



**Terms and Conditions for More Miles. More Cashback Promotion for New to Maybank XL Rewards Cardmembers ("Special Promotion")**

1. This Special Promotion will commence on 1 July 2026 and end on 31 December 2026 (both dates inclusive) or such date(s) as determined by Maybank Singapore Limited ("**Maybank**") in its absolute discretion ("**Special Promotion Period**") and shall form part of the Rewards Programme (as defined in Master Terms).
2. This Special Promotion is only applicable for customers who are not existing Cardmembers of Maybank XL Rewards Card ("**Card**") and whose application for a Card is submitted and approved during the period from 1 July 2026 to 30 September 2026 ("**New Cardmembers**"). New Cardmembers must not have cancelled any Maybank XL Rewards Card within the nine (9) months immediately preceding the approval date.
3. This Special Promotion will be governed by these terms and conditions and the Maybank XL Rewards Card TREATS Points Programme Terms and Conditions (the "**Master Terms**"). These terms and conditions supplement the Master Terms and shall be read together with the Master Terms. Capitalised terms used herein shall, unless otherwise defined or the context otherwise requires, have the meaning given to such terms in the Master Terms. For full details of the Master Terms, please visit <https://maybank.sg/xl>.
4. During this Special Promotion Period, New Cardmembers shall be entitled to the following:
  - (a) For Cards approved within **1 July 2026 – 31 July 2026**, New Cardmembers shall be entitled to 10X Bonus TREATS Points capped at 15,000 TREATS Points (instead of 10,000 TREATS Points) per calendar month for Eligible Transactions made between **1 July 2026 – 31 October 2026** in any of the five Rewards Categories set out in Clause 1.1 of the Master Terms, provided the Minimum Spend requirements specified therein are met.
  - (b) For Cards approved within **1 August 2026 – 31 August 2026**, New Cardmembers shall be entitled to 10X Bonus TREATS Points capped at 15,000 TREATS Points (instead of 10,000 TREATS Points) per calendar month for Eligible Transactions made between **1 August 2026 – 30 November 2026** in any of the five Rewards Categories set out in Clause 1.1 of the Master Terms, provided the Minimum Spend requirements specified therein are met.
  - (c) For Cards approved within **1 September 2026 – 30 September 2026**, New Cardmembers shall be entitled to 10X Bonus TREATS Points capped at 15,000 TREATS Points (instead of 10,000 TREATS Points) per calendar month for Eligible Transactions made between **1 September 2026 – 31 December 2026** in any of the five Rewards Categories set out in Clause 1.1 of the Master Terms, provided the Minimum Spend requirements specified therein are met.

Effective from 1 July 2026

Maybank Singapore Limited (UEN: 201804195C)



A summary of the above is provided in the table below for your easy reference:

<b>Card approval date</b>	<b>Special Promotion Period</b>	<b>TREATS Points for Eligible Transactions</b>	<b>General Promotion TREATS Points Caps (per calendar month)</b>	<b>Special Promotion TREATS Points Caps (per calendar month)</b>
1 Jul -31 Jul 2026	1 Jul - 31 Oct 2026	10X	10,000 TREATS Points	15,000 TREATS Points
1 Aug - 31 Aug 2026	1 Aug - 30 Nov 2026	10X	10,000 TREATS Points	15,000 TREATS Points
1 Sep - 30 Sep 2026	1 Sep - 31 Dec 2026	10X	10,000 TREATS Points	15,000 TREATS Points

5. The special entitlements specified in Clause 4 above are available only to New Cardmembers and only apply during the Special Promotion Period. After the end of the Special Promotion Period, the special entitlements shall automatically cease to apply without any further notice.
6. Except as stated above, all terms and conditions of the Master Terms shall remain unchanged and continue to apply to all Cardmembers who participate in the Rewards Programme.
7. By participating in this Special Promotion, the Cardmembers agree to be bound by the Master Terms and these supplemental terms and conditions.