

## Terms and Conditions for Maybank Platinum Visa Card 3.33% Cashback Programme (“Programme”)

1. To enjoy the S\$30 quarterly cashback on your Maybank Platinum Visa Card (“Card”), a minimum amount of S\$300 (or equivalent in foreign currencies) must be spent on eligible retail transactions (“Eligible Transactions”) and posted to your Card Account per month in that calendar quarter. Otherwise, no quarterly cashback will be awarded.
2. To enjoy the S\$100 quarterly cashback on your Card, a minimum amount of S\$1,000 (or equivalent in foreign currencies) must be spent on Eligible Transactions and posted to your Card Account per month in that calendar quarter.
3. With effect from 1 October 2023, to enjoy the S\$200 quarterly cashback on your Card, a minimum amount of S\$2,000 (or equivalent in foreign currencies) must be spent on Eligible Transactions and posted to your Card Account per month in that calendar quarter.
4. Quarterly cashback is based on a fixed-quarter spending (i.e. from January to March, April to June, July to September and October to December).
5. Notwithstanding the above, in the event a principal cardmember holding a Card (“Cardmember”) does not meet the minimum spend criteria in the first quarter when he/she is first issued with a Card, one-third of the quarterly cashback (S\$10, S\$33.33 or S\$66.66 respectively) will be awarded if the Cardmember meets the minimum spend (S\$300, S\$1,000 or S\$2,000 respectively) for one month in that first quarter, and two thirds of the quarterly cashback (S\$20, S\$66.66 or S\$133.33 respectively) will be awarded if the Cardmember meets the minimum spend (S\$300, S\$1,000 or S\$2,000 respectively) for two months in that first quarter. Thereafter, the Cardmember will be required to meet the minimum spend criteria in order to receive the quarterly cashback.
6. Maybank will use the date on which the Card Eligible Transaction is posted to the Cardmember’s Card account to determine whether the minimum spend has been met in a calendar month, unless the transaction is excluded by Maybank in its absolute discretion.
7. Card Eligible Transactions which are made within a calendar month but are posted only in the next calendar month will only be considered for the next calendar month’s minimum spend amount.
8. The maximum quarterly cashback that Cardmembers can receive is capped at S\$200 per quarter.
9. Quarterly cashback will be credited to the Cardmember’s Card account in the month after each calendar quarter, if the Cardmember is eligible to receive such quarterly cashback.

10. With effective from 1 October 2023, spending on insurance transactions (under the Merchant Category Code (“MCC”) 6300, 6381 or any other MCC) can only constitute a maximum of half the minimum spend amount for a calendar month. For avoidance of doubt, spending on insurance transactions is not mandatory.

Tier	Minimum Monthly Spend Amount	Maximum Monthly Spend on Insurance Transactions which can be considered as Eligible Transactions	Minimum Monthly Spend on all other Eligible Transactions	Quarterly Cashback Amount
1	S\$300	S\$150	S\$150	S\$30
2	S\$1,000	S\$500	S\$500	S\$100
3	S\$2,000	S\$1,000	S\$1,000	S\$200

11. For avoidance of doubt, the Programme applies to the Maybank Platinum Visa Card only and does not apply to Horizon Platinum Visa Card or any other Platinum Visa Cards as may be determined by Maybank at its sole discretion.

12. Cashback will only be awarded to Cardmembers (being principal cardmembers). However, Eligible Transactions made by supplementary cardmembers to the corresponding principal Cardmember’s Card will be taken into consideration to determine whether the minimum spend has been met by the Cardmember.

13. The following shall not be considered as Eligible Transactions:

- a) NETS and eNETS transactions;
- b) 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);
- c) Betting or gambling transactions;
- d) Brokerage/securities transactions;
- e) Transactions made via AXS or SAM;
- f) Transactions of a corporate/commercial nature;
- g) 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 (e.g. 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)

- 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;
- i) Payment of funds to prepaid accounts or top-ups of any nature 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)
- EZ Link
- EZ-LINK\*
- EZLINK
- EZ-Link
- EzLink
- EZLINKS.COM
- EZ Link transport
- EZ-LINK (IMAGINE CARD)
- EZ-Link EZ-Reload (ATU)
- BANC DE BINARY
- BANCDEBINARY.COM
- Flashpay ATU
- MB\*MONEYBOOKERS.COM
- SNACK BY INCOME
- NETS VCASHCARD
- OANDA ASIA PAC\*
- PAYPAL\* BIZCONSULTA
- PAYPAL\* CAPITALROYA
- SKR\*Skrill.com
- SKR\*xglobalmarkets.com\*
- SKYFX.COM\*
- TRANSIT\*
- TRANSITLINK\*
- TRANSIT LINK\*
- WWW.IGMARKETS.COM.SG
- WWW.PLUS500.CO.UK
- WWW.MYEZLINK.COM.SG
- YOUTRIP\*

- i) Any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature; and
- j) Any transactions deemed by Maybank at its sole discretion to be unsuitable or inappropriate to be considered as an Eligible Transaction.

14. Maybank reserves the right to reverse and/or restructure the cashback awarded to a Cardmember and may do so by debiting the Cardmember's account accordingly.
15. Maybank reserves the right to reverse the cashback awarded to a Cardmember or deduct such amount from any account the Cardmember holds with Maybank in the event that: (i) it turns out that there is no transaction corresponding to any transaction counted by Maybank as an Eligible Transaction towards the required minimum spend; (ii) any transaction counted by Maybank as an Eligible Transaction towards the required minimum spend is cancelled or reversed (in full or in part) by any party for any reason and at any time, (iii) any transaction counted by Maybank as an Eligible Transaction towards the required minimum spend has been used for Maybank promotions or turns out not to be an Eligible Transaction, or (iv) it is determined by Maybank that a Cardmember has breached any of the terms and conditions of the Programme.
16. Cashback earned may only be used by the Cardmember to settle Card transactions incurred on the Cardmember's own Card.



17. Cashback are not transferable. If a Cardmember terminates his/her Card Account, any accumulated cashback will be forfeited.
  
18. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any claims, expenses, loss, injury, liabilities or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any party by reason of, arising from or in connection with this Programme, any incorrect quarterly cashback being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever and/or transaction which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason (including but not limited to the incorrect classification of category in respect of any transaction).
  
19. 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 withdraw, suspend or terminate this Programme at any time without prior notice or liability to any person.
  
20. The general terms and conditions governing the Cardmember's Card account shall apply.

Information is updated and correct as at 23 July 2024  
Maybank Singapore Limited (UEN: 201804195C)