



## **Terms and Conditions for Maybank 0% Instalment Payment Plan Charge and Redeem Promotion**

1. This Promotion is only available to principal Maybank Credit cardmembers (“Cardmembers”) from 1 April 2024 to 30 June 2024 (“Promotion Period”).
2. The required minimum amount as set out below (“Required Amount”) must be charged on Maybank 0% Instalment Payment Plan (“IPP”) in a single transaction at a Qualifying Merchant (as defined in Clause 4 below) to a Singapore-issued personal Maybank Credit Card (“Card”) during the Promotion Period in order to redeem the following items (“Redemption Item”):

<b>Required Amount</b>	<b>Redemption Item</b>	<b>Eligibility</b>
Minimum of S\$1,000	S\$30 Isetan Vouchers	First 200 Cardmembers
Minimum of S\$3,000	S\$100 Isetan Vouchers	First 100 Cardmembers

3. To be eligible to redeem a Redemption Item, Cardmembers must during the Promotion Period fulfill both the following requirements:
  - a) Be amongst the first:
    - i. 200 Cardmembers to charge a minimum of S\$1,000 in a single Maybank 0% IPP transaction at a Qualifying Merchant to his/her Card during the Promotion Period to redeem S\$30 Isetan Vouchers; or
    - ii. 100 Cardmembers to charge a minimum of S\$3,000 in a single Maybank 0% IPP transaction at a Qualifying Merchant to his/her Card during the Promotion Period to redeem S\$100 Isetan Vouchers, **and**
  - b) Register for the Promotion via the Maybank TREATS SG Mobile App (“TREATS Mobile App”) under Privileges > Highlights > 0% IPP Charge & Redeem Promotion Registration. Cardmembers who successfully register for this Promotion will receive an eCoupon evidencing their registration for this Promotion in their TREATS Mobile App wallet. Such eCoupon will be valid throughout the Promotion Period. For avoidance of doubt, the eCoupon does not constitute confirmation of eligibility for redemption.
4. For the purposes of this Promotion, a “Qualifying Merchant” is any merchant and its respective outlets participating in Maybank 0% Instalment Payment Plan except for the following:
  - a) Any Education merchant;
  - b) Any Medical merchant; and

- c) DrSpa, Lifespa, Life TCM, Bellezza Aesthetics, Skin Repair, Radiance Swiss, Speech Academy, Svenson Hair, BMF-The Aesthetics People, Radium Wellness, Beauty Mum & Babies Prestige, Beauty Mum & Babies Wellness.

The list of merchants participating in Maybank 0% Instalment Payment Plan can be found at <https://www.maybank2u.com.sg/en/personal/cards/card-services/short-term-financing/ipp.page>.

5. Maybank 0% IPP transactions which will not be taken into account to determine if the Required Amount is met includes (but is not limited to):
  - a) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and
  - b) Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be counted towards the Required Amount.
6. The full amount of a Maybank 0% IPP transaction at a Qualifying Merchant charged to the Cardmember's Card during the Promotion Period will be taken into account to determine if the Required Amount is met. For avoidance of doubt, any monthly instalments under any existing monthly Maybank 0% IPP will not be taken into account to determine if the Required Amount is met.
7. Maybank 0% IPP transactions at Qualifying Merchant must also be posted to the Cardmember's Card Account no later than 7 July 2024, 11:59pm to be taken into account for this Promotion.
8. For avoidance of doubt, Maybank 0% IPP is not available for online transactions.
9. Subject to the other restrictions as set out in these terms and conditions, Maybank 0% IPP transactions charged by a supplementary cardmember(s) (if any) to the principal Cardmember's corresponding Card may be considered to determine if the requirements as set out in Clause 3 above are met.
10. Subject to the terms and conditions of this Promotion, each Cardmember may redeem a maximum of one (1) Redemption Item under this Promotion per Qualifying Merchant that he/she enters into Maybank 0% IPP transactions with. This is regardless of the number of Maybank 0% IPP transactions charged to a Card at a Qualifying Merchant, the amount charged by the Cardmember under the Maybank 0% IPP or the number of Card(s) that Maybank 0% IPP transaction(s) are charged to. For avoidance of doubt, a single Maybank 0% IPP transaction will not qualify for both the S\$30 Isetan Voucher and the S\$100 Isetan Voucher.
11. The Redemption Items are available on a first-come, first-serve basis, are while stock last and are not exchangeable for credit, cash or other items, goods or services in kind. At the end of the Promotion Period, Maybank will compile a list of Cardmembers who have fulfilled the requirements set out in Clause 3 above and allocate the S\$30 Isetan Vouchers to the first 200 Cardmembers who have charged a minimum of S\$1,000 in a single Maybank 0% IPP transaction at a Qualifying Merchant to his/her Card and the S\$100 Isetan Vouchers to the first 100 Cardmembers who have charged a minimum of S\$3,000 in a single Maybank 0% IPP transaction at a Qualifying Merchant to his/her Card during the Promotion Period ("Eligible Cardmembers").

12. Eligible Cardmembers will be informed via the TREATS Mobile App that they are eligible to redeem Redemption Item(s). Eligible Cardmembers will also receive an eCoupon ("Redemption eCoupon") for the redemption of the Redemption Item via the TREATS Mobile App latest by 31 July 2024. Except for notifications to the Eligible Cardmembers via the TREATS Mobile App as set out above, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.
13. Each redemption must be in accordance with these terms and conditions, the Redemption eCoupon and the terms and conditions of Isetan. Eligible Cardmembers will need to collect their Redemption Item from Isetan Scotts, Customer Service Counter (350 Orchard Road, Shaw House, Singapore 238868) in person, and present the Redemption eCoupon to Isetan when collecting said Redemption Item. Eligible Cardmembers acknowledge and consent to Isetan's staff handling his/her mobile phone for the purpose of validating the Redemption eCoupon and issuing the Redemption Item(s). For avoidance of doubt, the Redemption Item can be used at any Isetan outlet.
14. Any Redemption Item not redeemed within the prescribed redemption period ("Redemption Period") stated in the Redemption eCoupon shall be forfeited and any Cardmember whose Redemption Item 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 within the Redemption Period.
15. Eligible Cardmembers shall accept the Redemption Item "as is". Maybank is not the supplier of the Redemption Items or any related goods and services (the supplier of Redemption Items or any goods and services is Isetan) and makes no representation or warranty whatsoever as to the quality, merchantability and/or the fitness of purpose of the Redemption Items and any goods and services provided and assumes no liability or responsibility therefor or for the acts or defaults of Isetan for any non-delivery, non-performance or defects in the Redemption Items or goods and services. Maybank is not an agent of Isetan. Any dispute over the Redemption Item and any goods and service(s) should be resolved directly between the Eligible Cardmember and Isetan.
16. Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated by Maybank.
17. 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 to the Cardmember's Card account or deduct it from any Maybank account held by the Cardmember if the original Redemption eCoupon is utilised to redeem the Redemption Item for any reason whatsoever and howsoever.

18. Maybank reserves the right to charge the Cardmember the full cost or retail value of the Redemption Item(s) redeemed to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank if (a) any transaction counted towards the Required Amount (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 Required Amount (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 Required Amount; (c) the Cardmember is not entitled to redeem the Redemption Item for any reason whatsoever; or (d) it is determined by Maybank that the Eligible Cardmember has breached one or more of the terms and conditions of this Promotion.
19. In addition to Clause 18, should there be an early termination of the Cardmember's 0% IPP, Maybank reserves the right to charge a termination fee of S\$100 to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank.
20. Maybank reserves the right to replace, exchange, vary or substitute the Redemption Item at its sole discretion without prior notice or liability to any person.
21. Maybank has the sole discretion to exclude any person from participating in this Promotion and Maybank's decision on all matters with regards to this Promotion shall be final, conclusive and binding on all Cardmembers.
22. 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 and/or use of the Redemption eCoupon, Redemption Items and/or redemption of or consumption of any services, products or facilities of Isetan or 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.
23. Maybank reserves the right in its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate this Promotion at any time without prior notice or liability to any person.
24. Additional terms and conditions stated in the Redemption eCoupon issued by Maybank for the redemption of the Redemption Item(s) shall also apply together with the terms and conditions of Isetan.
25. 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 the Redemption Items on any collateral shall be for illustrative purposes only.
26. All prevailing and relevant Card terms and conditions and/or agreement, the 0% Instalment Plan Terms and Conditions available at <https://www.maybank2u.com.sg/en/personal/cards/card->



[services/short-term-financing/ipp.page](#), together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit <https://www.maybank2u.com.sg>.