimum spend of S$800:

	TREATS Points
Local Spend	3X TREATS Points
Foreign Spend	7X TREATS Points*
Spend on Air Tickets**	

*7X TREATS Points awarded under this Programme consist of: i) 3X TREATS Points awarded to Cardmembers under the TREATS Points Programme and ii) 4X bonus TREATS Points awarded when the minimum spend of S$800 is met.

**The total bonus TREATS Points earned for Spend on Air Tickets will be capped at 40,000 bonus TREATS Points per calendar month.

4. Local retail spend ("**Local Spend**") are Card retail transaction(s) posted in Singapore dollars classified under the following Merchant Category Codes ("**MCC**"):

Category	MCC	Merchant Examples
Supermarkets, Dining and Food delivery	5411,5441,5462,5499,5811, 5812, 5813 and 5814	NTUC FairPrice/Finest/X-tra, Restaurant Dining, Foodpanda, Deliveroo, McDonald's, KFC, Starbucks, Bars, Drinking Places, and others
Transport and Petrol	4011,4111,4112,4121,4131,4214,4215,4789,5172,5541,5542,5552 and 8699* *only for fuel purchases charged to a Diamond Sky Fuel Card which is linked to the Card.	Grab, Gojek, Tada, Cabcharge Asia, Esso, Shell and others
Department and Retail Stores	4816, 5045, 5262, 5309-5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5732-5735,5912, 5942, 5944-5949,5964-5970, 5992, 5977 and 5999	END, FarFetch, Nike, Shopback and others
Air Tickets	4511 and 3000-3350	Singapore Airlines, Qantas, Thai Airways, Qatar Airways and all other airlines
Hotels	7011 and 3501-3999	Marriot, Pullman International Hotels, Shangri-La International, Hilton Hotels and others
Cruise, Travel Packages and Car Rental	3351-3500, 4411 and 4722	Agoda, Trip.com, Booking.com, Expedia, Hertz Rental, Chan Brothers, WTS Travel and others

5. Foreign retail spend ("**Foreign Spend**") are Card retail transaction(s) posted in foreign currencies.
6. Spend on Air Tickets ("**Spend on Air Tickets**") are Card transaction(s) posted in Singapore dollars classified under the MCCs 4511 and 3000 – 3350.
7. For local retail transactions charged to a Card on **Insurance, Medical, Education, Rentals (e.g. RentHero) and Professional Services ("Spend on Selected Categories")** notwithstanding anything to the contrary stated in the general Terms and Conditions Governing TREATS Points Rewards Programme, 2 TREATS Points will be awarded for every block of S$5 spent per transaction. For example:

Amount Spent	TREATS Points
S$129	50
S$250	100

8. The total TREATS Points earned for Spend on Selected Categories will be capped at 1,200 TREATS Points per calendar month (equivalent to S$3,000 spend per calendar month).
9. For avoidance of doubt, retail transactions charged to a Card which do not constitute Local Spend or Foreign Spend and are not Excluded Transactions will be awarded 1X TREATS Points.
10. Retail transactions charged to a Card made within a calendar month that are successfully posted to a Card Account prior to the 6th day of the following calendar month, will be counted towards the minimum spend of the month that the retail transactions are made. Retail transactions charged to the Card which made within a calendar month but are only posted to a Card Account after the 6th day of the following month will be counted towards the following month's minimum spend.

11. The transactions as set out in Clause 2.2 of the general Terms and Conditions Governing TREATS Points Rewards Programme and Spend on Selected Categories will be excluded from accumulation towards minimum spend and TREATS Points issuance. ("Excluded Transactions").
12. Maybank reserves the right to reverse TREATS Points awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the following events: (a) a Card transaction (in full or in part) is cancelled or reversed by any party for any reason; (b) the TREATS Points awarded to a Cardmember exceeds the specified cap; and/or (c) it is determined by Maybank that the Cardmember has breached one of the terms stated herein.
13. The TREATS Points earned under this Programme are not transferable and/or exchangeable for other goods and services, other than those determined by Maybank.
14. 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 retail purchases as well as Goods and Services Tax (GST) that were charged to the Card.
15. Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising from or in connection with the incorrect TREATS Points being awarded to the 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).

Complimentary Airport Lounge Access Programme Terms and Conditions

1. Complimentary lounge access is only valid at Ambassador Transit Lounge at Singapore Changi Airport and Plaza Premium Lounge at Singapore Changi Airport, Kuala Lumpur International Airport and Hong Kong International Airport.
2. To receive the complimentary lounge access, Cardmember must charge a **minimum amount of S$500 in a single retail transaction** to his/her Card within 3 months prior to the date of lounge access ("**Eligible Retail Spend Transaction**").
3. Only **one (1) complimentary lounge access per month** will be issued to the Principal Cardmember regardless of amount charged within 3 months prior to the date of lounge access.
4. Excluded Transactions charged to the Card will not be counted towards the minimum spend required for complimentary airport lounge access.
5. The complimentary lounge access is for use by the Principal Cardmember only and cannot be transferred or used by another individual.
6. Access to lounge without an Eligible Retail Spend Transaction will be charged at S$45.00 (includes GST).
7. Maybank reserves the right to charge the Cardmember the airport lounge fees should the Eligible Retail Spend Transaction be cancelled for any reason, should the Cardmember not be eligible to receive complimentary lounge access for whatever reason or should the Cardmember access the lounges more than once. Maybank may charge such airport lounge fee to any card which the Cardmember holds with Maybank and/or deduct it from any account which the Cardmember holds with Maybank.
8. Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising in respect of this promotion due to any reason whatsoever (including but not limited to the incorrect classification of category in respect of any transaction).
9. Payment must be made with the Card to enjoy 20% off walk-in rates for Cardmember's guest(s) at Plaza Premium Lounge.
10. Airport Lounges' terms and conditions apply.

Complimentary Airport Transfer with Grab Terms and Conditions

1. The Complimentary Airport Transfer with Grab is only available to the first 50 Cardmembers who:

(a) register for Complimentary Airport Transfer with Grab successfully via the Maybank TREATS SG app prior to each usage under Privileges > Maybank Privilege > Maybank Privilege Horizon Visa Signature – Complimentary Airport Transfer with a calendar month; and

(b) charge a minimum spend of S$500 in a single retail transaction to their Card with the same calendar month ("**Eligible Retail Spend Transaction**").

2. Cardmembers who have met the above-mentioned requirements will receive an eCoupon containing a promo code which the Cardmember may use for a Complimentary Airport Transfer with Grab ("**Promo Code**"). The Promo code must be used together with the Card via Grab Pay.

3. For the Promo Code to be applied successfully, Cardmembers are to ensure that the Grab mobile application installed in their mobile phones are of the latest version and that their Card has been set as the primary payment method in the Grab mobile application. To use the Complimentary Airport Transfer, Cardmembers must enter the Promo Code in the Grab app before booking the airport transfer.

4. For the avoidance of doubt, Excluded Transactions and the Spend on Selected Categories will not be counted towards the minimum spend required for complimentary airport transfers with Grab.

5. Each Cardmember is limited to receive **2 Promo Code eCoupons** per calendar year. The Complimentary Airport Transfer with Grab is for use by the Principal Cardmember only and cannot be transferred to or used by another individual.

6. Each Complimentary Airport Transfer comprises a single-trip between Changi Airport and the designated pick-up or drop-off location and is capped at a **maximum value of S$15**. Any amount above S$15 will be charged to your Card via GrabPay.

7. If the required minimum spend is not met, a fee of S$15.00 (inclusive of GST) will be charged for the use of the Promo Code.

8. Maybank reserves the right to charge the Cardmember for the usage of the Promo Code if (i) the Eligible Retail Spend Transaction is cancelled for any reason or refunded after issuance of the Promo Code eCoupon; (ii) the Cardmember is found to be ineligible to receive the Promo Code for whatever reason; or (iii) the Cardmember has breach any terms or conditions herein, in which case, Maybank may charge such fee to any card which the Cardmember holds with Maybank and/or deduct it from any account which the Cardmember holds with Maybank.

9. The Complimentary Airport Transfer is for travel on all Grab fleets except for GrabHitch and Grabshuttle, to or from Changi Airport Singapore.

10. If the Promo code has been fully redeemed for the calendar month, no manual reimbursement will be allowed, and no exceptional appeals will be considered.

11. Promo Code cannot be combined with other promo codes, offers, discounts, vouchers or promotions.

12. The Promo Codes are non-transferable, non-exchangeable and non-replaceable for credit, cash or other items in all cases, whether in whole or in part.

13. Usage of the Promo Code is subject to Grab's terms and conditions

14. Maybank is not the supplier of the Complimentary Airport Transfer with Grab and makes no representation or warranty as to the quality, merchantability or fitness for a particular purpose of the Complimentary Airport Transfer. Maybank assumes no liability or responsibility therefor or for any acts, omissions, non-delivery, non-performance or defects on the part of Grab. Maybank is not an agent of Grab. Any dispute relating to the complimentary airport transfer shall be resolved directly between the Cardmember and Grab.

15. Maybank shall not be liable for any loss, injury, liabilities, expenses or damages howsoever incurred or sustained by the Cardmember or any other person by reason of, arising from, or in connection with this promotion, use of the Promo Code and/or the Complimentary Airport Transfer.