

Terms and Conditions Governing Privileges of Maybank Visa Infinite Credit Card

1. General Terms and Conditions for Maybank Visa Infinite Credit Card

All prices are quoted in Singapore Dollars, unless otherwise stated. The Maybank TREATS Points Rewards Programme General Terms and Conditions apply. Please visit maybank.sg/rewardslist for details. All payments must be made with a Maybank Visa Infinite Credit Card ("Card"). In these Terms and Conditions, a "Cardmember" shall mean a principal cardmember who holds a valid and eligible Card. Maybank may vary, delete or add to any of these Terms and Conditions, or withdraw, suspend or discontinue the privileges at any time without any notice or liability to any person. All privileges and benefits stated herein ("Privileges") are subject to the terms and conditions of participating merchants which may change from time to time without notice. All Privileges are not valid in conjunction with other promotions, in-house offers, discount cards, loyalty programmes and vouchers offered by Maybank or a participating merchant unless otherwise stated. All visuals used are strictly for illustrative purposes and are not representative of actual goods/services provided. Maybank is not the supplier of the good(s) or service(s) provided as Privileges and makes no representation as to the quality of such good(s) or service(s). Maybank and/or Visa are not responsible for the failure of any participating merchant to provide the Privileges to any Cardmember, or recognise and accord a high standard of service, to any Cardmember. Maybank will not be liable to any Cardmember or any third party for any loss, damage, cost or expense suffered or incurred by a Cardmember or any other person arising from or in connection with any of the Privileges, or the termination or substitution of any service provided by any participating merchant. In the event that a Cardmember's Card account is closed or terminated by whichever party for whatever reason within twelve (12) months from the date of opening of the Card account, Maybank reserves the right to claim from the Cardmember an amount equivalent to the prevailing annual fee for the Card account as well as the value of all utilised Privileges of the Card, and Maybank may debit such amounts from the Card account prior to the closure or termination of the Card account or deduct it from any other account that the Cardmember maintains with Maybank. By participating in or enjoying a Privilege, a Cardmember agrees to abide by these Terms and Conditions stated herein. These Terms and Conditions are governed by Singapore law and are subject to change without prior notice. The terms and conditions governing the Maybank (Personal) Credit Card Agreement also apply. All offers are valid until 31 December 2025 unless otherwise stated.

2. Maybank Visa Infinite Credit Card TREATS Points Programme Terms and Conditions

With effect from 1 January 2025: 8X TREATS Points, which consist of: (i) the usual 5 TREATS Points awarded to Cardmembers under the TREATS Points programme; (ii) 20 Bonus TREATS Points; and (iii) 15 Bonus TREATS Points (provided that the Cardmember spends a minimum of S\$4,000 on retail transactions on the Card in the relevant calendar month), will be awarded for every S\$5 spend charged to the Card on foreign currency transactions. 40 TREATS Points (i.e. 8X TREATS Points per S\$1 spend, in blocks of S\$5) are equivalent to a conversion rate of 3.2 air miles per dollar under the Maybank Frequent Flyer Programme. Spend in foreign currency will be converted to Singapore Dollars per the terms and conditions of the Card, and the TREATS Points will be awarded based on the Singapore Dollar equivalent of the foreign currency spend.

5X TREATS Points, which consist of: (i) the usual 5 TREATS Points awarded to Cardmembers under the TREATS Points programme; and (ii) 20 Bonus TREATS Points, will be awarded for every S\$5 spend charged to the Card on foreign currency transactions. 25 TREATS Points (i.e. 5X TREATS Points per S\$1 spend, in blocks of S\$5) are equivalent to a conversion rate of 2 air miles per dollar under the Maybank Frequent Flyer Programme. Spend in foreign currency will be converted to Singapore



Dollars per the terms and conditions of the Card, and the TREATS Points will be awarded based on the Singapore Dollar equivalent of the foreign currency spend.

3X TREATS Points, which consist of: (i) the usual 5 TREATS Points awarded to Cardmembers under the TREATS Points programme; and (ii) 10 Bonus TREATS Points, will be awarded for every S\$5 spend charged to the Card on Singapore Dollar transactions. 15 TREATS Points (i.e. 3X TREATS Points per S\$1 spend, in blocks of S\$5) are equivalent to a conversion rate of 1.2 air miles per dollar under the Maybank Frequent Flyer Programme. (For avoidance of doubts, the exclusion (relating to payments to insurance companies) under clause 2.2(e) of the Maybank Year-long TREATS Points Rewards Programme General Terms and Conditions does not apply to this 3X TREATS Points Programme, i.e. payments to insurance companies (up to S\$3,000 per calendar month) may be counted for the awarding of 3X TREATS Points herein.)

Maybank may in its sole discretion exclude any person from participating in this Maybank Visa Infinite Credit Card TREATS Points Programme without any obligation to furnish any notice and/or reason and without liability to any person. Maybank's decision on all matters relating to this Maybank Visa Infinite Credit Card TREATS Points Programme shall be final and binding on all Cardmembers and all other persons.

In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to this Maybank Visa Infinite Credit Card TREATS Points Programme, these terms and conditions shall prevail.

The Maybank TREATS Points Rewards Programme General Terms and Conditions and the terms and conditions governing a Cardmember's Card account apply.

Notwithstanding anything to the contrary stated in the Maybank TREATS Points Rewards Programme General Terms and Conditions, a Cardmember may accumulate up to a maximum of 2,000,000 TREATS Points. TREATS Points will not be awarded in respect of any Card transaction that Maybank deems to be a corporate/commercial transaction. In the event that a Card transaction is cancelled or reversed by any party for any reason or if TREATS Points were awarded in respect of any transaction that Maybank deems to be a corporate/commercial transaction, Maybank shall have the right to reverse all TREATS Points awarded for that Card transaction.

3. Minimum Spend Criteria for Complimentary Airport Limousine Transfer and Day-Pass to Gym and Pool at Parkroyal Collection Marina Bay

Cardmembers who have charged a minimum of S\$3,000 ("Minimum Qualifying Spend Criteria") in Eligible Transactions (defined below) **transacted** to their Card in a calendar month will be eligible to book in the next calendar month ("Booking Month") either:

- one (1) complimentary single-trip airport limousine transfer ("Airport Limousine Transfer"); or
- one (1) complimentary Day-Pass to Gym and Pool at Parkroyal Collection Marina Bay ("Day-Pass to Gym and Pool"),

subject to a maximum of eight (8) complimentary Airport Limousine Transfers and six (6) complimentary Day-Pass to Gym and Pool in a calendar year. For the avoidance of doubt, if a Cardmember has charged at least S\$6,000 in Eligible Transactions in a calendar month to his/her Card, he/she is only eligible to book up to two (2) Airport Limousine Transfers in a Booking Month, and the booking of complimentary Airport Limousine Transfers together with Day-Pass to Gym and Pool in the same Booking Month is strictly not allowed. Any unutilised portion of the entitlements stated above shall not be carried forward to the next calendar year. The date on which a booking is



made is determined by the date Maybank receives the booking request.

The bookings are to be made in advance, at least three (3) days and up to two (2) months before the actual date of the Airport Limousine Transfer and at least two (2) weeks prior to the date of utilising the Day-Pass to Gym and Pool. In the event that a Cardmember made bookings in excess of one (1) Airport Limousine Transfers or one (1) Day-Pass to Gym and Pool in a Booking Month, or more than eight (8) Airport Limousine Transfers or six (6) Day-Pass to Gym and Pool in a calendar year, S\$90* per Airport Limousine Transfer and S\$56* per Day-Pass to Gym and Pool will be charged to the Cardmember's Card within two (2) calendar months from the scheduled date of such additional Airport Limousine Transfers or Day-Pass to Gym and Pool which exceeds the number of complimentary bookings. Maybank reserves the right to charge the full cost or retail value of the Airport Limousine Transfer or Day-Pass to Gym and Pool to the Cardmember's Card in the event that the transactions counted towards the Minimum Qualifying Spend Criteria for the redemption of the Airport Limousine Transfer or Day-Pass to Gym and Pool are cancelled or reversed by any party for any reason.

"Eligible Transactions" refer to local and overseas retail purchases, including recurring payments and interest-free instalment payment plans (where only the monthly amount charged to the Card will be counted), but excluding fund transfers, financial charges, late charges, fees and the transactions as outlined in Clause 2.2 of the General Terms and Conditions Governing TREATS Points Rewards Programme. The exclusion (payments to insurance companies) will apply to the Minimum Spend Criteria for Complimentary Airport Limousine Transfer and Day-Pass to Gym and Pool at Parkroyal Collection Marina Bay. Maybank will not be responsible for any late submission of any transactions by any merchant for whatever reason.

More details of the complimentary Airport Limousine Transfer and Day-Pass to Gym and Pool are set out below.

4. Complimentary Airport Limousine Transfers

The model or type of the vehicle to be used for the complimentary Airport Limousine Transfer is pre-determined by Maybank at its sole discretion, subject to availability. Travelling companions and the amount of luggage must be kept to the recommended capacity of the vehicle. Only one (1) vehicle will be used per transfer. The Cardmember will need to provide the details of the arriving flight or departing flight, as applicable. The booking confirmation will be sent via SMS to the Cardmember. The full price of S\$90* will be charged to the Cardmember's Card for late cancellations (with less than twenty-four (24) hour notice) and "no-shows". For the avoidance of doubt, if the Cardmember does not show up at the pick-up point within thirty (30) minutes of the scheduled pick up time, this will be treated as a "no-show". In the event of vehicle breakdown or unavailability of vehicle for use at the requested pick-up time, the Cardmember may seek a reimbursement of taxi claims (which must be supported with valid receipts and charged to a Maybank Credit Card) of not more than S\$45* and such reimbursement will be credited to the Cardmember's Card account. Requests for stop(s) along the way to/from airport will not be accommodated. The Cardmember acknowledges that the Airport Limousine Transfers will be managed by a third party limousine contractor ("Limousine Vendor"), and the Cardmember further agrees not to hold Maybank liable for any loss, injury or damage caused to or suffered or incurred by the Cardmember or any other person as a result of the Limousine Vendor's services or, if applicable, a replacement vendor that Maybank may engage from time to time at the sole and absolute discretion of Maybank.

* Rates are subject to change from time to time without any prior notice or liability to any Cardmember or to any other person.

5. Complimentary Day-Pass to Gym and Pool at Parkroyal Collection Marina Bay

Only the Cardmember may use the complimentary Day-Pass to Gym and Pool, which is non-transferable. Only one Day-Pass to Gym and Pool may be redeemed each time.

Once a reservation for a Day-Pass to Gym and Pool is made, any changes or cancellations must be communicated to Maybank at least two (2) business days prior to the intended date of use, failing which a "no-show" fee of S\$56* will be charged to the Cardmember's Card.

The Cardmember acknowledges that the Day-Pass to Gym and Pool will be managed and provided by a third party, and the Cardmember further agrees not to hold Maybank liable for any loss, injury or damage caused to or suffered or incurred by the Cardmember or any other person as a result of the third party's services.

6. Priority Pass™ Membership

A Cardmember may enjoy a complimentary Priority Pass™ Membership for the first year by submitting an online application via the dedicated URL unique to Maybank on the Priority Pass website. For renewal of Priority Pass™ Membership after the first year and for new applications for Priority Pass™ Membership by a Cardmember, the payment of an annual fee or a minimum spend of S\$60,000 on the Card in the previous twelve (12) months is required.

A Cardmember who holds a valid Priority Pass™ Membership will be entitled to four (4) complimentary visits to participating airport lounges in a membership year. For avoidance of doubt, the complimentary lounge visits only allow the Cardmember (and not his/her guests) to access the participating lounges at no additional cost. For any additional lounge visit(s) by the Cardmember and for any lounge visit(s) by the Cardmember's guest(s), Priority Pass (A.P.) Limited will charge US\$35* (or the prevailing rate which can be accessed at www.prioritypass.com) per person per visit to the Cardmember's Card. Any unutilised complimentary lounge visits in the membership year will not be carried over to the next membership year.

The Cardmember is required to show the Digital Priority Pass™ Membership Card stored digitally on the Priority Pass app installed on the Cardmember's mobile device when visiting any of the participating airport lounges. The Cardmember is also required to sign an acknowledgement indicating the terms of lounge usage (i.e. date of lounge entry and number of guests being brought into the lounge). In case of any dispute, this acknowledgment will be considered conclusive evidence.

In the event that a Cardmember's Card is cancelled, his/her Priority Pass™ Membership will also be cancelled and any outstanding charges incurred will be charged to the Cardmember's Card. There will be no reinstatement of Priority Pass™ Membership once it is cancelled for any other reason. Any lounge visits made by a Cardmember and his/her guest(s) subsequent to the cancellation of the Cardmember's Card and/or the Priority Pass™ Membership will be payable by the Cardmember.

For the avoidance of doubt, the supplementary holder of a Maybank Visa Infinite Card is not eligible to apply for Priority Pass™ Membership. Only Maybank Visa Infinite Cardmembers may apply for the Priority Pass™ Membership.

Priority Pass Ltd's terms and conditions apply.



Maybank

7. VISA Luxury Hotel Collection

Offer is only valid at participating properties. Not applicable on discounted rates and not applicable with other offers at time of enquiry/booking. One complimentary daily breakfast per person during stay. Excludes all applicable taxes, services, gratuities and charges, and payment must be made with a valid and eligible Visa Card. Offer will be void where prohibited, taxed or restricted by law. Please visit www.visaluxuryhotelcollection.com for the full Terms and Conditions and for more details and for bookings.

8. Airport Meet-and-Greet

Booking must be made online via www.AirportSpeedPass.com with a valid Card. Booking is subject to availability. Booking of the services must be made at least 72 hours prior to commencement of travel. Terms and Conditions apply. Please refer to www.AirportSpeedPass.com for details. The full price of the services will be charged for cancellations less than 48 hours before arrival/departure timing or no-shows.

9. Hertz Car Rental

To redeem, book online at www.hertz.com/asiavisa. Subject to availability at time of rental. Terms and Conditions apply. For full Terms and Conditions, please visit https://www.visa.com.sg/en_sg/visa-offers-and-perks/hertz/115137.

10. VISA International Airport Limousine Transfer

General Conditions: Offer is valid till 31 December 2025 • Booking must be made online via <https://www.tbrglobal.com/visa>. Payment must be settled with Maybank Visa Infinite Card. Booking is subject to availability. Booking for the services must be made at least 72 hours prior to service commencement. Additional charges for extra-stops, cancellation/amendment fees and waiting time charges will apply. For Airport pick-up, 60 minutes waiting time is allowed. For all other pick-up, 15 minutes waiting time is allowed. Luxury airport transfer imposes limits on the number of passengers and luggage per car. The Business Sedan type vehicle service is limited to a maximum of 3 passengers and 2 standard size check-in luggage per car. The People Carrier type vehicle is limited to a maximum of 6 passengers and 4 standard size check-in luggage per car. Please indicate when travelling with baby strollers, wheel chairs and golf bags as vehicle type change & surcharge will apply. For any cancellations made less than 48 hours prior to the scheduled service, 100% charge equivalent to a full invoice applies. For any amendment made less than 48 hours in advance of the service, a US\$10 amendment fee plus a change fee which varies depending on the airport is applicable. If your card is not eligible for the discount fare, the fare difference will be charged. Offer not to be used in conjunction with other promotions. Visa will use best efforts to ensure the offers are provided as described, but cardmembers shall not make any claim or seek compensation against Visa, even in the event that any of the offers are not provided or provided as described (whether or not such non provision is due to fault, negligence on the part of Visa). Visa shall not be liable in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of (a) usage or attempted usage of any of the offers, or of any services provided by TBR Global, or (b) any refusal or failure on the part of TBR Global to provide or honor any of the offers, or benefits or privileges given under the offers, for any reason whatsoever. Visa reserves the absolute right to withdraw and/or alter any of the Terms and Conditions of any of the offers at any time without giving any notice. Cancellation and Charges: Cancellations made less than 48 hours prior to the scheduled service and No Shows will be considered as utilisation of the service.



11. Global Concierge

For more information, visit www.concierge-asia.visa.com or search Visa Concierge in the Apple App Store or Google Play. Please visit www.concierge-asia.visa.com/terms-and-conditions for the full Terms and Conditions.