



Terms and Conditions for Maybank Horizon Visa Signature – Up to 8X TREATS Points in 8 Asian Countries (“Promotion”)

1. This Promotion is valid from 1 November 2026 to 31 January 2027 (both dates inclusive) or such date(s) as determined by Maybank Singapore Limited (“**Maybank**”) in its absolute discretion and shall form part of the TREATS Points Rewards Programme define in the Master Terms. (“**Promotion Period**”)
2. These terms and conditions supplement Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme Terms and Conditions (“**Master Terms**”) and shall be read together with the Master Terms. Capitalised terms used herein shall, unless otherwise defined or the context otherwise requires, have the meaning given to such terms in Master Terms. For full details of the Master Terms, please visit <https://maybank.sg/hvs>. Under the terms herein, “**Card**” refers to Maybank Horizon Visa Signature Card.
3. Maybank Horizon Visa Signature Cardmembers (“**Eligible Cardmembers**”) may participate in this Promotion in accordance with the Master Terms and these supplemental terms and conditions.
4. To participate in this promotion, Eligible Cardmembers will be required to spend at least S\$800 in a calendar month to be awarded with a total of 8X TREATS Points on Foreign Spend in Asia (as defined below).
5. “**Foreign Spend in Asia**” means any Card retail transaction(s) posted in the following currencies, within the Promotion Period:
 - Malaysian Ringgit (MYR)
 - Indonesian Rupiah (IDR)
 - Thai Baht (THB)
 - Hong Kong Dollar (HKD)
 - New Taiwan Dollar (TWD)
 - Chinese Yuan Renminbi (RMB)
 - South Korean Won (KRW)
 - Japanese Yen (JPY)
6. For avoidance of doubt, 8X TREATS Points awarded under this Promotion consist of:
 - 3X TREATS Points awarded to Cardmembers under the TREATS Points Programme;
 - 4X bonus TREATS Points awarded for the Foreign Spend (defined in Clause 1 of the Master Terms) when the minimum spend of S\$800 is met; and
 - 1X additional bonus TREATS Point awarded for Foreign Spend in Asia during the Promotion Period.
7. The transactions set out in Clause 2.2 of the general Terms and Conditions Governing TREATS Points Rewards Programme and Clause 2 of the Maybank Horizon Visa Signature Card TREATS Points Programme Terms and Conditions will be excluded and will not be counted towards the minimum spend and the issuance of TREATS Points.



8. TREATS Points earned by the Supplementary Cardmember will automatically be combined and credited to the Card account of the Principal Cardmember.
9. 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 Eligible 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.
10. TREATS Points (which can be converted at a rate of 1 TREATS Point to 0.4 miles under the Maybank Frequent Flyer Programme) will be awarded to the Eligible Cardmember based on the retail transactions charged to the Card on a "per transaction" basis, rounded down to the nearest S\$5.
11. TREATS Points earned under this Promotion are not transferable and/or exchangeable for other goods and services, other than those determined by Maybank.
12. Maybank's decision on all matters relating to all promotions or programmes herein shall be final, binding and conclusive on all Eligible Cardmembers and any other person.
13. 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 any promotion or programme at any time without prior notice or liability to any person.
14. Eligible Cardmembers 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 any promotion or programme herein, 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
15. The terms and conditions governing Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme, TREATS Points Rewards Programme, Maybank TREATS Mobile App and Eligible Cardmember's Card account shall apply. Please visit www.maybank2u.com.sg for more information.