



TERMS & CONDITIONS OF MAYBANK MANCHESTER UNITED VISA CARDS SPEND AND WIN PROMOTION 2025 ("PROMOTION")

1. Definitions

"Account" means a personal 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.

"Chance" refers to one (1) chance to win the Lucky Draw.

"Lucky Draw" refers to the lucky draws conducted by Maybank to determine the Lucky Draw Winners in accordance with these terms and conditions.

"Winner" refers to a Maybank Cardmember who wins a Prize.

"Maybank" means Maybank Singapore Limited.

"Maybank Card" means a Maybank Manchester United Platinum Visa Credit Card and/or Maybank Manchester United Platinum Visa Debit Card.

"Maybank Cardmember" means a person to whom Maybank has issued a Maybank Card and who shall be a principal cardmember.

"Prize" means a Top 3 Spender Prize or Lucky Draw Prize.

"Qualifying Period" means the period from 18 August 2025 to 31 December 2025 (both dates inclusive).

"Retail Transaction" means an approved retail payment (in Singapore dollars or in foreign currency) made by the Maybank Cardmember using his/her Maybank Card, but excludes the following transactions (which therefore will not be taken into consideration for the purpose of the Promotion):

- NETS and eNETS transactions
- 0% Installment Plan transactions
- FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions
- Fees and charges (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges etc.)
- Bill payments (recurring or otherwise)
- Payments to educational institution (eg. schools, tuition centres etc)
- Reversals and Money transfers
- Income Tax Payments
- AXS and SAM transactions
- Transactions classified under the following Merchant Category Codes ("MCC"):
 - Financial Institutions – Merchandise, Services, and Debt Repayment (MCC 6012)
 - Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment (MCC 6051)
 - Non-Financial Institutions – Stored Value Card Purchase/Load (MCC 6540)
 - Money Transfer (MCC 4829)
- Payments at or to government agencies (e.g. the Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.) or statutory boards
- Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies etc.)
- Online payment gateway transactions (e.g. PayPal, Skrill, Bidpay etc.)
- Payment of funds to pre-paid accounts or top-ups of any nature. The following examples are not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party:

**Maybank**

- BANC DE BINARY*
- BANCDEBINARY.COM*
- EZ LINK PTE LTD (FEVO)
- EZ Link transport
- EZ Link*
- EZ-LINK (IMAGINE CARD)
- EZ-Link EZ-Reload (ATU)
- EZLINK*
- EzLink*
- EZ-LINK*
- FlashPay ATU*
- MB*
- MONEYBOOKERS.COM
- NETS VCASHCARD*
- OANDA ASIA PAC*
- OANDAASIAPA
- PAYPAL* BIZCONSULTA
- PAYPAL* CAPITALROYA
- PAYPAL* OANDAASIAPA
- Pepperstone Group Ltd
- Saxo Cap Mkts Pte Ltd
- SNACK BY INCOME
- SKR*SKRILL.COM
- SKR*xglobalmarkets.com*
- SKYFX.COM*
- TL-ABT*
- TRANSIT LINK*
- WWW.IGMARKETS.COM

- Any donations
- Gambling or betting transactions
- Any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature
- Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, constitute a Retail Transaction

"Transaction Date" means the date on which a Retail Transaction is charged to the Maybank Card during the Qualifying Period.

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 Qualifying Period are eligible to participate in the Promotion except for:
 - 2.1.1. Maybank Cardmembers whose Accounts are terminated in the last 9 months;
 - 2.1.2. Maybank Cardmember who has won a trip to Old Trafford over the past 2 years (i.e. 2023 to 2025) under any Maybank's card promotion/programme; and
 - 2.1.3. Any other accounts that 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:
 - 2.2.1. Holders of Business Cards, Prepaid Cards and ATM Cards; and
 - 2.2.2. Supplementary cardmembers. Nonetheless, Retail Transactions charged by a supplementary cardmember to a supplementary Maybank credit card shall accrue to the Principal Maybank Cardmember's corresponding Maybank Card, 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 the Promotion.
- 2.3. By participating in the Promotion and/or by accepting a Prize, Maybank Cardmembers agree to abide by the terms and conditions stated herein.
- 2.4. A Maybank Cardmember who meets the requirements herein may be eligible to a Top 3 Spender Prize or earn Chances to participate in a Draw under this Promotion.
- 2.5. **Top 3 spenders:** To be eligible for a Top 3 Spender Prize, a Maybank Cardmember must meet the following eligibility requirements:

Eligibility requirements	Top 3 Spender Prize
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<p>Be amongst top 3 Maybank Cardmembers that have spent the most on Retail Transactions using his/her Maybank Card during the Qualifying Period.</p> <p>(The above will be calculated based on the aggregate Retail Transactions charged to the Maybank Cardmember's Maybank Card during the Qualifying Period)</p>	<ul style="list-style-type: none"> • A pair of economy class return flight tickets to Manchester, United Kingdom (with free upgrade to business class if and provided that the Maybank Cardmember spends at least S\$500,000 on Retail Transaction using his/her Card during the Qualifying Period) • Accommodation at 4-star hotel • 2 seats from Maybank Hospitality Box • Museum tour and lunch for 2 at Red Café @ Old Trafford
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- 2.6 **Lucky Draw:** All other eligible Maybank Cardmembers (save for the top 3 spenders mentioned in clause 2.5 above) will be allocated the following Chances to participate in the Lucky Draw, if they meet the spend requirements set out below:
- (a) Earn 5 Chances for a minimum spend of S\$800 each calendar month on Retail Transaction on Maybank Card during the Qualifying Period (For example: August 2025 (starting on 18 August 2025), September 2025, October 2025, November 2025 and December 2025); and
 - (b) Earn another 5 Chances if their total accumulative spend on Retail Transaction on Maybank Card across the Qualifying Period is at least S\$10,000.
- 2.7 For avoidance of doubt, no registration is required to participate in this Promotion. All eligible Maybank Cardmembers will be automatically entered into the Promotion.
- 2.8 In order for a Retail Transaction to be counted towards the spend requirements for the Promotion, it must be charged to a Maybank Card on a Transaction Date that falls within the Qualifying Period and posted to his/her monthly statement of Account.
- 2.9 Maybank shall not be responsible for any failure or delay in the transmission of Retail Transactions by merchant or establishments, or postal or telecommunication authorities, or any other party which may result in a Retail Transaction or charge incurred by a Maybank Cardmember and/or his/her supplementary cardmember(s) not being counted towards the Promotion.
- 2.10 Retail Transactions are not transferable and will be cancelled upon the suspension, cancellation and/or termination of the relevant Account or Maybank Card, without Maybank incurring any liability to the Maybank Cardmember or any other person.
- 2.11 Retail Transactions cannot be transferred to or combined with other spend awarded to any other Maybank Cardmember.
- 2.12 In the event that an Account of a Maybank Cardmember is closed and a new Account is opened by the Maybank Cardmember, Retail Transactions from the closed Account will not be transferred to the new Account.
- 2.13 Maybank's transaction records and internal records of Maybank Cardmember's Retail Transactions within the Qualifying Period shall be final and conclusive. No correspondence or disputes in relation to the Promotion (including the awarding of the Prizes) will be entertained.
- 2.14 Maybank Cardmembers authorize Maybank to disclose and publish his/her name and other particulars in accordance with the provisions in Clauses 5.1 and 5.2, in the event he/she wins a Prize.



- 3.1 The Lucky Draw will be conducted on 8 January 2026 (the “**Draw Date**”) at Maybank Tower, with a total of 2 Lucky Draw Winners to be picked. The Lucky Draw Prizes for this Promotion will be awarded as follows:

Lucky Draw Winners	Lucky Draw Prize
2 Lucky Draw Winners	<ul style="list-style-type: none">• A pair of economy class return flight tickets to Manchester, United Kingdom• Accommodation at 4-star hotel• 2 seats from Maybank Hospitality Box• Museum tour and lunch for 2 at Red Café @ Old Trafford

4. **Prizes and Winners**

- 4.1 All Prizes are available on a “first come, first served” basis while stocks last.
- 4.2 The availability of the Prizes is further subject to any travel regulations and restrictions or COVID-19 safety measures or rules (including without limitation travel ban or quarantine requirements) as may be imposed by the governmental authorities (whether in Singapore, Malaysia or elsewhere) from time to time, and Maybank shall in no event be responsible or liable for any cancellation, suspension, changes, delay or unavailability of the Prizes for whatever reason.
- 4.3 The Winners will be notified that they have won a Prize (with information of how to redeem the Prize) by the Maybank TREATS SG app and/or SMS and/or contacted via telephone at his/her last known contact in Maybank’s record by within 10 days after the Draw Date. Except for such notifications to the Winners, Maybank is not obliged to notify or enter into any correspondence with any person on any matter concerning the Promotion.
- 4.4 The entitlement to and use of a Prize is also subject to such other terms and conditions as may be imposed by the respective merchants/vendors (“**Merchant**”) which supplied/supplies the Prize(s). For avoidance of doubt, Maybank shall not be responsible for any taxes save for GST (including but not limited to airport taxes), or any surcharges which may be imposed by the airline and/or other organisations, or any other additional costs.
- 4.5 Prizes must be claimed by the Winners from Maybank or the applicable Merchant(s) on or before the redemption date as notified by Maybank pursuant to Clause 4.3 above and in accordance with such procedure as may be determined by Maybank at its sole discretion. Any Prize unclaimed in accordance with Maybank’s required procedures by the stated date may be forfeited and Maybank shall not be obliged to notify such Winner prior to or upon such forfeiture. The Winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification of being a Winner or of the deadline for claiming the Prize. Maybank will inform the Winner of his/her win, but subsequently, the Winner shall liaise with the Merchant of the Prize on the collection, redemption and use of the Prize.
- 4.6 The Prize is neither transferable nor exchangeable for cash, credit or otherwise.
- 4.7 Winners will be announced on Maybank’s website at maybank.sg/mu.

5 **General**

- 5.1 Maybank 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 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. Without prejudice to the generality of the aforementioned, Maybank Cardmembers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins the Prize in accordance with applicable laws without prior notice. Maybank 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 or distribution of the Prizes.

- 5.2 The Winners consent to and shall (if required) attend a prize presentation ceremony or event and/or participate in Maybank's publicity programmes in relation to the Promotion without any compensation whatsoever. Any and all expenses and/or costs incurred for such attendance shall be borne by the Winner. Maybank reserves the right to use and publish the name, photographs, information, particulars and/or documents of the Winner in any advertisement or other forms of publicity from time to time, and the Winners consent to the same.
- 5.3 Maybank reserves the right to select a reserve winner to substitute the Winner in the event that a Winner is subsequently found to be ineligible or is disqualified or can no longer claim the Prize pursuant to these terms and conditions. Maybank's determination of the Winners shall be final, conclusive and binding. No correspondence or claims relating to such determination will be entertained.
- 5.4 Maybank reserves the right to claim the full cost or retail value (at Maybank's sole discretion) of each Prize from the Winner in the event that: a) any Retail Transaction used for the purposes of this Promotion is cancelled or reversed (in full or in part) or found to be invalid or ineligible for the Promotion, after the Prize has been awarded; b) the Winner's Account is closed/terminated for whatever reason (whether by the Winner, Maybank or otherwise) within six (6) months from the date the Winner receives the Prize; and/or c) it is determined by Maybank that the Winner has breached any of the terms and conditions stated herein or that the Winner is in fact ineligible for the Promotion or the Prize. In such cases, the Winner also authorises Maybank to charge to his/her Account the full cost or retail value (at Maybank's sole discretion) of the Prize(s) prior to the closure or termination of his/her Account and/or deduct such amount from any other account the Winner holds with Maybank.
- 5.5 Maybank may, at any time before, during or after the Qualifying Period and in its sole and absolute discretion, substitute a Prize with another prize of similar value without notice and liability to any person.
- 5.6 A Winner is not entitled to any payment or compensation from Maybank should the Winner be disqualified or the Prize be forfeited for whatever reason.
- 5.7 Maybank reserves the right to transfer the Prizes to the next selected reserve winner, and the original winner shall then not be entitled to have any claim on the Prizes in the event that Maybank is unable to contact the original winner within five (5) days from the date Maybank first attempts to notify the Winner or if the original winner is unable to fulfil the obligations required of him/her in respect of the Promotion or the Prize, without notice or liability to any person.
- 5.8 Winners shall accept the Prize "as is". Maybank is not the supplier of the Prizes and makes no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms or conditions with respect to the Prizes. Maybank assumes no responsibility or liability for the acts or defaults of the Merchant, or for any delay, postponement, non-delivery, non-performance or defects in the Prize. Maybank is not an agent of the Merchant supplying the Prizes. Any dispute about the quality or performance of the Prize must be resolved directly with the Merchant.
- 5.9 Maybank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
- 5.10 Maybank reserves the right, in its sole and absolute discretion, at any time and without notice or liability to any person, to vary, delete or add to any of these terms and conditions from time to time or cancel or terminate the Promotion.



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- 5.11 Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, injuries, liabilities, expenses or damages whatsoever or howsoever caused arising from in connection with this Promotion and/or the redemption or use of the Prizes, and/or redemption of or consumption of any services, products or facilities of any merchant or retailer and/or transactions which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason, including any act or omission relating to the Maybank Cardmembers' participation in this Promotion, howsoever caused or for any other reason.
- 5.12 Maybank's decision on all matters relating to the Promotion (including but not limited to the Chances awarded to the Maybank Cardmembers and the selection of the Winners) shall be final, conclusive and binding on all Maybank Cardmembers.
- 5.13 Maybank may at any time waive, either unconditionally or on such terms and conditions as Maybank deems fit in its discretion, any right it has under these terms and conditions. However, any such waiver shall not preclude Maybank from exercising such rights in the future.
- 5.14 In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail. All images of the Prizes on any collateral are for illustration purposes only.
- 5.15 These terms and conditions shall be governed by the laws of Singapore and the participants of the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 5.16 The prevailing terms and conditions and/or agreement governing Maybank Credit Cards and Maybank Debit Cards, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply.

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