



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 the 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\$1000 (or equivalent in foreign currencies) must be spent on eligible retail transactions (“Eligible Transactions”) and posted to the Card Account per month in that calendar quarter. Otherwise, no quarterly cashback will be awarded.
3. 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).
4. Notwithstanding the above, in the event a principal Card cardmember (“Cardmember”) does not meet the minimum spend criteria in the first quarter when he/she is first issued with a Card, the quarterly cashback will be awarded on a pro-rated basis. The cashback earned shall be one-third of the cashback awarded if the minimum spend is met within one month in the first quarter and two-thirds if the minimum spend is met within two months in that quarter. Thereafter, the Cardmember will be required to meet the minimum spend criteria in order to receive the quarterly cashback.
5. Maybank will use the date on which the Card 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.
6. Card 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.
7. The maximum quarterly cashback that Cardmembers receive will be capped at S\$100 per quarter, calculated based on posted Card transactions in the quarter of that calendar year, e.g. 1 January - 31 March.
8. Quarterly cashback will be credited to the Cardmember’s Card account in the month after each calendar quarter, if the Cardmember is qualified for such quarterly cashback.
9. 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.

10. Cashback will only be awarded to Cardmembers (being principal cardmembers). However, Card transactions made by supplementary cardmembers will be taken into consideration to determine whether the minimum spend has been met by the Cardmember.
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 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) 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)
 - g) 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*
 - h) Any transactions deemed by Maybank at its sole discretion to be unsuitable or inappropriate to be considered as an Eligible Transaction.



12. 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.
13. Quarterly cashback are computed based on 2 decimal places per transaction without any rounding off.
14. 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 another Maybank promotion 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.
15. Cashback earned may only be used by the Cardmember to settle Card transactions incurred on the Cardmember's own Card.
16. Cashback are not transferable. If a Cardmember terminates his/her Card Account, any accumulated cashback will be forfeited.
17. 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 this Programme or any incorrect quarterly cashback being awarded to a Cardmember for any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction).
18. The general terms and conditions governing the Cardmember's Card account shall apply.
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 to suspend or terminate this Programme at any time without prior notice or liability to any person.