



## Terms and Conditions for Maybank Platinum Visa Card 3.33% Cashback Programme ("Programme")

1. This Programme is available to cardmembers of Maybank Platinum Visa Card ("Card"), and consists of Tier 1, Tier 2 and Tier 3, as described in paragraph 5 below.
2. To enjoy the S\$30 quarterly cashback on your Card under Tier 1, a minimum amount of S\$300 (or equivalent in foreign currencies) must be spent on eligible retail transactions ("Eligible Transactions") and posted to your Card account per month in that calendar quarter, provided that at least S\$210 (i.e. 70%) of which must be spent on Eligible Transactions falling under General Category, as further described in Table A below. For avoidance of doubts, spending on Eligible Transactions under the Selected Categories are not mandatory and any such spend in excess of S\$90 (i.e. 30% of the Minimum Monthly Spend Amount) will not be counted for the quarterly cashback under Tier 1.
3. To enjoy the S\$100 quarterly cashback on your Card under Tier 2, a minimum amount of S\$1,000 (or equivalent in foreign currencies) must be spent on Eligible Transactions and posted to your Card account per month in that calendar quarter, provided that at least S\$700 (i.e. 70%) of which must be spent on Eligible Transactions falling under General Category, as further described in Table A below. For avoidance of doubts, spending on Eligible Transactions under the Selected Categories are not mandatory and any such spend in excess of S\$300 (i.e. 30% of the Minimum Monthly Spend Amount) will not be counted for the quarterly cashback under Tier 2.
4. To enjoy the S\$200 quarterly cashback on your Card Tier 3, a minimum amount of S\$2,000 (or equivalent in foreign currencies) must be spent on Eligible Transactions and posted to your Card account per month in that calendar quarter, provided that at least S\$1,400 (i.e. 70%) of which must be spent on Eligible Transactions falling under General Category, as set out in Table A below. For avoidance of doubts, spending on Eligible Transactions under the Selected Categories are not mandatory and any such spend in excess of S\$600 (i.e. 30% of the Minimum Monthly Spend Amount) will not be counted for the quarterly cashback under Tier 3.
5. The minimum monthly spend requirements for Tier 1, Tier 2 and Tier 3 as mentioned in paragraphs 2-4 above are further summarized in Table A below:

Table A

Tier	Minimum Monthly Spend Amount	Minimum Eligible Spend on General Categories (no less than 70% of the Minimum Monthly Spend Amount)	Maximum Eligible Spend on Selected Categories (up to 30% of the Minimum Monthly Spend Amount)
1	S\$300	S\$210	S\$90
2	S\$1,000	S\$700	S\$300
3	S\$2,000	S\$1,400	S\$600

6. Eligible Transactions charged under **Selected Categories** are Card retail transactions posted in Singapore dollars classified under the Merchant Category Codes ("MCC") set out in the table below, whereas Eligible Transactions charged under **General Categories** shall mean any Eligible Transactions other than those falling under the Selected Categories:

Selected Categories	MCC
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Insurance	6300
Medical	4119, 5047, 5122, 5912, 5975-5976, 8011, 8021, 8031, 8041-8043, 8049, 8050, 8062, 8071 and 8099
Education	8211, 8220, 8241, 8244, 8249, 8299
Rental	6513
Professional Services (e.g. CardUp, IPAYMY)	7399

7. Quarterly cashback is based on a fixed-quarter spending (e.g. from July to September, October to December, and so on).
8. Notwithstanding the above, in the event a principal cardmember of the Card ("Cardmember") does not meet the minimum spend criteria in the first quarter when he/she is first issued with the Card, one-third of the quarterly cashback (S\$10, S\$33.33 or S\$66.66 respectively) will be awarded if the Cardmember meets the minimum spend (S\$300, S\$1,000 or S\$2,000 respectively) for one month in that first quarter, and two-thirds of the quarterly cashback (S\$20, S\$66.66 or S\$133.33 respectively) will be awarded if the Cardmember meets the minimum spend (S\$300, S\$1,000 or S\$2,000 respectively) for two months in that first quarter. Thereafter, the Cardmember will be required to meet the minimum spend criteria in order to receive the quarterly cashback.
9. Maybank will use the date on which the Card Eligible Transaction is posted to the Cardmember's Card account to determine whether the minimum spend has been met in a calendar month, unless the transaction is excluded by Maybank in its absolute discretion.
10. Card Eligible Transactions which are made within a calendar month but are posted only in the next calendar month will be considered for the minimum spend of the next calendar month.
11. The quarterly cashback that a Cardmember can receive is capped at S\$200 per quarter.
12. Quarterly cashback of a calendar quarter will be credited to the eligible Cardmember's Card account in the month following the end of the relevant calendar quarter.
13. For avoidance of doubt, the Programme applies to the Maybank Platinum Visa Card only and does not apply to Horizon Platinum Visa Card or any other Platinum Visa Cards as may be determined by Maybank at its sole discretion.
14. Cashback will only be awarded to Cardmembers (being principal cardmembers). However, Eligible Transactions made by supplementary cardmembers to the corresponding principal Cardmember's Card will be taken into consideration to determine whether the minimum spend has been met by the Cardmember.
15. The following shall not be considered as Eligible Transactions ("Excluded Transactions"):
  - a. NETS and eNETS transactions;
  - b. Payments made to government or government-related institutions, agencies or companies or for government or government-related 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. Transactions made via AXS or SAM;
- g. Transactions of a corporate/commercial nature;
- h. Transactions classified under the following Merchant Category Codes
  - i. **MCC 6012** – Financial Institutions (Merchandise, Services and Debt Repayment)
  - ii. **MCC 6051** – Non-financial Institutions – Foreign Currency, Non-Fiat Currency (e.g, Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques and Debt Repayment
  - iii. **MCC 6540** – Non-financial Institutions (Stored Value Card Purchase/Load) (including but not limited to Grab mobile wallet top-ups)
- 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 to the Cardmember;
- j. Payment of Funds to prepaid accounts or top-ups of any nature 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:

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|---------------------------|--|
| • EZ LINK PTE LTD (FEVO)  | • OANDA ASIA PAC*  |
| • EZ Link                 | • PAYPAL* BIZCONSULTA  |
| • EZ-Link*                | • PAYPAL* CAPITALROYA  |
| • EZLINK                  | • SNACK BY INCOME  |
| • 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          | • <a href="http://WWW.IGMARKETS.COM.SG">WWW.IGMARKETS.COM.SG</a> |
| • BANCDEBINARY.COM        | • <a href="http://WWW.PLUS500.CO.UK">WWW.PLUS500.CO.UK</a>       |
| • Flashpay ATU            | • <a href="http://WWW.MYEZLINK.COM.SG">WWW.MYEZLINK.COM.SG</a>   |
| • MB*MONEYBOOKERS.COM     | • YOUTRIP*   |
| • NETS VCASHCARD          | •  |

- k. Any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature; and
- l. Any transactions deemed by Maybank at its sole discretion to be unsuitable or inappropriate to be considered as an Eligible Transactions

16. Maybank reserves the right to reverse and/or restructure the cashback awarded to a Cardmember and may do so by debiting the Cardmember's account accordingly.

17. Maybank reserves the right to reverse the cashback awarded to a Cardmember or deduct such amount from any account the Cardmember holds with Maybank in the event that: (i) it turns out that there is no transaction corresponding to any transaction counted by Maybank as an Eligible Transaction towards the required minimum spend; (ii) any transaction counted by Maybank as an Eligible Transaction towards the required minimum spend is cancelled or reversed (in full or in part) by any party for any reason and at any time or turns out to be fraudulent or unauthorized transaction, (iii) any transaction counted by Maybank as an Eligible Transaction towards the required minimum spend has been used for Maybank promotions or turns out not to be an Eligible Transaction, or (iv) it is determined by Maybank that a Cardmember has breached any of the terms and conditions of the Programme.



18. Cashback earned may only be used by the Cardmember to settle Card transactions incurred on the Cardmember's own Card.
19. Cashback are not transferable. If a Cardmember terminates his/her Card account, any accumulated cashback will be forfeited.
20. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any claims, expenses, loss, injury, liabilities or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any party by reason of, arising from or in connection with this Programme, any incorrect quarterly cashback being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever and/or transaction which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason (including but not limited to the incorrect classification of category in respect of any transaction).
21. Cardmembers 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](http://www.maybank2u.com.sg).
22. 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 terminate this Programme at any time without prior notice or liability to any person.
23. The general terms and conditions governing the Cardmember's Card account shall apply.