



**Terms and Conditions for Maybank 0% Instalment Plan Charge & Redeem Promotion**  
**("Promotion")**

1. This Promotion is only available to principal Maybank Credit cardmembers ("**Cardmembers**") from 1 May 2026 to 30 June 2026 ("**Promotion Period**").
2. To be eligible for this Promotion, Cardmembers must during the Promotion Period fulfill the following requirements:
  - a) Charge a minimum amount of S\$1,000 to a Maybank Credit Card ("**Card**") for purchases (but excluding transactions specified in clause 7 below) made at the same Participating Merchant ("**Required Amount**") with a 6, 12, 24 or 36 months Maybank 0% Instalment Payment Plan ("**IPP**") ("**IPP Transactions**"); and
  - b) Register for the Promotion via the Maybank TREATS SG Mobile App ("**TREATS Mobile App**") under **Privileges > Highlights > IPP Charge & Redeem Promotion Registration**.

(For the purposes of this Promotion, a "**Participating Merchant**" refers to any merchants and its respective outlets participating in Maybank 0% Instalment Payment Plan as set out in <https://www.maybank2u.com.sg/en/personal/cards/card-services/short-term-financing/ipp.page>.)

3. Cardmembers who successfully register for this Promotion pursuant to Clause 2(b) above will receive an eCoupon evidencing their registration for this Promotion in their TREATS Mobile App. Such eCoupon will be valid throughout the Promotion Period. For avoidance of doubt, the eCoupon does not constitute confirmation of eligibility for Redemption Item.)
4. A Cardmember that meets the requirements in Clause 2 above ("**Eligible Cardmember**") will, subject to the terms herein, be entitled to a S\$30 eCapitaVoucher ("**Redemption Item**").
5. There are only 500 Redemption Items available under this Promotion, and they will be awarded on a "first come first serve" basis



6. An Eligible Cardmember will be entitled to no more than one Redemption Item for his/her qualifying IPP Transactions made with the same Participating Merchant under this Promotion.
7. Transactions which will not be taken into account to determine if the Required Amount is met include (but are not limited to):
  - a) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature;
  - b) Online transactions;
  - c) Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST);
  - d) Any monthly instalments under any existing monthly IPP; and
  - e) Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be counted towards the Required Amount.
8. Only IPP Transactions will be taken into account to determine if the Required Amount is met.
9. All IPP Transactions must also be posted to the Cardmember's Card account no later than 7 July 2026 respectively to be taken into account for this Promotion.
10. IPP Transactions charged by a supplementary cardmember(s) (if any) to the principal Cardmember's corresponding Card may also be considered to determine if the Requirement Amount is met.
11. Eligible Cardmembers will be informed via the TREATS Mobile App that they are eligible for the eCapitaVoucher by 20 July 2026. Except for notifications to the Eligible Cardmembers via the TREATS Mobile App as set out above, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.
12. Eligible Cardmembers will receive Redemption eCoupon(s) corresponding to the Redemption Item or Prize by 31 July 2026.
13. The Redemption Item is not transferable. The Redemption Item will be forfeited if the Card account is terminated for whatever reason, whether by the Cardmember or otherwise.



14. Maybank reserves the right to reverse, restructure, and/or forfeit the Redemption Item awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the event:
  - a) any transaction counted towards the Required Amount is invalid, cancelled or reversed (whether in full or in part) by any party for any reason;
  - b) any transaction counted towards the Required Amount is found to be used for other Maybank promotions or found to be a transaction that should not be counted towards the Required Amount;
  - c) the Cardmember's Card account is closed, suspended or not in good standing at any point during the Promotion Period or before the Waiver is credited;
  - d) the Cardmember is not entitled to the Waiver for any reason whatsoever; or
  - e) it is determined by Maybank that the Cardmember has breached one or more of the terms and conditions of this Promotion.
  
15. In addition to Clause 13, should there be an early termination of the Cardmember's IPP, Maybank reserves the right to charge a termination fee of S\$150 to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank.
  
16. Maybank reserves the right to replace, exchange, vary or substitute the Redemption Item at its sole discretion without prior notice or liability to any person.
  
17. 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 (including the awarding of the Waiver) shall be final, conclusive and binding on all Cardmembers.
  
18. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with this Promotion, any incorrect Waiver being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever and/or transactions which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
  
19. Cardmembers consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to Maybank and such other third party as Maybank may reasonably consider necessary for the purpose of this Promotion, and



confirm that they agree to be bound by the terms of the Maybank's Data Protection Policy, a copy of which can be found on [www.maybank2u.com.sg](http://www.maybank2u.com.sg).

20. 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.
21. 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.
22. All prevailing and relevant Card terms and conditions and/or agreement, the 0% Instalment Plan Terms and Conditions available at <https://www.maybank2u.com.sg/en/personal/cards/card-services/short-term-financing/ipp.page>, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit <https://www.maybank2u.com.sg>.