



Terms and Conditions for Maybank Dine, Shop, Travel and Overseas 2025
Promotion (“Promotion”)

1. This Promotion is only applicable to principal holders of personal credit and/or debit cards issued by Maybank Singapore Limited (“**Maybank**”) in Singapore (“**Cards**”) (“**Cardmembers**”), and is valid from 1 September 2025 to 31 October 2025 (“**Promotion Period**”).
2. To participate in this Promotion, Cardmembers must:
 - a) Download (if not already downloaded) and login to Maybank TREATS SG Mobile App (“**TREATS Mobile App**”);
 - b) Allow Notifications (if not already allowed) for the TREATS Mobile App;
 - c) Register for the Promotion from 1 September 2025 to 31 October 2025 (both dates inclusive) (“**Registration Period**”) via the Maybank TREATS Mobile App under Privileges > Promotions > Dine, Shop, Travel & Overseas 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 (“**Registration eCoupon**”). The Registration eCoupon will be valid throughout the Registration Period. For avoidance of doubt, the eCoupon does not constitute confirmation of eligibility to redeem any item; and
 - d) Be amongst the first:
 - (i) 800 Cardmembers to charge a minimum of S\$3,000 on Eligible Transactions (as defined in Clause 3) to his/her Card(s) (“**Required Amount**”)* during the Promotion Period to redeem a Discovery Eclipse 20” worth S\$189.90; or
 - (ii) 200 Cardmembers to charge a minimum of S\$8,000 on Eligible Transactions (as defined in Clause 3) to his/her Card(s) (“**Required Amount**”)* during the Promotion Period to redeem a Samsonite ENOW Spinner 28” worth S\$640.

Redemption Tier	Redemption Item	Required Amount*
Tier 1	Discovery Eclipse 20” worth S\$189.90	S\$3,000
Tier 2	Samsonite ENOW Spinner 28” worth S\$640	S\$8,000



3. Eligible Transactions refers to:

- a) Retail transaction(s) charged in Singapore dollars with the following Merchant Category Codes ("MCC"):

Categories	Merchant Category Codes	Merchant Category Code Description
Dine	5441, 5451, 5462, 5811, 5812, 5813, 5814	Bakeries, Caterers, Dairy Products Stores, Fast Food Eateries, Restaurant Dining
Shop	5094, 5262, 5309, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5691, 5699, 5712, 5722, 5732, 5941, 5942, 5944, 5945, 5946, 5947, 5948, 5950, 5970, 5977, 5992, 5999	Apparel, Cosmetic Stores, Department Stores, Duty Free Stores, Home and Electronics, Watches and Jewellery, Marketplaces
Travel	3000-3350, 3501-3839, 4511, 4722, 5962, 7011, 7012	Airlines, Hotels/Lodgings, Travel/Tour Agencies

- b) All retail transaction(s) that are charged in foreign currency. For Eligible Transactions charged in foreign currency, the equivalent value in Singapore dollars calculated based on the prevailing exchange rate on the date of the Eligible Transactions will be taken into account for the purposes of this Promotion.
4. Eligible Transactions charged by supplementary Cardmember(s) to the corresponding principal Cardmember's Card may be counted towards the Required Amount.
5. For avoidance of doubt, any transaction(s) not classified under the MCCs as stated in Clause 3 (a) above or any Eligible Transactions charged at merchants or outlets of merchants that are not classified under the MCCs stated in Clause 3(a) above shall not be taken into account for the purposes of this Promotion.
6. In addition to Clause 5, kindly note that the following transactions are not and will not be taken into account as Eligible Transactions for the purposes of this Promotion:
- (a) Transactions made with the following Travel Agencies:
- Travel with WEBUY
 - Search Travel
 - SA Tours
- (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) Payments to insurance companies;
- (f) 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)
 - MCC 8062 – Hospitals
- (g) Transactions made via AXS or SAM;
- (h) 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;
- (i) Payment of funds to prepaid accounts or top-ups of any nature 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
 - SNACK BY INCOME
 - 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*
- (j) all NETS and eNETS transactions;
- (k) any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature; and
- (l) any other transactions that Maybank may determine from time to time without prior notice.



7. Eligible Transactions must be charged to the Card during the Promotion Period, and must also be posted to the Cardmember's Card Account no later than 7 November 2025, 11:59pm.
8. Subject to the terms and conditions of this Promotion, each Cardmember may redeem no more than a maximum of one (1) Redemption Item (i.e. Discovery Eclipse 20" worth S\$189.90 under Redemption Tier 1 OR Samsonite ENOW Spinner 28" worth S\$640 Redemption Tier 2) under this Promotion regardless of the number of Cards held by the Cardmember or the amount charged by the Cardmember to his/her Card(s).
9. There is no limit on the number of Card Eligible Transactions that may be combined and used only once to meet the Required Amount during the Promotion Period. Subject to the other restrictions as set out in these terms and conditions, Card Eligible Transactions charged by the principal Cardmember and his/her supplementary cardmember(s) (if any) to the principal Cardmember's corresponding Card may be combined and counted only once towards the Required Amount.
10. 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. Redemption Items are also not exchangeable for another model, design, size and/or colour. At the end of the Promotion Period, Maybank will compile a list of Cardmembers who have fulfilled the requirements set out in Clause 2 above and allocate the applicable Redemption Items.
11. Cardmembers who are eligible to redeem the Redemption Item ("**Eligible Cardmembers**") will be informed via the TREATS Mobile App. Eligible Cardmembers will also receive an eCoupon ("**Redemption eCoupon**") for the redemption of the Redemption Item via the TREATS Mobile App latest by 30 November 2025. 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.
12. Each redemption must be in accordance with these terms and conditions, the Redemption eCoupon and the terms and conditions of the merchant. Eligible Cardmembers will need to collect their Redemption Items from the redemption location stated in the Redemption eCoupon in person, and present the Redemption eCoupon to the merchant when collecting said Redemption Item.



13. 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.
14. Eligible Cardmembers shall accept the Redemption Item "as is". Maybank is not the supplier of the Redemption Item 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 the Redemption Item 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 the Redemption Item or goods and services. Maybank is not an agent of the Merchant. Any dispute over the Redemption Item and any goods and service(s) should be resolved directly between the Eligible Cardmember and the Merchant.
15. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, other Charge and Redeem Campaigns unless otherwise stated.
16. 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.
17. Maybank reserves right to charge the full cost or retail value of the Redemption Item redeemed to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank if (a) any transaction counted as an Eligible Transaction (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 as an Eligible Transaction (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 for the purposes of this Promotion; (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 any of the terms and conditions of this Promotion.

18. 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.
19. Maybank has the sole discretion to exclude any person from participating in this Promotion and Maybank's decision on all matters relating to this Promotion (including the awarding of the Redemption Items) shall be final, conclusive and binding on all Cardmembers.
20. 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 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.
21. 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.
22. Cardmembers hereby 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 this 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
23. 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 the merchant.
24. 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 Items on any collateral shall be for illustrative purposes only.

25. All prevailing and relevant 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>.