



**Terms and Conditions for Maybank Horizon Visa Cards 3X TREATS Points on Local Spend Promotion (“Promotion”)**

- This Promotion applies only to **Principal Maybank credit cardmembers** who hold a valid Singapore-issued personal Maybank Horizon Visa Signature Card and/or Maybank Horizon Visa Platinum Card (“**Card**”) and whose Maybank card accounts are in good standing as determined by Maybank (such cardmembers shall be referred to as “**Eligible Cardmembers**”).
- To be eligible for this Promotion, Eligible Cardmembers must (using the same 8-digit mobile number he/she registered with Maybank and within the periods of registration set out in the table below) send an SMS to Maybank, in such format prescribed by Maybank with all required details accurately furnished, to register for this Promotion. This Promotion is limited to the first 1,500 Eligible Cardmembers who successfully register via SMS (“**Successful Applicants**”).
- Under this Promotion, a Successful Applicant will be awarded with 3X TREATS Points (“**Bonus 3X TREATS Points**”) for every Singapore Dollar spent on eligible local retail purchases which are posted to the Card account in Singapore Dollars (“**Eligible Local Spend**”) in each calendar month during the eligible spending period, provided that at least S\$300 in eligible spend has been posted to the Card account in that calendar month (“**Minimum Spend**”).
- The eligible spending period for the purpose of this Promotion will be determined by the period in which the Successful Applicant registers for this Promotion via SMS, as follows:

<b>Period of registration:</b>	<b>Eligible spending period for this Promotion:</b>
19 June - 28 June 2020	1 July 2020 - 30 September 2020 (“ <b>Promotion Period</b> ”)
29 June - 28 July 2020	1 August 2020 - 30 September 2020
29 July - 28 August 2020	1 September 2020 - 30 September 2020

- The Bonus 3X TREATS Points comprises of: (i) the usual one (1) TREATS Point under the TREATS Point programme, which will be awarded upon the posting of the transaction to the Card account; and (ii) two (2) bonus TREATS Points, which will be awarded on the 6<sup>th</sup> day of the calendar month following the calendar month in which the transaction was posted. Based on the current conversion rate of TREATS Points to air miles under the Maybank Frequent Flyer Programme, 3 TREATS Points would be equivalent to 1.2 air miles.
- The number of TREATS Points that a Successful Applicant may be awarded in aggregate (under this Promotion and/or otherwise) is capped at 10,000 TREATS Points per calendar month.



- Illustrations for your reference:

**Illustration A: Computing TREATS Points for Cardmember A sent SMS on 25 June 2020 and successfully registered**

Date of Posting of Transactions	From 1 June to 30 June 2020 (Before Promotion Period)	From 1 July to 31 July 2020 (During Promotion Period)	From 1 August to 31 August 2020 (During Promotion Period)	From 1 September to 30 September 2020 (During Promotion Period)
Eligible Local Spend	S\$1,000	S\$2,000	S\$2,000	S\$2,000
Eligible spending for purposes of Minimum Spend	S\$1,000	S\$2,000	S\$2,000	S\$2,000
Base 1X TREATS Points	Eligible Local Spend = S\$1,000 x 1X TREATS Points = 1,000 TREATS Points  <u>1,000 TREATS Points</u> will be awarded upon transaction posting	Eligible Local Spend = S\$2,000 x 1X TREATS Points = 2,000 TREATS Points  <u>2,000 TREATS Points</u> will be awarded upon transaction posting	Eligible Local Spend = S\$2,000 x 1X TREATS Points = 2,000 TREATS Points  <u>2,000 TREATS Points</u> will be awarded upon transaction posting	Eligible Local Spend = S\$2,000 x 1X TREATS Points = 2,000 TREATS Points  <u>2,000 TREATS Points</u> will be awarded upon transaction posting
Bonus 2X TREATS Points	No bonus TREATS Points will be awarded as the transactions were posted before the Promotion Period.	Eligible Local Spend = S\$2,000 x 2X TREATS Points = 4,000 TREATS Points  <u>4,000 TREATS Points</u> will be awarded on 6 <sup>th</sup> August 2020	Eligible Local Spend = S\$2,000 x 2X TREATS Points = 4,000 TREATS Points  <u>4,000 TREATS Points</u> will be awarded on 6 <sup>th</sup> September 2020	Eligible Local Spend = S\$2,000 x 2X TREATS Points = 4,000 TREATS Points  <u>4,000 TREATS Points</u> will be awarded on 6 <sup>th</sup> October 2020
Total TREATS Points Earned	<b>1,000</b>	<b>6,000</b>	<b>6,000</b>	<b>6,000</b>

**Illustration B: Computing TREATS Points for Cardmember B sent SMS on 22 July 2020 and successfully registered**

Date of Posting of Transactions	From 1 June to 30 June 2020 (Before Promotion Period)	From 1 July to 31 July 2020 (Before Promotion Period)	From 1 August to 31 August 2020 (Before Promotion Period)	From 1 September to 30 September 2020 (During Promotion Period)
Eligible Local Spend	S\$1,000	S\$2,000	S\$2,000	S\$200
Eligible spending for purposes of Minimum Spend	S\$1,000	S\$2,000	S\$2,000	S\$200
Base 1X TREATS Points	Eligible Local Spend = S\$1,000 x 1X TREATS Points = 1,000 TREATS Points  <u>1,000 TREATS Points</u> will be awarded upon transaction posting	Eligible Local Spend = S\$2,000 x 1X TREATS Points = 2,000 TREATS Points	Eligible Local Spend = S\$2,000 x 1X TREATS Points = 2,000 TREATS Points  <u>2,000 TREATS Points</u> will be awarded upon transaction posting	Eligible Local Spend = S\$200 x 1X TREATS Points = 200 TREATS Points  <u>200 TREATS Points</u> will be awarded upon transaction posting
Bonus 2X TREATS Points	No bonus TREATS Points will be awarded as the transactions were posted before the Promotion Period.	No bonus TREATS Points will be awarded on Transactions posted in the month of July 2020 will not be awarded as the registration for the Promotion was done only in July 2020.	Eligible Local Spend = S\$2,000 x 2X TREATS Points = 4,000 TREATS Points  <u>4,000 TREATS Points</u> will be awarded on 6 <sup>th</sup> September 2020	No bonus TREATS Points will be awarded as the Minimum Spend was not met.
Total TREATS Points Earned	<b>1,000</b>	<b>2,000</b>	<b>6,000</b>	<b>200</b>

- For the avoidance of doubt, the following will not be considered as Eligible Local Spend or be counted towards the Minimum Spend under this Promotion:
  - i. dining transactions charged at Eating Places and Restaurants classified under Merchant Category Code (“MCC”) 5812;
  - ii. petrol transactions charged at petrol stations classified under MCC 5541 and MCC 5542;
  - iii. taxi and contactless bus/train ride transactions;
  - iv. taxi transactions charged by selected local taxis service providers, namely Comfort, CityCab, Premier Taxis, Prime Taxi, SMRT Taxis, Trans-Cab and Grab;
  - v. Agoda transactions via the dedicated website at [www.agoda.com/horizon](http://www.agoda.com/horizon);
  - vi. purchase of air tickets and/or travel packages; and
  - vii. transactions charged to the Card in a currency other than Singapore Dollar.
  
- The following will not be considered as Eligible Local Spend or be counted towards the Minimum Spend under this Promotion:
  - i. Transactions used or counted for other Maybank promotions (e.g. Charge and Redeem);
  - ii. 0% Instalment Plan transactions;
  - iii. FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions;
  - iv. 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.);
  - v. Bill payments (recurring or otherwise);
  - vi. Income tax payments;
  - vii. Payments to educational institutions (e.g. schools, universities, private education institutions, tuition centres or agencies, etc.);
  - viii. 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.);
  - ix. Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies, etc.);
  - x. Payment of funds to pre-paid accounts (e.g. EZ-Link transactions, Transit Link transactions, YouTrip etc.);
  - xi. Online payment gateway transactions (e.g. PayPal, Skrill and BidPay, etc.);
  - xii. Gambling or betting transactions;
  - xiii. AXS or SAM transactions;
  - xiv. Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and
  - xv. Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be considered as Eligible Local Spend or be counted towards the Minimum Spend.

## General Terms and Conditions

- All payments must be made with a Card.
  
- Maybank makes no representation as to the quality of the goods and/or services provided under the Card Programme (if any) and makes no representation as to the quality of the goods and/or services provided by the respective merchants, suppliers or vendors.
  
- 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 at any time without prior notice or liability to any person.
  
- Maybank reserves the right to reverse TREATS Points awarded to a Cardmember by debiting the TREATS Points from the Cardmember’s Card account, or charge the full value of the TREATS Points to the Cardmember’s Card account or deduct such value from any account the Cardmember holds with Maybank in the following



events: (a) a Card transaction counted towards the Eligible Local Spend or Minimum Spend (in full or in part) is cancelled or reversed by any party for any reason or is disputed or alleged to be unauthorized or fraudulent or found to be invalid; (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 any of the terms and conditions stated herein.

- The TREATS Points earned under this Promotion are not transferable or exchangeable for other goods and services, other than those determined by Maybank.
- 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 respect of any refunded, disputed, unauthorised or fraudulent retail purchases and the Goods and Services Tax (GST) on such purchases that was charged to the Card and taken into account in the computation of TREATS Points.
- Maybank has the sole discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
- Maybank, its related corporations, employees and/or independent contractors shall not be liable for any claims, expenses, loss or damages whatsoever or howsoever sustained or incurred by the Cardmember or any party arising from or in connection with this Promotion or 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).
- Maybank's decision on all matters relating to this Promotion shall be final and binding on all Cardmembers and any other person. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to this Promotion, these terms and conditions shall prevail.
- The general Terms and Conditions governing TREATS Points Rewards and the Cardmember's Card account shall apply. Please visit [www.maybank2u.com.sg](http://www.maybank2u.com.sg) for more details.

Effective 15 June 2020

Maybank Singapore Limited (UEN 201804195C)