

## **Terms and Conditions on 1% Cashback for Maybank eVibes Card**

1. 1% cashback will only be awarded for retail transactions charged to Maybank eVibes Card.
2. The calculation of card spend shall be based on the date on which a transaction is posted to the card account, unless the transaction is excluded by Maybank, in its absolute discretion
3. Transactions made in a calendar month but not posted in that month, shall be accounted as the following month's card spend.
4. Cashback are computed based on 2 decimal places per transaction without any rounding off
5. Cashback will not be awarded for transactions that Maybank deems to be corporate/commercial purchases.
6. Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) will not be taken into account in the cashback calculations.
7. If Cardmember terminates the card account, all cashback accumulated will be forfeited and will not be transferable.
8. In the event a card transaction (in full or in part) is cancelled or reversed by any party for any reason, Maybank reserves the right to reverse and/or restructure the cashback awarded to a Cardmember by debiting the Cardmember's account accordingly.
9. 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 any incorrect cashback 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).
10. 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 this promotion at any time without prior notice or liability to any person.
11. The following shall not be considered as Eligible Transactions:
  - a. Payments made to government or government-related institutions, agencies or companies or for government or government-related and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intragovernment purchases and any other government services not classified here);
  - b. Betting or gambling transactions;
  - c. Brokerage/securities transactions;
  - d. Transactions made via AXS or SAM;
  - e. Transactions of a corporate/commercial nature;
  - f. Payment to insurance companies or for insurance premiums;

- 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 (MCC 6051)
  - Non-Financial Institutions – Stored Value Card Purchase/Load (MCC 6540)
- h. 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, or 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)  | • NETS VCASHCARD          |
| • EZ Link                 | • OANDA ASIA PAC*         |
| • EZ-LINK*                | • PAYPAL* BIZCONSULTA     |
| • EZLINK                  | • PAYPAL* CAPITALROYA     |
| • 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          | • WWW.IGMARKETS.COM.SG    |
| • BANCDEBINARY.COM        | • WWW.PLUS500.CO.UK       |
| • Flashpay ATU            | • WWW.MYEZLINK.COM.SG     |
| • MB*MONEYBOOKERS.COM     | • YOUTRIP*                |
- i. Any transactions deemed by Maybank at its sole discretion to be unsuitable or inappropriate to be considered as an Eligible Transaction.