



## **General Terms and Conditions**

1. All payments must be made with a Maybank Family & Friends Card ("Card").
2. Maybank makes no representation as to the quality of the goods and services provided under the various promotions.
3. 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 at any time without prior notice or liability to any person.
4. The general Terms and Conditions governing the Cardmember's Card Account shall apply.

## **Family & Friends Card Cash Rebate Programme Terms and Conditions**

1. The selected cash rebate merchants ("Selected Merchants") are valid from 1 January 2018 to 31 December 2018, unless otherwise stated.
2. To receive the full 5% cash rebate ("5% Rebate") for any calendar month: (a) transactions must be charged to a Card at the Selected Merchants; and (b) Cardmembers must charge at least an aggregate amount of S\$500 within the calendar month ("Minimum Spend").
3. The full 5% Rebate that Cardmembers may be eligible to receive is made up of: (a) 0.3% base cash rebate; and (b) additional 4.7% cash rebates on Selected Merchants.
4. To receive the full 8% cash rebate ("8% Rebate") for any calendar month, valid until 31 December 2018: (a) transactions must be charged to a Card at the Selected Merchants; and (b) Cardmembers must charge at least an aggregate amount of S\$1,000 within the calendar month ("Minimum Spend").
5. The full 8% Rebate that Cardmembers may be eligible to receive is made up of: (a) 5% Rebate; and (b) additional 3% cash rebate on Selected Merchants.
6. For the avoidance of doubt, if Cardmembers do not meet the Minimum Spend required, such Cardmembers will only receive 0.3% base cash rebate in any relevant calendar month.
7. Maybank will use the date on which the transaction is posted to the Cardmember's Card Account to calculate the Minimum Spend amount, unless the transaction is excluded by Maybank in its absolute discretion. Transactions made within the calendar month but are posted late will be considered for the following month's Minimum Spend.
8. Card transactions made by Supplementary Cardmembers will be taken into consideration when computing the Minimum Spend and cash rebates earned from transactions charged to the Supplementary Card will be awarded to the Principal Cardmember's Card account.
9. For instalment payment transactions, the cash rebate will be calculated based on the monthly instalment amount.
10. 5% Rebate or 8% Rebate will automatically be credited into the eligible Cardmember's account if the Selected Merchant's outlet, where the required transaction is made, is on record with Maybank. In the event the outlet is not on record with Maybank, the cash rebate will only be credited once Maybank is informed of the new outlet and has updated its records accordingly.

11. Cash rebates will not be awarded to any transactions that Maybank deem to be corporate/commercial transactions.
12. Cash rebates are computed based on 2 decimal places per transaction without any rounding.
13. The maximum cash rebate that a Cardmember can receive under the 5% Rebate and 8% Rebate schemes in any calendar year is S\$600.
14. Once the S\$600 cash rebate cap is reached, Cardmembers will continue to earn cash rebates at the prevailing basic rate of 0.3%.
15. All cash rebates are credited to the Card account by the next Card statement or at a date to be determined by Maybank and computed based on the date which the transaction is posted by the merchant. Cash rebates are not transferable, so if Cardmember terminates the Card Account, any accumulated cash rebates will be forfeited. Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) will not be taken into account in the cash rebate calculations.
16. Maybank reserves the right to reverse and/or restructure the cash rebates awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the following events: (a) a Card transaction (in full or in part) is cancelled or reversed by any party for any reason; (b) the cash rebates awarded to a Cardmember exceeds the specified cap; or (c) or it is determined by Maybank that the Cardmember has breached one of the terms stated herein.
17. Maybank's decision on all matters relating to the Cash Rebate Programme shall be final, conclusive and binding on all Cardmembers and any other person. Maybank has the sole discretion to exclude any person from participating in the Cash Rebate Programme without any obligation to furnish any notice and/or reason.
18. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any Cardmember or any person for any loss, liability, expense, damage and/or injury whatsoever or howsoever incurred or sustained by the Cardmember or any person by reason of, arising from or in connection with the Cash Rebate Programme, any incorrect cash rebates being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction) and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.
19. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Cash Rebate Programme, these terms and conditions shall prevail.