



Terms and Conditions for Maybank World Mastercard Golf Tournament May 2026 Promotion ("Promotion")

1. This Promotion is open only to selected principal cardmembers who hold a Singapore-issued personal Maybank World Mastercard ("Card") whose Card account(s) are in good standing as determined by Maybank and who have received an SMS ("Promotion SMS") and/or an electronic direct mailer with regard to this Promotion ("Direct Mailer") directly from Maybank (such cardmembers shall be referred to as "Cardmembers"). For the avoidance of doubt, only Cardmembers who are the recipients of the Promotion SMS and/or Direct Mailer directly from Maybank are eligible to participate in this Promotion and such invitation to participate in the Promotion is non-transferable.
2. The Maybank World Mastercard Golf Tournament May 2026 will be held on 14 May 2026 at Sentosa Golf Club, Singapore ("Tournament"). To be eligible to play at the Tournament, Cardmembers must be amongst the first 120 Cardmembers to fulfil the requirements in both Clause 2(a) and Clause 2(b) between 1 October 2025 to 31 March 2026 (both dates inclusive) ("Promotion Period"):
 - a. Meet the requirements in any one of the Tiers set out below:
 - i. Tier 1: charge a minimum aggregate amount of S\$38,888 eligible retail transactions on his/her Card(s); OR
 - ii. Tier 2: charge a minimum aggregate amount of S\$23,888 eligible retail transactions on his/her Card(s) and pay a S\$200 fee to Maybank to participate in the Tournament ("S\$200 Fee"). Maybank will seek email confirmation from the Cardmember to charge the S\$200 Fee to his/her Card after the Cardmember has both charged a minimum aggregate amount of S\$23,888 eligible retail transactions on his/her Card and registered for the Promotion (as set out in Clause 2(b) below). The S\$200 Fee will be charged directly to his/her Card after email confirmation is obtained from the Cardmember, and such email confirmation shall serve as a direct debit authorization for Maybank to charge the S\$200 Fee to his/her Card); OR
 - iii. Tier 3: charge a minimum aggregate amount of S\$23,888 eligible retail transactions on his/her Card(s) and redeem 68,000 TREATS Points to participate in the Tournament. Maybank will seek email confirmation from the Cardmember to deduct 68,000 TREATS Points from his/her account after the Cardmember has registered for the Promotion (as set out in Clause 2(b) below). The 68,000 TREATS Points will be deducted from to his/her account after email confirmation is obtained from the Cardmember, and such email confirmation shall serve as a direct debit authorization for Maybank to deduct 68,000 TREATS Points from his/her Card); OR
 - iv. Tier 4: pay a S\$688 fee to Maybank to participate in the Tournament ("S\$688 Fee"). Maybank will seek email confirmation from the Cardmember to charge the S\$688 Fee to his/her Card after the Cardmember has registered for the Promotion (as set out in Clause 2(b) below). The S\$688 Fee will be charged directly to his/her Card after email confirmation is obtained from the Cardmember, and such email confirmation shall serve as a direct debit authorization for Maybank to charge the S\$688 Fee to his/her Card). In the event the Cardmember charges a minimum aggregate amount of S\$38,888 eligible retail transactions on his/her Card during the Promotion Period, Maybank will arrange to reverse the S\$688 Fee charged to the Cardmember's Card 1 month after the end of the Promotion Period; OR



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- v. Tier 5: redeem 138,000 TREATS Points to participate in the Tournament. Maybank will seek email confirmation from the Cardmember to deduct 138,000 TREATS Points from his/her account after the Cardmember has registered for the Promotion (as set out in Clause 2(b) below). The 138,000 TREATS Points will be deducted from to his/her account after email confirmation is obtained from the Cardmember, and such email confirmation shall serve as a direct debit authorization for Maybank to deduct 138,000 TREATS Points from his/her Card), AND
- b. Register for the Promotion by emailing to SG.rsvp@maybank.com with the email subject "Maybank World Mastercard Golf Tournament May 2026" and providing the Cardmember's full name and registered mobile number in the body of the email.

The minimum aggregate amount of S\$38,888 and S\$23,888 (whichever applicable) to be charged on eligible retail transactions shall be referred to as the "Spend Requirement".

- 3. Each Cardmember will only be allowed to receive a maximum of one (1) entry to the Tournament under this Promotion, regardless of the number of Cards held by the Cardmember or the amount charged by the Cardmember to his/her Card(s).
- 4. There is no limit on the number of Card eligible retail transactions that may be combined to meet the Spend Requirement under this Promotion. Subject to the other restrictions as set out in these terms and conditions, Card eligible retail transactions charged by the principal Cardmember and his/her supplementary cardmember(s) (if any) to the principal Cardmember's corresponding Card may be combined and counted only once towards the Spend Requirement.
- 5. The first 120 Cardmembers who have fulfilled the requirements in Clause 2 above will be contacted by Maybank (at their registered email address) by 15 April 2026 informing that he/she is eligible to participate in the Tournament ("Eligible Cardmembers"). Except for notifications to the Eligible Cardmembers via email as set out above, Maybank is not obliged to enter into any correspondence with any person on any matter concerning this Promotion.
- 6. Any request by an Eligible Cardmember to transfer his/her entry to the Tournament to another individual must be made at least 14 working days prior to the Tournament date, subject to availability and the proposed transferee being a Cardmember. Save as aforementioned, the entry to the Tournament is non-transferable or exchangeable for cash, credit or kind.
- 7. The S\$200 Fee, 68,000 TREATS Points, S\$688 Fee and/or the 138,000 TREATS Points, once charged, will not be refunded if the Eligible Cardmember or his/ her nominated transferee withdraws from the Tournament.
- 8. Maybank will use the date on which the eligible retail transactions are posted to the Cardmember's Card account to determine whether, and when, the Spend Requirement has been met during the Promotion Period. For the purposes of this Promotion, charge slips shall not be sufficient proof of eligible retail transactions going towards the Spend Requirement. All retail transactions recorded by Maybank shall be final and conclusive.
- 9. The transactions charged to the Card which will not be taken into account as eligible retail transactions counting towards the Spend Requirement includes (but not limited to):
 - a) 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);
 - b) Betting or gambling transactions;
 - c) Brokerage/securities transactions;



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- d) Charitable, Religious and Political Organisations;
- e) Payments to insurance companies;
- f) Transactions classified under the following Merchant Category Codes (“MCC”):
 - MCC 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment
 - MCC 6051 – Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (including but not limited to Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment
 - MCC 6540 - Non-Financial Institutions – Stored Value Card Purchase/Load (including but not limited to Grab mobile wallet top-ups)
- g) Transactions made via AXS or SAM;
- h) FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, interest charges, or any other miscellaneous charges charged to the Cardmember;
- i) Payment of funds to prepaid accounts or top-ups of any nature such as those listed below (such list is 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)
 - EZ Link
 - EZ-LINK*
 - EZLINK
 - EZ-Link
 - EzLink
 - EZLINKS.COM
 - EZ Link transport
 - EZ-LINK (IMAGINECARD)
 - EZ-Link EZ-Reload (ATU)
 - BANC DE BINARY
 - BANCDEBINARY.COM
 - Flashpay ATU
 - MB * MONEYBOOKERS.COM
 - NETS VCASHCARD
 - OANDA ASIA PAC*
 - PAYPAL* BIZCONSULTA
 - PAYPAL* CAPITALROYA
 - SKR*Skrill.com
 - SKR*xglobalmarkets.com*
 - SKYFX.COM*
 - SNACK BY INCOME
 - TRANSIT*
 - TRANSITLINK*
 - TRANSIT LINK*
 - WWW.IGMARKETS.COM.SG
 - WWW.PLUS500.CO.UK
 - WWW.MYEZLINK.COM.SG
 - YOUTRIP*
- j) All eNETS and NETS transactions;
- k) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and
- l) Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be counted towards the Spend Requirement.

10. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and/or vouchers, unless otherwise stated. Any transactions counted by Maybank towards the Spend Requirement shall not be valid or used or counted for the purposes of other Maybank offers, promotions, in-house offers, discounts cards, loyalty programmes and vouchers, unless otherwise stated. In the event that you have registered for this Promotion and any other Maybank Charge & Redeem campaign (regardless of which one is registered first), you will be automatically de-registered from the other Maybank Charge & Redeem campaign without any notice, and registered (or remain registered) as a participant of this Promotion.

11. In the event that (i) any eligible retail transaction counted for the Spend Requirement turns out to be an error or nonexistent, is cancelled or reversed (in full or in part) by any party for any reason and at any time, or is found to have been used for another Maybank promotion or found to be a transaction that should not be counted towards the Spend Requirement; (ii) it is



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determined by Maybank that a Eligible Cardmember has breached any of the terms and conditions of the Promotion; or (iii) the Eligible Cardmember or his/her transferee turns out to be not eligible to participate in the Tournament for any reason whatsoever, Maybank shall have the right to charge the full cost or retail value of the Tournament participation fees (less the S\$200 Fee and/or S\$688 Fee, whichever applicable, if already paid) as well as any prize that the Eligible Cardmember or his/her nominated transferee may win from the Tournament to the Cardmember's Card account or deduct such amount from any account the Cardmember holds with Maybank.

12. Maybank has the sole discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason and Maybank's decision on all matters relating to this Promotion shall be final, conclusive and binding on all Cardmembers.
13. 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 this Promotion and/or participation in the Tournament and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
14. Cardmembers hereby 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 Promotion, 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.
15. Maybank reserves the right, at its sole and absolute discretion and without notice or liability to any person, to vary, delete or add to any of these terms and conditions from time to time, or withdraw, suspend or discontinue the Promotion at any time.
16. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
17. All prevailing and relevant Maybank Card terms and conditions and/or agreement shall apply. If applicable, the Maybank Year-long TREATS Points Reward Programme General Terms and Condition shall also apply. For full details, please visit <http://www.maybank2u.com.sg>.