

## Maybank Cards Stay, Play and Dine Charge and Redeem Promotion 2020 (“Promotion”) Terms and Conditions

1. The required minimum amount on card retail transactions must be charged to a Singapore-issued personal Maybank Credit or Debit Card (“Card”) from 22 September to 31 October 2020 (“Promotion Period”) in order to redeem a redemption item offered by Maybank.
2. This Promotion applies only to Principal Maybank Credit and Debit Cardmembers (the “Cardmembers”). Supplementary Cardmembers are not eligible to redeem any redemption item. Maybank shall have the sole and absolute discretion to exclude any person from this Promotion without any obligation to furnish any notice and/or reason and Maybank’s decision on all matters with regards to this Promotion shall be final, conclusive and binding on all Cardmembers.
3. To be eligible to make a redemption, Cardmembers must during the Promotion Period:

- a) Charge a minimum aggregate amount in a maximum of five (5) eligible retail transactions (“Required Amount”) to their Card(s) during the Promotion Period. The Required Amount for each redemption item is as follows:

Required Amount	Redemption Item	Redemption Code
S\$5,800	4 Universal Studios Singapore Tickets	CNR1
S\$13,800	2D1N Stay in Deluxe Room at Equarius Hotel, Resorts World Sentosa™	CNR2
S\$18,000	Accor 1-Year Membership	CNR3
S\$28,000	2D1N Stay in Deluxe Room at Crockfords Tower, Resorts World Sentosa™	CNR4

- b) After charging the Required Amount, send an SMS to Maybank (using their 8-digit mobile number which is registered with Maybank) at 79898, in the following format: <Redemption Code> <Name of Principal Cardmember as in NRIC> <Last 4 alphanumeric of NRIC> <Quantity>. The SMS must be received by Maybank within the Promotion Period (i.e. no later than 2359h of 31 October 2020). If Maybank receives a SMS in the format as specified by Maybank within the Promotion Period, the Cardmember will receive an auto-reply SMS from Maybank acknowledging receipt of the SMS. An auto-reply SMS from Maybank does not constitute confirmation of eligibility for redemption. Maybank will not consider any SMS sent in the wrong format, any SMS with incorrect details or any SMS sent prior to the Required Amount being charged to the Cardmember’s Card account. Proof of sending an SMS does not constitute proof of Maybank’s receipt of the SMS.
4. Card retail transactions charged to a Maybank Debit Card must be on signature-based retail transactions to be taken into account for the Required Amount. PIN-based NETS transactions a Maybank Debit Card will not be taken into account for the Required Amount.

5. Cardmembers who have fulfilled the requirements of the Promotion during the Promotion Period (“Eligible Cardmembers”) will receive a redemption letter within fourteen (14) business days of sending the SMS via ordinary post at their last known address on record with Maybank. Except for notifications to the Eligible Cardmembers, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.
6. Redemption items are available on a first-come, first-served basis, are while stocks last and are not exchangeable for credit, cash or other items, goods or services. Each redemption must be in accordance with these terms and conditions and the redemption letter referred to in paragraph 5 above. Strictly no extension or change of time will be allowed if the Eligible Cardmember does not redeem the redemption item within the redemption period indicated in the applicable redemption letter.
7. Each Eligible Cardmember may redeem a maximum of three (3) redemption items during the Promotion Period regardless of the number of Cards held by the Eligible Cardmember or the amount charged by the Eligible Cardmember to his/her Card(s).
8. Subject to paragraph 9 below, card retail transactions charged by the Cardmember to a Card and his/her supplementary Cardmember (if any) to his/her corresponding Card may be combined and used only once to redeem a redemption item. A maximum of five (5) Card transactions may be combined to redeem one (1) redemption item unless otherwise notified by Maybank.
9. The transactions charged to the Card which will not be taken into account for the Required Amount includes (but not limited to):
  - a) Transactions used or counted for other Maybank promotions (e.g. Charge and Redeem);
  - b) 0% Instalment Plan transactions;
  - c) FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions;
  - d) Fees and charges payable to Maybank (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges etc.);
  - e) Bill payments (recurring or otherwise);
  - f) Payments to educational institutions (e.g. schools, tuition centres etc.);
  - g) Income tax payments;
  - h) Payments at or to government or government-related agencies or institutions or statutory boards (e.g. Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.);
  - i) Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies etc.);
  - j) Payment of funds to pre-paid accounts (e.g. EZ-Link transactions, Transit Link transactions etc.);
  - k) Online payment gateway transactions (e.g. PayPal, Skrill and Bidpay etc.);
  - l) Gambling or betting transactions;
  - m) AXS or SAM transactions;

- n) Transactions that may entitle a Cardmember to receive rebates of 5% or more offered by Maybank under other promotions on the Card (regardless of whether or not the Cardmember receives the full rebate) and/or ten (10) times or more TREATS Points on the amount charged;
  - o) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and
  - p) Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be counted towards the Required Amount.
10. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
11. Maybank reserves the right to vary or substitute the redemption item(s) at its sole discretion without prior notice or liability to any person. Maybank is not the supplier of the redemption items, goods and service(s) and makes no representation or warranty whatsoever as to the quality, merchantability and/or fitness for purpose of the redemption items, goods and service(s) provided and assumes no liability or responsibility for the acts or defaults of the merchant or retailer or for any non-delivery, non-performance or defects in the redemption items, goods and service(s). Maybank is not an agent of the merchant or retailer. Any disputes on product quality or services by a merchant or retailer should be resolved directly between the Cardmember and the merchant or retailer.
12. In the event a redemption letter is lost or misplaced, the Eligible Cardmember shall not be entitled to a replacement redemption letter unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to issue a replacement redemption letter, Maybank reserves the right to charge the full retail value of the redemption item(s) from the Cardmember's Card account or deduct it from any Maybank account held by the Cardmember if the original redemption letter is subsequently utilised to redeem the redemption item(s) for any reason whatsoever and howsoever.
13. Maybank reserves right to charge the full value of the redemption item(s) redeemed to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank if (a) any transaction counted towards the Required Amount (in full or in part) is invalid, cancelled or reversed (in full or in part) by any party for any reason; (b) any transaction counted towards the Required Amount (in full or in part) is found to be used for other Maybank promotions or found to be a transaction that should not be counted towards the Required Amount; or (c) it is determined by Maybank that the Eligible Cardmember has breached one or more of the terms and conditions of this Promotion.
14. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with the Promotion, use of the redemption item(s) and/or redemption of or consumption of any services, products or facilities of any merchants or retailers, any redemption letter which is misdirected or lost in the post or and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.

15. Maybank may vary, delete or add to any of these terms and conditions, or withdraw, suspend or discontinue this Promotion at any time without notice or liability to any person.
16. Additional terms and conditions stated in the redemption letter issued by Maybank apply together with the terms and conditions of the merchant and/or retailer.
17. In the event of any inconsistency between these term and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail. All images of redemption item(s) on any collateral shall be for illustrative purposes only.
18. All prevailing and relevant Maybank credit card terms and conditions or agreement shall apply. For full details, please visit <http://www.maybank2u.com.sg>.