



Terms and Conditions for Maybank Pawfect Circle (“Programme”)

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.

“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.

“Programme Period” refers to the period from 1 February 2026 to indefinite (both dates inclusive).

“Eligible Cardmember” refers to a Maybank Cardmember who meets the requirements in Clause 2.3 and is eligible to receive a Redemption Item(s).

“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 the Welcome Pack and/or Bonus Items.

Words importing the singular number include the plural number, and vice versa.

2. Eligibility

- 2.1. All Maybank Cardmembers who must be a principal holder of the Maybank Card and whose Accounts are opened/maintained with Maybank and in good standing during the Programme Period are eligible to participate in this Programme except for:
 - a) Maybank Cardmembers whose Accounts are terminated during the Programme 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. By enrolling in this programme, Maybank Cardmembers agree to abide by the terms and conditions stated herein.

2.3. To participate in this Programme, 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 Programme during the Programme Period via the TREATS SG App under Privileges > Promotions > Pawfect Circle Programme. Maybank Cardmembers who have successfully registered for this Programme will receive a registration eCoupon (“**Registration eCoupon**”) evidencing their registration for this Programme in their TREATS SG App wallet. The Registration eCoupon will be valid throughout the Programme Period.

3. Welcome Pack and Bonus Items

3.1 Upon successful registration, each Eligible Cardmember will receive one (1) welcome pack (“**Welcome Pack**”).

3.2 Any Maybank Cardmember who is among first 200 that become an Eligible Cardmember will receive the following eVouchers (“**Bonus Items**”):

- a) One (1) S\$5 GrabPet eVoucher; and
- b) One (1) S\$5 Shopee Pets eVoucher.

3.3 The Redemption Items are non-exchangeable.

3.4 An Eligible Cardmember who has successfully completed the registration mentioned in Clause 2.3 above will, by the 15th day of the following month, receive a push notification sent to his/her mobile phone through the TREATS SG App (which will include a Redemption eCoupon), notifying him/her of eligibility for the Redemption Item. .

For example, if a Maybank Cardmember is successfully registered for the Pawfect Circle Programme on 1 February 2026, he/she will need receive the notification by 15 March 2026.

3.5 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 Programme.

4. Redemption of Redemption Item(s)

4.1 All Redemption Items 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 without prior notice.

4.2 Eligible Cardmembers must contact Maybank within five (5) calendar days from the respective notification date mentioned above, for any issues in relation to non-receipt of the Redemption eCoupon. In the event of any disputes in relation to the Programme, Maybank's decision shall be final.

4.3 Each redemption and/or use of a Redemption Item must be made in accordance with these terms and conditions listed in the Redemption eCoupon(s) and the terms and conditions of the merchant.

4.4 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.

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

Redemption eCoupon is utilised to redeem Redemption Item(s) for any reason whatsoever and howsoever.

- 4.6 Any Redemption Items not redeemed within the prescribed redemption period stated in the Redemption eCoupon shall be forfeited and 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 or notification. Strictly no extension or change of time will be allowed if the Eligible Cardmember does not redeem the Redemption Item(s) within the redemption period stated in the Redemption eCoupon.
- 4.7 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.
- 4.8 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.
- 4.9 A Maybank Cardmember may de-enrol from the Programme at any time by contacting Maybank's Customer Service at 1800 629 2265 or through any other channel as may be prescribed by Maybank from time to time. De-enrolment shall take effect on the last day of the month following the month in which Maybank receives the Maybank Cardmember's de-enrolment request. Upon de-enrolment, the Cardmember's participation in the Programme shall cease and all unredeemed benefits and privileges under the Programme shall be automatically forfeited, without any compensation. De-enrolment is final and irreversible. Once a Maybank Cardmember has been de-enrolled from the Programme, they will no longer be able to participate in the Programme again.

5. General

- 5.1 Maybank shall have the sole and absolute discretion to exclude any person from participating in this Programme without any obligation to furnish any notice and/or reason.

- 5.2. 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 Programme and/or use of the Redemption eCoupon, Redemption Item, redemption of or consumption of any services, products or facilities of any merchants or retailers, any Redemption 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 or for any other reasons.
- 5.3. Maybank's decision on all matters relating to the Programme (including without limitation the awarding of the Redemption Items) shall be final, conclusive and binding on all participants.
- 5.4. 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 Programme at any time without notice or liability to any person.
- 5.5. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Programme, 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.
- 5.6. These terms and conditions shall be governed by the laws of Singapore and the participants in this Programme irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 5.7. 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.
- 5.8. 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>.