



Terms and Conditions for Maybank 8% Cashback When You Spend in Malaysia Promotion (“Promotion”)

1. This Promotion is only available to principal Maybank Credit and/or Debit cardmembers (“Cardmembers”) from 29 April 2023 to 31 May 2023 (“Promotion Period”).
2. The required minimum amount on eligible retail transactions must be charged to a Singapore-issued personal Maybank Credit or Debit Card (“Card”) in Malaysian Ringgit during the Promotion Period in accordance with these terms and conditions in order to be eligible for the 8% cashback (“Cashback”) under this Promotion.
3. To be eligible to receive the Cashback, Cardmembers must during the Promotion Period fulfill both the following requirements:
 - a) Be amongst the first 500 Cardmembers to charge a minimum of the equivalent of S\$300 in Malaysian Ringgit (“Required Amount”) on eligible retail transactions on his/her Card during the Promotion Period; and
 - b) Register for the Promotion via the Maybank TREATS SG Mobile App (“TREATS Mobile App”) under Privileges > Highlights > 8% Cashback When You Spend in Malaysia Registration. Cardmembers who successfully register for this Promotion will receive an eCoupon evidencing their registration for this Promotion in their TREATS Mobile App wallet. Such eCoupon will be valid throughout the Promotion Period. For avoidance of doubt, the eCoupon does not constitute confirmation of eligibility for the Cashback.
4. The maximum cashback that a Cardmember can receive under this Promotion is capped at S\$50 regardless of the number of Cards held by the Cardmember or the amount charged by the Cardmember to his/her Card(s).
5. There is no limit on the number of Card eligible retail transactions that may be combined to meet the Required Amount during the Promotion Period. Subject to the other restrictions as set out in these terms and conditions, Card eligible retail 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 towards the Required Amount.
6. At the end of the Promotion Period, Maybank will compile a list of Cardmembers who have fulfilled the requirements set out in Clause 3 above and allocate the Cashback to the first 500 Cardmembers in the order which they met the Required Amount (“Eligible Cardmembers”).
7. Eligible Cardmembers will be informed via the TREATS Mobile App that they are eligible to receive the Cashback latest by 30 June 2023. 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.

8. The Cashback will be automatically credited to the Eligible Cardmember's Card account by 30 June 2023.
9. The Cashback earned can only be used to settle Card transaction incurred on the Eligible Cardmember's own Card.
10. Cashback is computed on the total sum of eligible retail transactions in Malaysian Ringgit charged to the Card during the Promotion Period based on the Singapore Dollar amount billed to the Eligible Cardmember.
11. All NETS and eNETS transactions on a Card will not be taken into account as eligible retail transactions counting towards the Required Amount.
12. The transactions charged to the Card which will not be taken into account as eligible retail transaction counting towards the Required Amount includes (but not limited to):
 - a) 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)
 - b) Betting or gambling transactions;
 - c) Brokerage/securities transactions;
 - d) Payments to insurance companies
 - 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):

• 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)
- EZ-Link EZ-Reload (ATU)
- BANC DE BINARY
- BANCDEBINARY.COM
- Flashpay ATU
- MB * MONEYBOOKERS.COM
- NETS VCASHCARD
- TRANSIT*
- TRANSITLINK*
- TRANSIT LINK*
- WWW.IGMARKETS.COM.SG
- WWW.PLUS500.CO.UK
- WWW.MYEZLINK.COM.SG
- YOUTRIP*

- i) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature; and
 - j) Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be counted towards the Required Amount.
13. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and/or vouchers, unless otherwise stated. Notwithstanding the above, the eligible retail transactions that count towards the Required Amount under the Promotion may also be qualified to earn chances for the Mid-Year Lucky Draw Campaign 2023.
14. Cashback is not transferable, so any accumulated cashback will be forfeited if the Card account is terminated for whatever reason, whether by the Cardmember or otherwise. Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) will not be eligible for earning cashback and will not be taken into account to determine if the Required Spend has been met.
15. Maybank reserves the right to reverse, restructure, and/or forfeit the Cashback awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the event:
- a) any transaction counted towards the Required Amount (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 towards the Required Amount (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 towards the Required Amount;
 - c) the Cardmember's Card Account is closed, suspended or not in good standing at any point during the Promotion Period or before the Cashback is credited;
 - d) the Cardmember is not entitled to the Cashback for any reason whatsoever; or
 - e) it is determined by Maybank that the Cardmember has breached one or more of the terms and conditions of this Promotion.
16. Maybank reserves the right to replace, exchange, vary or substitute the Cashback at its sole discretion without prior notice or liability to any person.



17. 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 Cashback) shall be final, conclusive and binding on all Cardmembers.
18. 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, any incorrect cashback being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever and/or transactions which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
19. 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.
20. 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.
21. All prevailing and relevant Card terms and condition 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>.