Terms and Conditions Governing the Maybank TREATS Fair 2026 Rewards Promotion (with TREATS Points + Cash) ("Promotion")

1. This Promotion is valid from 22 October to 8 November 2026 ("**Promotion Period**"), both dates inclusive, unless otherwise stated by Maybank, and only applies to principal Cardmembers (each a "**Cardmember**") who hold a Maybank Credit Card or Debit Card ("**Card**").

2. **Reward**

2.1. The reward items available for redemption under this Promotion("**Rewards**") are set out in the table below:

Reward Items	TP + Cash Required
Dyson Spot+Scrub™ Ai robot vacuum cleaner - Cash Top-up	15,000 TP + S$979
DJI Osmo Pocket 3 - Cash Top-up	15,000 TP + S$391
MORNING Coffee Machine - Cash Top-up	15,000 TP + S$304
Dyson Airwrap i.d.™ multi-styler and dryer - Cash Top-up	15,000 TP + S$647
Bose QuietComfort Ultra Headphone (2nd Gen) - Cash Top-up	15,000 TP + S$412

3. **Requests to redeem Reward(s)**

3.1 A Cardmember may redeem a Reward with a combination of TREAT POINTS ("**TP**") and cash, in the manner set out in Clause 2.1 above.

3.2 The cash required to redeem the Reward will be charged to the Cardmember's Card Account provided that the Card Account has recorded at least one (1) spend transaction since 1 June 2026 ("**Active Card**"). Maybank will charge the required cash amount to the Active Card by 23 November 2026.

3.3 If a Cardmember has more than one Active Card, Maybank will charge the cash required to redeem the Reward to any of the Cardmember's Active Cards at Maybank's discretion. If a Cardmember does not have any Active Card, he/she will not be able to redeem the Reward.

3.4 If the Cardmember does not have an Active Card and sufficient TP to complete the redemption, the redemption will be cancelled and his/her TP (if already deducted) will be reinstated to him/her.

3.5 All requests to redeem the Reward are subject to (i) availability of the Reward, (ii) the Cardmember having sufficient TP; and (iii) the Cardmember having an Active Card to which the required cash may be charged and Maybank successfully charging the cash required to the Cardmember's Active Card.

3.6 Subject to the terms and conditions of this Promotion, there is no limit on the number of Rewards that a Cardmember may redeem under this Promotion.

3.7 All requests to redeem the Reward must be made by the Cardmember via Maybank TREATS SG App during the Promotion Period.

3.8 After successful deduction of TP and the cash required to redeem the Reward from a Cardmember's Active Card, Maybank will issue to the Cardmember an eCoupon to redeem the Reward ("**eCoupon**") via the Maybank TREATS Sg App by 25 November 2026.

3.9 Except for issuing the eCoupon(s) to Cardmembers who have successfully redeemed the Reward, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.

3.10 Cancellation of redemption requests by the Cardmember will not be accepted once the redemption has been processed (i.e. when TP and/or cash has been utilized or charged to the Active Card).

3.11 Any amount charged to Cardmember's Card(s) for redeeming the Reward under this Promotion is solely for the purpose of the redemption of the Reward, and will not constitute any spend or be counted for the awarding of any cashback, TREATS Points or gifts under any Maybank's promotions or campaigns for cards.

4. Redemption of Reward(s)

4.1 The Cardmember shall redeem the Reward by presenting the eCoupon to the Merchant in person, in accordance with the terms and conditions stated on the eCoupon.

4.2 Each redemption of the Reward(s) must be in accordance with these terms and conditions, the eCoupon(s) and the terms and conditions of the Merchant.

4.3 eCoupon will cease to be valid after the date of expiry as indicated on the eCoupon. There shall be no extension of the expiry date. In particular, Maybank will not accede to requests to revalidate or extend the expiry date of eCoupons by Cardmembers whose Card Account has been closed or terminated by the Cardmember or Maybank, or whose Card Account has been suspended, blacklisted or tagged as deceased by Maybank.

4.4 Redeemed Rewards cannot be returned or exchanged for other Rewards and are not refundable for cash, credit or TP under any circumstance whatsoever. Without prejudice to the aforesaid, if Maybank in its sole discretion agrees to allow any of the foregoing, Maybank shall be entitled to charge the Cardmember such fee as Maybank deems fit.

4.5 Cardmembers shall accept the Rewards "as is". Cardmembers are advised to examine all Rewards upon collection and to reject any damaged or defective goods immediately at the participating merchant's outlet or at any other venue at which the redemption is made. Maybank is not the supplier of the Rewards or any related services and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Rewards or related services and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non- performance or defects in the Rewards. Maybank is not an agent of the merchant. Any dispute over the Rewards, product quality and/or services by a merchant should be resolved directly with the merchant.

4.6 Lost, misplaced, stolen, defaced, damaged, misused or wrong-used eCoupons will not be replaced.

4.7 If Maybank at its sole discretion decides to replace any lost, misplaced, stolen, defaced, damaged, misused or wrongly-used eCoupon, Maybank reserves the right to charge the full cost or retail value of the Reward to the Cardmember's Card Account or deduct it from any account the Cardmember holds with Maybank accordingly if the allegedly lost, misplaced, stolen, defaced,

damaged, misused or wrongly-used eCoupon is utilised howsoever or for any reason.

4.8 Maybank reserves the right to charge the full cost or retail value of a Reward to the Cardmember's Card Account or deduct it from any account the Cardmember holds with Maybank if it is determined by Maybank that (i) the Cardmember is not entitled to the TPs used to redeem the Reward, (ii) the Cardmember is not entitled to Reward for any reason whatsoever; or (iii) the Cardmember has breached any terms and conditions of the applicable Card, the TREATS Points Rewards Programme or this Promotion.

5. General

5.1 In the event that the TPs are over-utilised or incorrectly utilised by a Cardmember, or in the event that there is a negative balance of TPs after a deduction is made by Maybank for whatever reason, Maybank shall have the right to chargeback the value of the TPs in question to the Cardmember. The value of the TPs shall be determined by Maybank in its sole discretion.

5.2 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 shall be final, conclusive and binding on all Cardmembers.

5.3 Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages 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 eCoupon and/or redemption or consumption of any Rewards and/or any 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 and/or for any other reasons.

5.4 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.

5.5 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.

5.6 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 Rewards on any collateral shall be for illustrative purposes only.

5.7 In addition to these terms and conditions, all Cardmembers are subject to the terms and conditions governing the use of their Card, the Maybank Year-long TREATS Points Rewards Programme General Terms and Conditions, the Maybank TREATS Mobile App Terms and Conditions, and any other terms and conditions governing the use of other facilities or benefits granted by Maybank to the Cardmember. In the event of any inconsistency between these terms and conditions and the Maybank Year-long TREATS Points Rewards Programme General Terms and Conditions, these terms and conditions shall prevail.