



Terms and Conditions Governing the Maybank Mid-Autumn Festival 2025 TREATS Points Rewards Promotion (“Promotion”)

1. This Promotion is valid from 1 August to 31 August 2025 (“**Promotion Period**”), both dates inclusive, unless otherwise stated by Maybank, and only applies to principal Cardmembers (each a “**Cardmember**”) who hold a Maybank Credit Card or Debit Card (“**Card**”).

2. Reward

- 2.1. The reward (“**Reward**”) which may be redeemed under this Promotion is a box of four (4) mooncakes from Peach Blossom at PARKROYAL COLLECTION Marina Bay, Singapore. The Cardmember has an option of the following:

Reward Flavour (4 pieces per box)	2 Methods to Redeem	
	TP Required	TP + Cash Required
Single Yolk with White Lotus Paste	19,800 TP	3,800 TP + S\$40
Double Yolk with White Lotus Paste	20,800 TP	4,000 TP + S\$40
Black Sesame with Purple Sweet Potato and Walnut	19,800 TP	3,800 TP + S\$40
Charcoal Peach Long Jing with Okinawa Brown Sugar Mochi	20,800 TP	4,000 TP + S\$40

3. Requests to redeem Reward(s)

- 3.1 A Cardmember may redeem a Reward in accordance with the method set out in Clause 2.1 above.
- 3.2 Should Cardmembers opt to use a combination of TREATS Points (“**TP**”) and cash to redeem a Reward, Maybank will charge the cash required to redeem the Reward to his/her Card Account which must have at least one (1) spend transaction since 1 July 2025 (“**Active Card**”). Maybank will charge the cash required to the Active Card by 17 September 2025.
- 3.3 If a Cardmember has more than one Active Card, Maybank will charge the cash required to redeem the Reward to any of the Cardmember’s Active Cards at Maybank’s discretion. If a Cardmember does not have any Active Card, he/she will not be able to redeem the Reward with cash, but may still be able to redeem the Reward with TP if he/she has sufficient TP for the Reward.

- 3.4 If the Cardmember does not have an Active Card to complete the redemption, the redemption will be cancelled and his/her TP (if already deducted) will be reinstated to him/her.
- 3.5 All requests to redeem the Reward are subject to (i) availability of the Reward, (ii) the Cardmember having sufficient TP; and (iii) (for redemption via TP and cash) the Cardmember having an Active Card and Maybank successfully charging the cash required to redeem the Reward to the Cardmember's Active Card.
- 3.6 Subject to the terms and conditions of this Promotion, there is no limit on the number of Rewards that a Cardmember may redeem under this Promotion.
- 3.7 All requests to redeem the Reward must be made by the Cardmember via Maybank TREATS SG App during the Promotion Period.
- 3.8 After successful deduction of TP and/or the cash required to redeem the Reward (if applicable) from a Cardmember's Active Card, Maybank will issue to the Cardmember an eCoupon to redeem the Reward ("**eCoupon**") via the Maybank TREATS Sg App by 17 September 2025.
- 3.9 Except for issuing the eCoupon(s) to Cardmembers who have successfully redeemed the Reward, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.
- 3.10 Cancellation of redemption requests by the Cardmember will not be accepted once the redemption has been processed (i.e. when TP and/or cash (if applicable) has been utilized or charged to the Active Card).
- 3.11 Any amount charged to Cardmember's Card(s) for redeeming the Reward under this Promotion is solely for the purpose of the redemption of the Reward, and will not constitute any spend or be counted for the awarding of any cashback, TREATS Points or gifts under any Maybank's promotions or campaigns for cards.

4. Redemption of Reward(s)

- 4.1 The Cardmember shall redeem the Reward by presenting the eCoupon to the Merchant in person, in accordance with the terms and conditions stated on the eCoupon.
- 4.2 Each redemption of the Reward(s) must be in accordance with these terms and conditions, the eCoupon(s) and the terms and conditions of the Merchant.
- 4.3 eCoupon will cease to be valid after the date of expiry as indicated on the eCoupon. There shall be no extension of the expiry date. In particular, Maybank will not accede to requests to revalidate or extend the expiry date of eCoupons by Cardmembers whose Card Account has been closed or terminated by the Cardmember or Maybank, or whose Card Account has been suspended, blacklisted or tagged as deceased by Maybank.
- 4.4 Redeemed Rewards cannot be returned or exchanged for other Rewards and are not refundable for cash, credit or TP under any circumstance whatsoever. Without prejudice to the aforesaid, if Maybank in its sole discretion agrees to allow any of the foregoing, Maybank shall be entitled to charge the Cardmember such fee as Maybank deems fit.
- 4.5 Cardmembers shall accept the Rewards "as is". Cardmembers are advised to examine all Rewards upon collection and to reject any damaged or defective goods immediately at the participating merchant's outlet or at any other venue at which the redemption is made. Maybank is not the supplier of the Rewards or any related services and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Rewards or related services and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the Rewards. Maybank is not an agent of the merchant. Any dispute over the Rewards, product quality and/or services by a merchant should be resolved directly with the merchant.
- 4.6 Lost, misplaced, stolen, defaced, damaged, misused or wrong-used eCoupons will not be replaced.
- 4.7 If Maybank at its sole discretion decides to replace any lost, misplaced, stolen, defaced, damaged, misused or wrongly-used eCoupon, Maybank reserves the

right to charge the full cost or retail value of the Reward to the Cardmember's Card Account or deduct it from any account the Cardmember holds with Maybank accordingly if the allegedly lost, misplaced, stolen, defaced, damaged, misused or wrongly-used eCoupon is utilised howsoever or for any reason.

- 4.8 Maybank reserves the right to charge the full cost or retail value of a Reward to the Cardmember's Card Account or deduct it from any account the Cardmember holds with Maybank if it is determined by Maybank that (i) the Cardmember is not entitled to all or part of the TPs used to redeem the Reward, (ii) the Cardmember is not entitled to Reward for any reason whatsoever; or (iii) the Cardmember has breached any terms and conditions of the applicable Card, the TREATS Points Rewards Programme or this Promotion.

5. General

- 5.1 In the event that the TPs are over-utilised or incorrectly utilised by a Cardmember, or in the event that there is a negative balance of TPs after a deduction is made by Maybank for whatever reason, Maybank shall have the right to chargeback the value of the TPs in question to the Cardmember. The value of the TPs shall be determined by Maybank in its sole discretion.
- 5.2 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 shall be final, conclusive and binding on all Cardmembers.
- 5.3 Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with this Promotion and/or use of the eCoupon and/or redemption or consumption of any Rewards and/or any eCoupon which is misdirected or lost and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction and/or for any other reasons.
- 5.4 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 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.

- 5.5 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.
- 5.6 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. All images of Rewards on any collateral shall be for illustrative purposes only.
- 5.7 In addition to these terms and conditions, all Cardmembers are subject to the terms and conditions governing the use of their Card, the Maybank 2025 Year-long TREATS Points Rewards Programme General Terms and Conditions, the Maybank TREATS Mobile App Terms and Conditions, and any other terms and conditions governing the use of other facilities or benefits granted by Maybank to the Cardmember. In the event of any inconsistency between these terms and conditions and the Maybank 2025 Year-long TREATS Points Rewards Programme General Terms and Conditions, these terms and conditions shall prevail.