



Terms and Conditions for Maybank Horizon Visa Signature Card – 8X TREATS Points with Travel Spend (“Promotion”)

- This Promotion is available from **1 November 2023 to 30 June 2024** both dates inclusive and is only valid for Maybank Horizon Visa Signature Card (“Card”).
- This Promotion is open to all existing principal Maybank Horizon Visa Signature Cardmembers (“Existing Cardmembers”) and new applicants applying for the Maybank Horizon Visa Signature Card as the principal cardmember whose applications are approved **between 1 November 2023 and 31 March 2024** (both dates inclusive) (“New Cardmembers”). Existing Cardmembers and New Cardmembers shall collectively be referred to as “Cardmembers”.
- TREATS Points (which can be converted at a rate of 1 TREATS Point to 0.4 air miles under the Maybank Frequent Flyer Programme) shall be awarded to the Cardmember based on retail transactions charged to the Card on a per transaction basis, rounded down to the nearest S\$5. TREATS Points earned by the principal Cardmember’s supplementary cardmember(s) will be automatically combined and credited to the Card Account of the Cardmember.
- For avoidance of doubt, all TREATS Points awarded shall be calculated based on each block of S\$5 charged to the Card per transaction, and Cardmembers shall not be entitled to any partial or pro-rated award of any TREATS Points for any amount charged that is less than a block of S\$5. Amounts charged in multiple transactions will not be combined to make up a block of S\$5.
- From **1 November 2023 to 31 January 2024**, Existing Cardmembers who spend a minimum of S\$800 on retail transactions on the Card in that calendar month will earn **bonus 5X TREATS Points** (instead of the usual bonus 4X TREATS Points under the Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme) for Spend on Air Tickets and Foreign Spend.
- From **1 November 2023 and 30 June 2024**, for the **first four (4) calendar months** from the date the Card is approved, New Cardmembers who spend a minimum of S\$800 on retail transactions on the Card in that calendar month will earn **bonus 5X TREATS Points** (instead of the usual bonus 4X TREATS Points under the Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme) for Spend on Air Tickets and Foreign Spend.
- For example, if Card approval date is 7 November 2023, the New Cardmember may earn Bonus 5X TREATS Points for Spend on Air Tickets and Foreign Spend from 7 November 2023 to 30 November 2023, 1 December 2023 to 31 December 2023, 1 January 2024 to 31 January 2024 and 1 February 2024 to 29 February 2024, if the New Cardmember spends a minimum of S\$800 on retail transactions on the Card during that period.
- The total bonus TREATS Points earned for Spend on Air Tickets will be capped at 50,000 bonus TREATS Points per calendar month (instead of 40,000 bonus TREATS Points per calendar month under the Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme).
- **Foreign Spend (“Foreign Spend”)** are Card retail transaction(s) posted in foreign currencies.
- **Spend on Air Tickets (“Spend on Air Tickets”)** are Card retail transaction(s) posted in Singapore dollars classified under the MCCs 4511 and 3000 – 3350.
- Save as expressly varied by the terms and conditions of this Promotion as set out above, the Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme Terms and Conditions apply.
- For avoidance of doubt, 3X TREATS Points will be awarded for Spend on Air Tickets and/or Foreign Spend if spend on retail transactions on the Card in a calendar month is less than S\$800.
- The following transactions will be excluded from accumulation towards minimum spend and TREATS Points issuance (“Excluded Transactions”):
 - a) NETS and eNETS transactions;
 - b) 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)
 - c) Betting or gambling transactions;
 - d) Brokerage/securities transactions;
 - 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 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):
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| • EZ LINK PTE LTD (FEVO) | • OANDA ASIA PAC* |
| • EZ Link EZ-LINK* | • PAYPAL* BIZCONSULTA |
| • EZLINK EZ-Link | • PAYPAL* CAPITALROYA |
| • EzLink | • SKR*Skrill.com |
| • EZLINKS.COM | • SKR*xglobalmarkets.com* |
| • EZ Link transport | • SKYFX.COM* |
| • EZ-LINK (IMAGINECARD) | • TRANSIT* |
| • EZ-Link EZ-Reload (ATU) | • TRANSITLINK* |
| • BANC DE BINARY | • TRANSIT LINK* |
| • BANCDEBINARY.COM | • WWW.IGMARKETS.COM.SG |
| • Flashpay ATU | • WWW.PLUS500.CO.UK |
| • MB * MONEYBOOKERS.COM | • WWW.MYEZLINK.COM.SG |
| • NETS VCASHCARD | • YOUTRIP* |
- i) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and
- j) Any other transactions that Maybank may determine from time to time without prior notice
- Maybank reserves the right to reverse TREATS Points awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the following events: (a) a Card transaction (in full or in part) is cancelled or reversed by any party for any reason; (b) the TREATS Points awarded to a Cardmember exceeds the specified cap; and/or (c) it is determined by Maybank that the Cardmember has breached one of the terms stated herein.
 - The TREATS Points earned under this Promotion are not transferable and/or exchangeable for other goods and services, other than those determined by Maybank.
 - If the Cardmember terminates the Card account, any accumulated TREATS Points will be forfeited. Maybank reserves the right to reverse TREATS Points awarded to a Cardmember in the event of any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) that were charged to the Card.
 - Maybank has the sole discretion to exclude any person from participating in this Maybank Horizon Visa Signature Card Privileges and this Promotion without any obligation to furnish any notice and/or reason.
 - Maybank may vary, delete or add to any of these terms and conditions, or withdraw, suspend or discontinue the Promotion at any time without any notice or liability to any person.
 - Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising from or in connection with the incorrect TREATS Points being awarded to the Cardmember in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction).
 - Maybank's decision on all matters relating to this Maybank Horizon Visa Signature Card Privileges and this Promotion shall be final and binding on all Cardmembers and any other person.



- 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 prevailing terms and conditions and/or agreement governing the Maybank Horizon Visa Signature Card, Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme Terms and Conditions, general Terms and Conditions Governing TREATS Points Rewards Programme and the Maybank TREATS Mobile App Terms and Conditions shall apply. Please visit <http://www.maybank2u.com.sg> for more information.