



Terms & Conditions of Maybank Visa Cards Foreign Spend Promotion 2026 ("Promotion")

1. This Promotion is valid from 3 July 2026 to 30 September 2026 (both dates inclusive) or such dates(s) as determined by Maybank Singapore Limited ("**Maybank**") in its absolute discretion. ("**Promotion Period**")
2. This Promotion is only available to selected Principal Cardmembers ("**Cardmembers**") of the following Maybank Visa Credit or Debit Card ("**Card**") who have received the Electronic Direct Mailer ("**Promotion EDM**") and/or Push Notification ("**Promotion Push Note**") pertaining to this Promotion:
 - a. Maybank Visa Infinite Card
 - b. Maybank Horizon Visa Signature Card
 - c. Maybank Privilege Horizon Visa Signature Card
 - d. Maybank FC Barcelona Visa Signature Card
 - e. Maybank Manchester United Platinum Visa Credit Card
 - f. Maybank Platinum Visa Card
 - g. Maybank Perks Card
 - h. Maybank eVibes Card
 - i. Maybank Manchester United Platinum Visa Debit Card
3. For avoidance of doubt, only Cardmembers who are the recipients of the Promotion EDM, Promotion SMS and/or Promotion Push Note are eligible to participate in this Promotion and such invitation to participate in this Promotion is non-transferable.
4. Cardmembers, as referred to in Clause 2 above, exclude the following:
 - a. Holders of Maybank Visa Business Debit Card
 - b. Supplementary Cardmembers. (Nonetheless, Foreign Spend charged by a supplementary cardmember to a Maybank supplementary Card will accrue to the principal Cardmember's corresponding Card, provided that such supplementary cardmember's Foreign Spend is charged to the corresponding principal Cardmember's Account. Termination of a supplementary cardmember's account will not by itself disqualify the principal Cardmember from participating in the Promotion.)
5. To participate in this Promotion and be awarded Bonus TREATS Points ("**Bonus TPs**"), Cardmember must meet the following eligibility criteria ("**Spend Requirements**"):
 - a. Be amongst the first 450 Cardmembers to charge in total at least an amount equivalent to S\$3,000 in foreign currency on Foreign Spend to their Card during the Promotion Period to be awarded 4,500 Bonus TPs.
 - b. Be amongst the first 350 Cardmembers to charge in total at least an amount equivalent to S\$5,000 in foreign currency on Foreign Spend to their Card during the Promotion Period to be awarded 8,500 Bonus TPs.
 - c. Be amongst the first 300 Cardmembers to charge in total at least an amount equivalent to S\$10,000 in foreign currency on Foreign Spend to their Card during the



Promotion Period to be awarded 19,000 Bonus TPs.

- d. Be amongst the first 50 Cardmembers to charge in total at least an amount equivalent to S\$50,000 in foreign currency on Foreign Spend to their Card during the Promotion Period to be awarded 115,500 Bonus TPs.
- e. Be amongst the first 10 Cardmembers to charge at least an amount equivalent to S\$200,000 in foreign currency on Foreign Spend to their Card during the Promotion Period to be awarded 480,000 Bonus TPs.

For the purposes of this Promotion, "**Foreign Spend**" means Card retail transaction(s) posted in foreign currencies and excludes the Excluded Transactions described in Clause 8 below.

6. A summary of the Spend Requirements is set out in the table below:

Minimum Foreign Spend (foreign currency equivalent)	Bonus TPs	Quantity
S\$3,000	4,500	450
S\$5,000	8,500	350
S\$10,000	19,000	300
S\$50,000	115,000	50
S\$200,000	480,000	10

7. Maybank will use the transaction date that is reflected in the monthly statement of account of the Cards to calculate the Required Amount.
8. The transactions specified in the terms and conditions set out below will be excluded from accumulation towards the minimum Foreign Spend ("**Excluded Transactions**"):
- a. **Clause 2.2** of the general Terms and Conditions Governing TREATS Points Rewards Programme (applicable to Maybank Visa Infinite Card, Maybank Privilege Horizon Visa Signature Card, Maybank Horizon Visa Signature Card and Maybank Perks Card)
 - b. **Clause 14** of the Terms and Conditions for Maybank Platinum Visa Card 3.33% Cashback Programme
 - c. **Clause 9** of the Terms and Conditions on 1% Cashback for Maybank eVibes Card
 - d. **Clause 16** of the Maybank Manchester United Platinum Visa Credit Card Terms and Conditions
 - e. **Clause 19** of the Maybank Manchester United Platinum Debit Credit Card Terms and Conditions
9. At the end of the Promotion, Maybank will compile a list of Cardmembers who have fulfilled the Spend Requirements and credit the applicable Bonus TPs into their accounts within **60 business days**. The Bonus TPs are neither transferable nor exchangeable for cash, credit or otherwise.



10. Maybank may in its sole and absolute discretion forfeit or reverse the value of the Bonus TPs if
 - a. the Maybank Card account is not in good standing or is voluntarily or involuntarily cancelled, terminated or suspended for whatsoever reason during the Promotion Period or before the Bonus TP is awarded.
 - b. any Foreign Spend on the Card is invalid, cancelled or reversed by any party for any reason.
 - c. any Foreign Spend on the Card is found to be used for another Maybank promotion or found to be a transaction that should not be counted for calculating the Foreign Spend.
 - d. the Cardmember is not entitled to the Bonus TPs 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.
11. Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) that are charged to the Card during the Promotion Period will not be considered in the computation of the Spend Requirement.
12. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, other Charge and Redeem Campaigns unless otherwise stated.
13. Maybank has the sole discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason and Maybank's decision on all matters relating to this Promotion shall be final and binding on all participants.
14. 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 the Promotion, without prior notice or liability to any person.
15. Maybank's decision on all matters relating to this Promotion shall be final and binding on all Cardmembers.
16. 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, including any error in computing the spend, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission, or any failure or delay in posting of transactions which may result in any Cardmember being omitted from enjoying the benefits of this Promotion, or for any other reasons.
17. Cardmembers hereby 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 the 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.



18. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
19. All prevailing and relevant agreements and/or terms and conditions governing Maybank Credit Cards shall apply. Please visit www.maybank2u.com.sg for more details.