



**Terms and Conditions for Maybank Visa Infinite and World Mastercard 5X TREATS Points on Essentials (“Promotion”)**

- This Promotion applies only to Principal Maybank credit cardmembers who hold a valid Singapore-issued personal Maybank Visa Infinite and/or World Mastercard (“Card”) and whose Maybank card accounts are in good standing as determined by Maybank (such cardmembers shall be referred to as “Eligible Cardmembers”).
- Under this Promotion, a Successful Applicant will be awarded with 5X TREATS Points (“**Bonus 5X TREATS Points**”) for every Singapore Dollar spent on eligible local retail purchases which are posted to the Card account in Singapore Dollars (“**Eligible Local Spend**”) in each calendar month during the eligible spending period.
- The eligible spending period for the purpose of this Promotion is from 16 April 2020 to 30 September 2020.
- The Bonus 5X TREATS Points comprises of: (i) the usual one (1) TREATS Point for World Mastercard & three (3) TREATS Points for Visa Infinite Card under the TREATS Point programme, which will be awarded upon the posting of the transaction to the Card account; and (ii) four (4) bonus TREATS Points for World Mastercard and two (2) bonus TREATS Points for Visa Infinite card, will be awarded on the day which the transaction was posted.
- 5X TREATS Points will only be awarded on eligible spending at merchants below:
  - COLD STORAGE
  - FAIRPRICE
  - GIANT
  - REDMART
  - SHENG SIONG
  - BEST DENKI
  - COURTS
  - HARVEY NORMAN
  - IKEA
  - SINGAPORE POWER LTD
  - SEMBCORP POWER PTE LTD
  - KEPPEL ELECTRIC PTE LTD
  - SERAYA ENERGY PTE LTD (GENECO)
  - BEST ELECTRICITY SUPPLY PTE LTD
  - ISWITCH PTE LTD
  - UNION POWER PTE LTD
  - PACIFICLIGHT ENERGY PTE LTD
  - SENOKO ENERGY SUPPLY PTE LTD

Such merchant shall collectively be referred to as the “Selected Merchants” and each shall be referred to as a “Selected Merchant”). Maybank reserves the right to change, add or remove merchants from the list of Selected Merchants at any time without prior notice and without liability to any person. The 5X TREATS Points will automatically be awarded to the eligible Cardmember’s account if the outlet where the transaction is made, is reflected in Maybank’s records as an outlet of a Selected Merchant.

- In the event the outlet is not yet reflected in Maybank’s records as an outlet of a Selected Merchant, the TREATS Points will only be awarded after Maybank has been informed by the Selected Merchant of the new outlet and has updated its records accordingly.
- The following will not be considered as Eligible Local Spend under this Promotion:
  - i. Transactions used or counted for other Maybank promotions (e.g. Charge and Redeem);
  - ii. 0% Instalment Plan transactions;
  - iii. FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions;
  - iv. Fees and charges payable to Maybank (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges, etc.);
  - v. Online payment gateway transactions (e.g. PayPal, Skrill and BidPay, etc.);
  - vi. Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and
  - vii. Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be considered as Eligible Local Spend or be counted towards the Minimum Spend.

## General Terms and Conditions

- All payments must be made with a Maybank Visa Infinite or World Mastercard.
- Maybank makes no representation as to the quality of the goods and/or services provided under the Card Programme (if any) and makes no representation as to the quality of the goods and/or services provided by the respective merchants, suppliers or vendors.
- 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 any Promotion at any time without prior notice or liability to any person.
- Maybank reserves the right to reverse TREATS Points awarded to a Cardmember by debiting the TREATS Points from the Cardmember's Card account, or charge the full value of the TREATS Points to the Cardmember's Card account or deduct such value from any account the Cardmember holds with Maybank in the following events: (a) a Card transaction counted towards the Eligible Local Spend is cancelled or reversed by any party for any reason or is disputed or alleged to be unauthorized or fraudulent or found to be invalid; (b) the TREATS Points awarded to a Cardmember exceeds the specified cap; and/or (c) it is determined by Maybank that the Cardmember has breached any of the terms and conditions stated herein.
- The TREATS Points earned under this Promotion are not transferable or exchangeable for other goods and services, other than those determined by Maybank.
- If the Cardmember terminates the Card account, any accumulated TREATS Points will be forfeited. Maybank reserves the right to reverse TREATS Points awarded to a Cardmember in respect of any refunded, disputed, unauthorised or fraudulent retail purchases and the Goods and Services Tax (GST) on such purchases that was charged to the Card and taken into account in the computation of TREATS Points.
- Maybank has the sole discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
- Maybank, its related corporations, employees and/or independent contractors shall not be liable for any claims, expenses, loss or damages whatsoever or howsoever sustained or incurred by the Cardmember or any party arising from or in connection with this Promotion or incorrect TREATS Points being awarded to the Cardmember in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction).
- Maybank's decision on all matters relating to this Promotion shall be final and binding on all Cardmembers and any other person. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to this Promotion, these terms and conditions shall prevail.
- The general Terms and Conditions governing TREATS Points Rewards and the Cardmember's Card account shall apply. Please visit [maybank.sg/rewards](http://maybank.sg/rewards) for more details.

Effective 16 April 2020

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Maybank Singapore Limited (UEN 201804195C)