

Maybank World Mastercard General Terms and Conditions for 10X TREATS Points

- All payments must be made with a Maybank World Mastercard.
- The selected 10X TREATS Points merchants are valid till 31 December 2023, unless otherwise stated.
- The 10X TREATS Points at the selected merchants will automatically be awarded to the eligible Cardmember's account if the designated merchant's outlet, where the required transaction is made, is on record with Maybank.
 - 50 TREATS Points will be awarded for every S\$5 spent at the selected merchants, which is equivalent to a conversion rate of 4 air miles for every S\$1 spent. For spend at the selected merchants in foreign currency, such spend in foreign currency will be converted into Singapore Dollars (per the terms and conditions of the card), and TREATS Points will be awarded on the Singapore Dollar equivalent of the foreign currency spend.
 - For avoidance of doubt, all TREATS Points to be awarded shall be calculated based on each block of S\$5 charged to the Card per transaction, and Cardmembers shall not be entitled to any partial or pro-rated award of any TREATS Points for any amount charged that is less than a S\$5 block. Amounts charged in multiple transactions will not be combined to make up a S\$5 block. As an illustration, a Cardmember who spends an amount between S\$10.00 and S\$14.99 in a single transaction will be awarded 100 TREATS Points (if he/she is awarded 10x TREATS Points under this Programme). However, a Cardmember who spends S\$4.99 or less in a single transaction, or who spends S\$2.50 in one transaction and S\$2.50 in another transaction, will not be awarded any TREATS Points.
- In the event the outlet is not on record with Maybank, the TREATS Points will only be awarded once Maybank is informed of the new outlet and has updated its records accordingly.
- TREATS Points will not be awarded to any transactions that Maybank deem to be corporate/commercial transactions.
- The 10X TREATS Points will not be awarded for any online transactions.
- In the event a card transaction is cancelled or reversed by any party for any reason, Maybank shall reverse all TREATS Points awarded for that card transaction.
- The awarding of 10X TREATS Points is only applicable at the selected merchants advertised by Maybank. Maybank reserves the right to change or delete the selected merchants at any time without notice.

- The general Terms and Conditions governing TREATS Points Rewards and the Cardmember's card account shall apply. Maybank reserves the right to terminate this promotion or vary, delete or add to any of these Terms and Conditions from time to time and to exclude any person from participating in the promotion without prior notice.
- Maybank makes no representation as to the quality of the goods and services provided under the Promotion.
- Maybank shall not be liable to any person for any loss, damage and/or injury whatsoever or howsoever caused arising from the Promotion.