



Terms and Conditions for Maybank Cards Festive Campaign 2025 (“Promotion”)

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.

“Eligible Cardmember” refers to a Maybank Cardmember who is eligible to receive a Redemption Item(s).

“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.

“Promotion Period” refers to the period from 1 November 2025 to 31 December 2025 (both dates inclusive).

“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 any of the redemption items set out in Clause 2.4 below.

“Retail Transaction” refers to an approved retail payment made by the Maybank Cardmember using his/her Maybank Card, and shall exclude the Excluded Transactions.

“Excluded Transactions” refers to but are not limited to:

- (a) Payments made to government or government institutions, agencies or companies or for government or government-related 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);
- (b) Betting or gambling transactions;
- (c) Brokerage/securities transactions;

- (d) Payments to insurance companies or for insurance premiums;
- (e) All NETS and eNETS transactions;
- (f) Transactions made via AXS or SAM;
- (g) Transactions made via CardUp and iPaymy;
- (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 Maybank Cardmember;
- (i) Transactions classified under the following Merchant Category Codes ("**MCC**"):

MCC	Description
2741	Miscellaneous Publishing and Printing
2791	Typesetting, Plate Making and Related Services
2842	Specialty Cleaning, Polishing and Sanitation Preparations
4784	Tolls and Bridge Fees
4900	Utilities – Electric, Gas, Water, Sanitary
5013	Motor Vehicle Supplies and New Parts
5021	Office and Commercial Furniture
5039	Construction Materials – Not Elsewhere Classified
5046	Commercial Equipment – Not Elsewhere Classified
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5051	Metal Products Wholesalers
5065	Electrical Parts and Equipment
5072	Hardware, Equipment and Supplies
5074	Plumbing and Heating Equipment and Supplies
5085	Industrial Supplies – Not Elsewhere Classified
5099	Durable Goods – Not Elsewhere Classified
5169	Chemicals and Similar Products – Not Elsewhere Classified
5199	Non-Durable Goods – Not Elsewhere Classified
5960	Direct Marketing – Insurance Services
5962	Direct Marketing – Travel-Related Arrangement Services
5964	Direct Marketing – Catalog Merchant
5965	Direct Marketing – Combination Catalogue and Retail Merchant
5966	Direct Marketing – Outbound Telemarketing Merchant
5967	Direct Marketing – Inbound Teleservices Merchant
5968	Direct Marketing – Continuity/Subscription Merchant
5969	Direct Marketing – Other Direct Marketers – Not Elsewhere Classified

6012	Financial Institutions – Merchandise, Services, and Debt Repayment
6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (including but not limited to Cryptocurrency), Money Orders, Account Funding, Travelers Cheque, and Debt Repayment
6300	Insurance Sales, Underwriting, and Premiums
6513	Real Estate Agents and Managers
6540	Non-Financial Institutions – Stored Value Card Purchase/Load (including but not limited to Grab mobile wallet top-ups)
7375	Information Retrieval Services
7523	Parking Lots
7829	Film and Video Tape Production and Distribution
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Distance Learning Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Education Services – Not Elsewhere Classified
8398	Charitable and Social Service Organizations
8661	Religious Organizations
9211	Court Costs, including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services – Not Elsewhere Classified
9402	Postal Services – Government Only
9405	Intra-Government Transactions

- (j) 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	• OANDA ASIA PAC* • PAYPAL* BIZCONSULTA • PAYPAL* CAPITALROYA • SIMPLYGO* • SNACK BY INCOME
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• EzLink • EZLINKS.COM • EZ Link transport • EZ-LINK (IMAGINE CARD) • EZ-Link EZ-Reload (ATU) • BANC DE BINARY • BANCDEBINARY.COM • Flashpay ATU • MB * MONEYBOOKERS.COM • NETS VCASHCARD	• 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*
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- (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.

“Spend Requirement” refers to the minimum spend on Retail Transactions during the Promotion Period for the applicable Spend Tier, as set out in Clause 2.4. Maybank Cardmembers’ spend on Retail Transactions on their Maybank Card(s) during the Promotion Period will be aggregated to determine if he/she meets the Spend Requirement. For avoidance of doubt, there is no limit on the number of Retail Transactions that may be combined to meet the Spend Requirement during the Promotion Period.

“Transaction Date” refers to the date on which the relevant Retail Transaction is charged to the Maybank Card during the Promotion Period. For avoidance of doubt, Retail Transactions must be posted by 31 December 2025, 11:59pm to be counted towards the awarding of Redemption Item(s).

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 Promotion Period are eligible to participate in this Promotion except for:
- a) Maybank Cardmembers whose Accounts are terminated during the Promotion 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 For the avoidance of doubt, the following do not constitute Maybank Cardmembers for the purpose of this Promotion and are not eligible to participate in this Promotion:

- a) Holders of Business Cards, Prepaid Cards and ATM Cards; and
- b) Supplementary cardmembers. Nonetheless, Retail Transactions charged by a supplementary cardmember to a supplementary Maybank credit card shall accrue to the Maybank Cardmember's corresponding Maybank Card (and therefore count towards the Spend Requirement), 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 from participating in this Promotion.

2.3 By participating in this Promotion, Maybank Cardmembers agree to abide by the terms and conditions stated herein.

2.4 To participate in this Promotion, 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 Promotion during the Promotion Period via the TREATS SG App under Privileges > Highlights > Maybank Cards Festive Campaign Registration. Maybank Cardmembers who have successfully registered for this Promotion will receive a registration eCoupon ("Registration eCoupon") evidencing their registration for this Promotion in their TREATS SG App wallet. The Registration eCoupon will be valid throughout the Promotion Period. For avoidance of doubt, the Registration eCoupon does not constitute confirmation of eligibility to receive a Redemption Item; and
- d) be amongst the first:
 - i. 1,000 Maybank Cardmembers to charge a minimum of S\$6,000 on Retail Transactions to his/her Maybank Card(s) during the Promotion Period to redeem a The Bold 24" luggage and a S\$30 GrabGift Voucher (worth S\$275); or
 - ii. 350 Maybank Cardmembers to charge a minimum of S\$15,000 on Retail Transactions to his/her Card(s) during the Promotion Period to redeem a 24"



and 28" Samsonite luggage bundle and a S\$30 GrabGift Voucher (worth S\$1,140);

Spend Tier	Minimum Spend Requirement	Redemption Item(s)	Quantity
1	S\$6,000	The Bold 24" luggage and S\$30 GrabGift Voucher (worth S\$275)	1,000
2	S\$15,000	Samsonite 24" and 28" luggage bundle and S\$30 GrabGift Voucher (worth S\$1,140)	350

2.5 Colours of the luggage are subject to availability and non-exchangeable. No Maybank Cardmember shall in any event be permitted to receive more than one Redemption Item under this Promotion. A Maybank Cardmember that has received a Redemption Item under Spend Tier 1 will not be eligible to receive a Redemption Item under Spend Tier 2, and vice versa.

2.6 For avoidance of doubt, there is no limit on the number of Retail Transactions that may be combined to meet the Spend Requirement as set out in Clause 2.4 above.

2.7 Maybank Cardmembers who are eligible to receive a Redemption Item(s) will receive push notification sent to his/her mobile phone through the TREATS SG App to notify him/her that he/she is eligible to receive the Redemption Item and Redemption eCoupon by 6 February 2026.

2.8 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 Promotion.

3) Redemption of Redemption Item(s)

3.1 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 with an item of equal or similar value without prior notice.

3.2 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 Promotion, Maybank's decision shall be final.

- 3.3 Each redemption and/or use of a Redemption Item must be in accordance with these terms and conditions listed in the Redemption eCoupon(s) and the terms and conditions of the merchant. The Eligible Cardmember will need to collect and/or use their Redemption Item(s) in person at the redemption location during the redemption period (which will all be stated in the corresponding Redemption eCoupon), and present the Redemption eCoupon to the Merchant when collecting and/or using said Redemption Item, if and when applicable.
- 3.4 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.
- 3.5 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.
- 3.6 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.

3.7 Maybank reserves the right to charge the full cost or retail value (at Maybank's sole discretion) of the Redemption Item or deduct it from any account the Maybank Cardmember holds with Maybank in the event:

- a) any transaction counted towards the Spend Requirement and/or for which Redemption Item was awarded is (in full or in part) invalid, cancelled or reversed (in full or in part) by any party for any reason;
- b) any transaction counted towards the Spend Requirement and/or for which Redemption Item was awarded is (in full or in part) found to be used for other Maybank promotions or found to be a transaction that should not be counted towards the Spend Requirement and/or as a Retail Transaction;
- c) the Maybank Cardmember's Account is closed, suspended or not in good standing at any point during the Promotion Period and/or within six (6) months from the date the Eligible Cardmember receives the Redemption Item(s);
- d) the Maybank Cardmember is not entitled to the Redemption Item for any reason whatsoever; or
- e) it is determined by Maybank that the Maybank Cardmember has breached one or more of the terms and conditions of this Promotion.

3.8 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.

3.9 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) General

4.1 The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated. In the event that you have registered for this Promotion and Maybank World Mastercard Golf Tournament May 2026 Promotion ("**MWM Golf Tournament Promotion**") (regardless of which one is registered first), you will be automatically de-registered from this Promotion without any notice, and registered (or remain registered) as a participant of the MWM Golf Tournament Promotion.

- 4.2 Maybank Cardmembers authorise Maybank to disclose and publish their names and other particulars in the event that he/she is eligible to receive Redemption Item in accordance with applicable laws without prior notice. Maybank Cardmembers also authorise Maybank to collect, use and share their personal data with the Merchant(s) or such third party which Maybank may in its reasonable discretion deem necessary for the Promotion or to facilitate the redemption and/or credit of the Redemption Item 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.
- 4.3 Maybank shall have the sole and absolute discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
- 4.4 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 Promotion 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.
- 4.5 Maybank's decision on all matters relating to the Promotion (including without limitation the awarding of the Redemption Items) shall be final, conclusive and binding on all participants.
- 4.6 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.
- 4.7 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 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.

4.8 These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

4.9 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.

4.10 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>.