

Maybank Cash Advance – Transactions under Merchant Category Codes (“MCC”) 6051 & 7995 FAQs

1. What are some examples of transactions under MCC 6051 and MCC 7995?

These transactions are typically quasi-cash transactions. Quasi Cash transactions refer to betting transactions, purchase of lottery tickets & casino gambling chips, placement of off-track betting, wagers at racetracks and cryptocurrency, which may be converted to cash and other such transactions as determined by Maybank from time to time.

2. What are the fees and charges applicable to such transactions under MCC 6051 and MCC 7995?

These transactions under MCC 6051 and MCC 7995 are classified as Cash Advances. Cash Advance fee and interest charges will apply once the transaction is charged to your Card.

Each transaction under MCC 6051 or MCC 7995 will incur a fee of 8% of the transaction amount or S\$15, whichever is higher. In addition, a prevailing finance charge on cash advancement applies at an interest rate of 28.5% p.a., calculated on a daily basis, subject to a minimum charge of S\$3, from the transaction date to your account until the day payment is made in full.

3. How to identify which merchant transactions are subjected to a Cash Advance fee?

Please check with the merchant directly to confirm their MCC, and refer to the list of MCCs that Maybank classifies as Cash Advance transactions.

Do note that MCCs are assigned by the acquiring bank or payment scheme, and may change from time to time. The MCC is determined based on how the merchant categorises its business.

4. Do these transactions under MCC 6051 and MCC 7995 earn Cashback or TREATS Points?

No, these transactions under MCC 6051 and MCC 7995 do not earn Cashback or TREATS Points.

Effective as of 1 January 2026