

Terms and Conditions Governing the Maybank Christmas 2023 TREATS Points Rewards Promotion (“Promotion”)

1. This Promotion is valid from 13 November 2023 to 25 December 2023 (“Promotion Period”), both dates inclusive, unless otherwise stated by Maybank, and only applies to principal Cardmembers (each a “Cardmember”) who hold a Maybank Credit Card or Debit Card (“Card”).

2. Rewards

- 2.1. The rewards which may be redeemed under this Promotion are set out in the table below (“Reward”).

Reward	Merchant	2 Methods to Redeem	
		TP Required	Cash + TP Required
Signature Chocolate Fudge Log Cake (1kg)	Singapore Marriott Tang Plaza Hotel	15,000 TP	S\$45 + 3000 TP
Signature Chocolate Fudge Log Cake (500g)	Singapore Marriott Tang Plaza Hotel	9,000 TP	S\$27 + 3000 TP
Honey & Clove Glazed Ham (2-3kg)	Singapore Marriott Tang Plaza Hotel	39,000 TP	S\$117 + 5000 TP
Smoky BBQ Kurobuta Pork Ribs	Singapore Marriott Tang Plaza Hotel	34,000 TP	S\$102 + 5000 TP
% Arabica S\$10 e-Voucher	% Arabica	1,800 TP	S\$7 + 50 TP

3. Requests to redeem Reward(s)

- 3.1. A Cardmember may redeem Reward(s) using just TREATS Points (“TP”) or using a combination of TP and cash as set out in the table in Clause 2.1 above.
- 3.2. Should Cardmembers opt to use a combination of TP and cash to redeem Reward(s), Maybank will charge the cash required to redeem the Reward(s) to a Card Account which has at least one (1) spend transaction since 1 January 2023 (“Active Card”). Maybank will charge the cash required to an Active Card by 15 December 2023.
 - 3.2.1. If a Cardmember has more than one Active Card, Maybank will charge the cash required to redeem the Reward to **any one** of the Cardmember’s Active Cards at Maybank’s discretion.
 - 3.2.2. If a Cardmember does not have an Active Card, the Cardmember will **not** be able to redeem the Reward using a combination of TP and cash, and Maybank will not charge the cash required to redeem the Reward to a Cardmember’s Card. Maybank will not deduct the TP required to redeem the Reward using a combination of TP and cash.
- 3.3. All requests to redeem a Reward are subject to (i) availability of the Reward; (ii) the Cardmember having sufficient TP; and (iii) Maybank successfully charging the cash required to redeem the Reward (if applicable) to a Cardmember’s Active Card.

- 3.4. Subject to the terms and conditions of this Promotion, there is no limit on the number of Rewards that a Cardmember may redeem under this Promotion.
- 3.5. All requests to redeem Reward(s) must be made by the Cardmember via Maybank TREATS SG App.
- 3.6. After successful deduction of TP and the cash required to redeem the Reward (if applicable) from a Cardmember's Active Card, Maybank will issue to the Cardmember an eCoupon to redeem the Reward ("eCoupon") via the Maybank TREATS SG App by 8 December 2023.
- 3.7. Except for issuing the eCoupon(s) to Cardmembers who have successfully redeemed the Reward, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.
- 3.8. Cancellation of redemption requests by the Cardmember will not be accepted once the redemption has been processed (i.e. when TP and/or cash (if applicable) has been charged to the Active Card).

4. Redemption of Reward(s)

- 4.1. The Cardmember shall redeem the Reward by presenting the eCoupon to the applicable Merchant in person, in accordance with the terms and conditions set out in the eCoupon.
- 4.2. Each redemption of the Reward(s) must be in accordance with these terms and conditions, the eCoupon(s) and the terms and conditions of the applicable Merchant.
- 4.3. eCoupon will cease to be valid after the date of expiry as indicated on the eCoupon. There shall be no extension of the expiry date. In particular, Maybank will not accede to requests to revalidate or extend the expiry date of eCoupons by Cardmembers whose Card Account has been closed or terminated by the Cardmember or Maybank, or whose Card Account has been suspended, blacklisted or tagged as deceased by Maybank.
- 4.4. Redeemed Rewards cannot be returned or exchanged for other Rewards and are not refundable for cash, credit or TP under any circumstance whatsoever. Without prejudice to the aforesaid, if Maybank in its sole discretion agrees to allow any of the foregoing, Maybank shall be entitled to charge the Cardmember such fee as Maybank deems fit.
- 4.5. In the event of any defect or damage in Rewards, the Cardmember shall contact and liaise directly with the applicable Merchant or manufacturer. For the avoidance of doubt, Maybank shall not be liable to the Cardmember in any way for any such event. Maybank makes no representation or warranty on the description, condition, quality, merchantability, fitness or suitability for any purpose of the Rewards redeemed, whether implied or express, under the Consumer Protection (Fair Trading) Act 2003, Sale of Goods Act 1979, Supply of Goods Act 1979, Hire Purchase Act 1969 or any other written law or common law. The Cardmember acknowledges and agrees that the contract for the sale or supply of the Rewards is made solely between the Cardmember and the applicable Merchant. The Cardmember agrees to hold Maybank harmless and free from all liabilities, loss, damages and costs arising from any defect or non-conformity of the Rewards, goods or services redeemed, and the Cardmember shall look to the applicable Merchant or manufacturer directly for any claim or recourse arising from or in connection with any such defect or non-conformity of the Rewards, goods or services redeemed.
- 4.6. Lost, misplaced, stolen, defaced, damaged, misused or wrong-used eCoupons will not be replaced.
- 4.7. If Maybank at its sole discretion decides to replace any lost, misplaced, stolen, defaced, damaged, misused or wrongly-used eCoupon, Maybank reserves the right to charge the full cost or retail value of the Reward to the Cardmember's Card Account or deduct it from any account the Cardmember holds with Maybank accordingly if the allegedly lost, misplaced,

stolen, defaced, damaged, misused or wrongly-used eCoupon is utilised howsoever or for any reason.

- 4.8. Maybank reserves the right to charge the full cost or retail value of a Reward to the Cardmember's Card Account or deduct it from any account the Cardmember holds with Maybank if it is determined by Maybank that (i) the Cardmember is not entitled to all or part of the TP used to redeem the Reward, (ii) the Cardmember is not entitled to Reward for any reason whatsoever; or (iii) the Cardmember has breached one or more of the terms and conditions of the applicable Card, the TREATS Points Rewards Programme or this Promotion.

5. General

- 5.1. In the event that the TP are over-utilised or incorrectly utilised by a Cardmember, or in the event that there is a negative balance of TP after a deduction is made by Maybank for whatever reason, Maybank shall have the right to chargeback the value of the TP in question to the Cardmember. The value of the TP shall be determined by Maybank in its sole discretion.
- 5.2. Maybank has the sole discretion to exclude any person from participating in this Promotion and Maybank's decision on all matters relating to this Promotion shall be final, conclusive and binding on all Cardmembers.
- 5.3. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages 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 use of the eCoupon and/or redemption or consumption of any Rewards and/or any eCoupon which is misdirected or lost and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction and/or for any other reasons.
- 5.4. Maybank reserves the right at 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 discontinue this Promotion at any time without notice or liability to any person.
- 5.5. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail. All images of Rewards on any collateral shall be for illustrative purposes only.
- 5.6. In addition to these terms and conditions, all Cardmembers are subject to the terms and conditions governing the use of their Card, the Maybank 2023 Year-long TREATS Points Rewards Programme General Terms and Conditions, the Maybank TREATS Mobile App Terms and Conditions, and any other terms and conditions governing the use of other facilities or benefits granted by Maybank to the Cardmember. In the event of any inconsistency between these terms and conditions and the Maybank 2023 Year-long TREATS Points Rewards Programme General Terms and Conditions, these terms and conditions shall prevail.