



Terms and Conditions for Maybank Mid-Year Charge and Redeem Promotion (“Promotion”)

1) Definitions

“Account” refers to a personal Singapore-issued Maybank Card account maintained by the Maybank Cardmember which has not been terminated and is determined in the sole discretion of Maybank to be in good standing.

“Eligible Cardmember” refers to a Maybank Cardmember who is eligible to receive a Redemption Item(s).

“Maybank” refers to Maybank Singapore Limited.

“Maybank Card” refers to a personal Singapore-issued Maybank Credit or Debit Card.

“Maybank Cardmember” refers to a person to whom Maybank has issued a Maybank Card and who shall be a principal cardmember.

“Promotion Period” refers to the period from 1 May 2024 to 30 June 2024 (both dates inclusive).

“Redemption eCoupon” refers to the eCoupon issued by Maybank to the Maybank TREATS SG Mobile App wallet of applicable Eligible Cardmembers which they may use to redeem the corresponding Redemption Item.

“Redemption Item” refers to any of the redemption items set out in Clause 2.4 below.

“Retail Transaction” refers to an approved retail payment made by the Maybank Cardmember using his/her Maybank Card. All NETS and eNETS transaction on a Maybank Card will not be taken into account. Transactions charged to the Maybank Card which will not be taken into account as Retail Transactions for the purpose of this Promotion include (but are not limited to):

- (a) Payments made to government or government-related institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here);
- (b) Betting or gambling transactions;
- (c) Brokerage/securities transactions;
- (d) Payments to insurance companies;
- (e) Transactions classified under the following Merchant Category Codes (“MCC”):
 - MCC 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment
 - MCC 6051 – Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (including but not limited to Cryptocurrency), Money Orders, Account Funding, Travelers Cheques, and Debt Repayment

- MCC 6540 - Non-Financial Institutions – Stored Value Card Purchase/Load (including but not limited to Grab mobile wallet top-ups)
- (f) Transactions made via AXS or SAM;
- (g) FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, interest charges, or any other miscellaneous charges charged to the Maybank Cardmember;
- (h) Payment of funds to prepaid accounts such as those listed below (such list is not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party):
 - EZ LINK PTE LTD (FEVO)
 - EZ Link EZ-LINK*
 - EZLINK EZ-Link
 - EzLink
 - EZLINKS.COM
 - EZ Link transport
 - EZ-LINK (IMAGINECARD)
 - EZ-Link EZ-Reload (ATU)
 - BANC DE BINARY
 - BANCDEBINARY.COM
 - Flashpay ATU
 - MB * MONEYBOOKERS.COM
 - NETS VCASHCARD
 - OANDA ASIA PAC*
 - PAYPAL* BIZCONSULTA
 - PAYPAL* CAPITALROYA
 - SKR*Skrill.com
 - SKR*xglobalmarkets.com*
 - SKYFX.COM*
 - TRANSIT*
 - TRANSITLINK*
 - TRANSIT LINK*
 - WWW.IGMARKETS.COM.SG
 - WWW.PLUS500.CO.UK
 - WWW.MYEZLINK.COM.SG
 - YOUTRIP*
- (i) any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature; and
- (j) any other transactions that Maybank may determine from time to time without prior notice.

“Spend Requirement” refers to the minimum spend on Retail Transactions during the Promotion Period for the applicable Spend Tier, as set out in Clause 2.4. Maybank Cardmembers’ spend on Retail Transactions on their Maybank Card(s) during the Promotion Period will be aggregated to determine if he/she meets the Spend Requirement. For avoidance of doubt, there is no limit on the number of Retail Transactions that may be combined to meet the Spend Requirement during the Promotion Period.

“Transaction Date” refers to the date on which the relevant Retail Transaction is charged to the Maybank Card during the Promotion Period. For avoidance of doubt, Retail Transactions must be posted by 7 July 2024, 11:59pm to be counted towards the awarding of Redemption Item(s).

Definitions importing the singular shall include the plural and vice versa.



2) Eligibility

2.1 All Maybank Cardmembers whose Accounts are opened/maintained with Maybank and in good standing during the Promotion Period are eligible to participate in this Promotion except for:

- a) Maybank Cardmembers whose Accounts are terminated during the Promotion Period; and
- b) Maybank Cardmembers whose Accounts are deemed to be delinquent or unsatisfactorily conducted by Maybank at its sole and absolute discretion.

2.2 For the avoidance of doubt, the following do not constitute Maybank Cardmembers for the purpose of this Promotion and are not eligible to participate in this Promotion:

- a) Holders of Business Cards, Prepaid Cards and ATM Cards; and
- b) Supplementary cardmembers. Nonetheless, Retail Transactions charged by a supplementary cardmember to a supplementary Maybank credit card shall accrue to the Maybank Cardmember's corresponding Maybank Card (and therefore count towards the Spend Requirement), provided that such supplementary cardmember's Retail Transactions are charged to the corresponding Maybank Cardmember's Account. Termination of a supplementary cardmember's account will not by itself disqualify the Maybank Cardmember from participating in this Promotion.

2.3 By participating in this Promotion, Maybank Cardmembers agree to abide by the terms and conditions stated herein.

2.4 To participate in this Promotion, Maybank Cardmembers must fulfill all the following requirements:

- a) Download (if not already downloaded) and login to Maybank TREATS SG Mobile App ("TREATS SG App");
- b) Allow Notifications (if not already allowed) for the TREATS SG App;
- c) Register for the Promotion during the Promotion Period via the TREATS SG App under Privileges > Highlights > Mid-Year Charge & Redeem Promotion Registration. Maybank Cardmembers who have successfully registered for this Promotion will receive a registration eCoupon ("Registration eCoupon") evidencing their registration for this Promotion in their TREATS SG App wallet. The Registration eCoupon will be valid throughout the Promotion Period. For avoidance of doubt, the Registration eCoupon does not constitute confirmation of eligibility to receive a Redemption Item; and
- d) be amongst the first:
 - i. 500 Maybank Cardmembers to charge a minimum of S\$5,000 on Retail Transactions to his/her Maybank Card(s) during the Promotion Period to redeem either a S\$100 TANGS Gift Card or The Line Lunch Buffet for 2 persons from Thursday to Saturday (worth S\$163);
 - ii. 200 Maybank Cardmembers to charge a minimum of S\$12,000 on Retail Transactions to his/her Card(s) during the Promotion Period to redeem either a S\$300 TANGS Gift Card or Waterfall Ristorante Italiano Sunday Brunch for 4 persons (worth S\$374); and/or

- iii. 50 Maybank Cardmembers to charge a minimum of S\$18,000 on Retail Transactions to his/her Card(s) during the Promotion Period to redeem a pair of Miss Saigon tickets (worth S\$400)

Spend Tier	Minimum Spend Requirement	Redemption Item	Number of Redemption Items available
1	S\$5,000	(A) S\$100 TANGS Gift Card; <u>or</u> (B) The Line Lunch Buffet for 2 persons from Thursday to Saturday (worth S\$163)	500
2	S\$12,000	(C) S\$300 TANGS Gift Card; <u>or</u> (D) Waterfall Ristorante Italiano Sunday Brunch for 4 persons (worth S\$374)	200
Bonus	S\$18,000	(E) A pair of Miss Saigon tickets (worth S\$400)	50

- 2.5 No Maybank Cardmember will be permitted to receive Redemption Items under (i) Spend Tier 1 and Spend Tier 2 or (ii) Spend Tiers 1, Spend Tier 2 and Bonus Spend Tier. However, a Maybank Cardmember may receive Redemption Items under (i) Spend Tier 1 and Bonus Spend Tier or (ii) Spend Tier 2 and Bonus Spend Tier.
- 2.6 For Spend Tier 1, each eligible Maybank Cardmember may choose either Redemption Item (A) or Redemption Item (B), on a first-come-first-serve basis and while redemptions last. For Spend Tier 2, each eligible Maybank Cardmember may choose either Redemption Item (C) or Redemption Item (D), on a first-come-first-serve basis and while redemptions last. For avoidance of doubt, in no situation will a Maybank Cardmember be entitled to receive more than one (1) Redemption Item per Spend Tier.
- 2.7 For avoidance of doubt, there is no limit on the number of Retail Transactions that may be combined to meet the Spend Requirement as set out in Clause 2.4 above.
- 2.8 Maybank Cardmembers who are eligible to receive a Redemption Item under Spend Tier 1 or Spend Tier 2 will receive push notification sent to his/her mobile phone through the TREATS SG App to notify him/her that a Redemption Item is available for selection and how he/she may select his/her Redemption Item ("Redemption Item Selection Catalogue") by 31 July 2024. Eligible Cardmembers are to make their selection via the Redemption Item Selection Catalogue by 30 August 2024. Such Eligible Cardmembers will receive the Redemption eCoupon for the selected Redemption Item via the TREATS SG App. If certain Redemption Item(s) are no longer available, this will be reflected in the Redemption Item Selection Catalogue.
- 2.9 Maybank Cardmembers who are eligible to receive a Redemption Item under Bonus Spend Tier will receive a push notification sent to his/her mobile phone through the TREATS SG App to notify him/her



that he/she is eligible to receive the Redemption Item by 31 July 2024. Such Eligible Cardmembers will also receive a Redemption eCoupon for the applicable Redemption Item by 31 July 2024.

2.10 Except for notifications to the Maybank Cardmembers via the TREATS SG App as set out above, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.

3) Redemption of Redemption Item(s)

3.1 All Redemption Items are available on a first-come, first-serve basis, are while stock last and are not exchangeable for cash, rewards points, credit or in kind in all cases, whether whole or in part. Maybank may, at its discretion, substitute the Redemption Items with an item of equal or similar value without prior notice.

3.2 Eligible Cardmembers must contact Maybank within fourteen (14) calendar days from the respective notification date mentioned above, for any issues in relation to the non-receipt of the Redemption eCoupon and/or Redemption Item Selection Catalogue. In the event of any disputes in relation to the Promotion, Maybank's decision shall be final.

3.3 Each redemption and/or use of a Redemption Item must be in accordance with these terms and conditions listed in the Redemption eCoupon(s) and the terms and conditions of the merchant. The Eligible Cardmember will need to collect and/or use their Redemption Item(s) in person at the redemption location during the redemption period (which will all be stated in the corresponding Redemption eCoupon), and present the Redemption eCoupon to the Merchant when collecting and/or using said Redemption Item, if and when applicable.

3.4 Eligible Cardmembers shall accept the Redemption Item(s) "as is". Maybank is not the supplier of the Redemption Items or any related goods and services (the supplier of the Redemption Items or any goods and services shall be referred to as the "Merchant") and makes no representation or warranty whatsoever as to the quality, merchantability and/or the fitness of purpose of these Redemption Items, and any goods and services provided and assumes no liability or responsibility therefor or for the acts or defaults of the Merchant for any non-delivery, non-performance or defects in these Redemption Items or goods and services. Maybank is not an agent of the Merchant. Any dispute over these Redemption Items and any goods and service(s) should be resolved directly between the Eligible Cardmember and the Merchant.

3.5 In the event the Redemption eCoupon and/or Redemption Item Selection Catalogue is lost, misused, stolen or misplaced, the Eligible Cardmember shall not be entitled to a replacement Redemption eCoupon and/or Redemption Item Selection Catalogue unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to issue a replacement Redemption eCoupon and/or Redemption Item Selection Catalogue, Maybank reserves the right to charge the full cost or retail value of the Redemption Item to the Maybank Cardmember's Account or deduct it from any Maybank



account held by the Maybank Cardmember if the original Redemption eCoupon and/or Redemption Item Selection Catalogue is utilised to redeem Redemption Item(s) for any reason whatsoever and howsoever.

- 3.6 Any Redemption Items not redeemed within the prescribed redemption period stated in the Redemption eCoupon shall be forfeited. Any Maybank Cardmember who is eligible to select a Redemption Item via the Redemption Item Selection Catalogue but fails to do so by 30 August 2024 will also have his/her Redemption Item forfeited. Any Maybank Cardmember whose Redemption Item(s) has been forfeited shall not be entitled to any payment of compensation or replacement notwithstanding any claims of not having received the Redemption eCoupon, Redemption Item Selection Catalogue or notification. Strictly no extension or change of time will be allowed if the Eligible Cardmember does not redeem or use the Redemption Item(s) within the redemption period stated in the Redemption eCoupon or if the Eligible Cardmember does not select his/her Redemption Item via the Redemption Item Selection Catalogue by 30 August 2024.
- 3.7 Maybank reserves the right to charge the full cost or retail value (at Maybank's sole discretion) of the Redemption Item(s) or deduct it from any account the Maybank Cardmember holds with Maybank in the event:
- a) any transaction counted towards the Spend Requirement and/or for which Redemption Item(s) were awarded (in full or in part) is invalid, cancelled or reversed (in full or in part) by any party for any reason;
 - b) any transaction counted towards the Spend Requirement and/or for which Redemption Item(s) were awarded (in full or in part) is found to be used for other Maybank promotions or found to be a transaction that should not be counted towards the Spend Requirement and/or as a Retail Transaction;
 - c) the Maybank Cardmember's Account is closed, suspended or not in good standing at any point during the Promotion Period and/or within six (6) months from the date the Eligible Cardmember receives the Redemption Item(s);
 - d) the Maybank Cardmember is not entitled to the Redemption Item for any reason whatsoever; or
 - e) it is determined by Maybank that the Maybank Cardmember has breached one or more of the terms and conditions of this Promotion.
- 3.8 Maybank reserves the right to replace, exchange, vary or substitute the Redemption Items at its sole discretion without prior notice or liability to any person.
- 3.9 The entitlement to and use of Redemption Items is also subject to such other terms and conditions as may be imposed by the respective Merchant which supplied/supplies the Redemption Items. Additional terms and conditions stated in the Redemption eCoupon shall also apply.

4) General

- 4.1 The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
- 4.2 Maybank Cardmembers authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins a Redemption Item in accordance with applicable laws without prior notice. Eligible Cardmembers also authorise Maybank to share their personal data with the Merchant(s) or such third party which Maybank may in its reasonable discretion deem necessary to facilitate the redemption and/or credit of the Redemption Item.
- 4.3 Maybank shall have the sole and absolute discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
- 4.4 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 Maybank Cardmember and/or any other person by reason of, arising from or in connection with this Promotion and/or use of the Redemption eCoupon, Redemption Item Selection Catalogue Redemption Item, redemption of or consumption of any services, products or facilities of any merchants or retailers, any Redemption eCoupon and/or Redemption Item Selection Catalogue which is misdirected or lost and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.
- 4.5 Maybank's decision on all matters relating to the Promotion (including without limitation the awarding of the Redemption Items) shall be final, conclusive and binding on all participants.
- 4.6 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.
- 4.7 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 Redemption Item(s) on any collateral shall be for illustrative purposes only. The actual specifications of the Redemption Item(s) may differ from the visual used in such collaterals.
- 4.8 These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.



4.9 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

4.10 All prevailing and relevant Maybank Card terms and conditions and/or agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit <http://www.maybank2u.com.sg>.