

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

1. The eligible cash rebate categories “Eligible Categories” stated below are valid from 1 September 2019:

Eligible Categories	Description
Groceries	NTUC Fairprice/Finest/X-tra, Cold Storage, Market Place, Jasons, Giant, Sheng Siong, RedMart, Honestbee and all other groceries stores and supermarkets in Singapore and Malaysia
Transport	Petrol stations, Contactless Bus and train rides, Limousines, Taxi, Grab/GOJEK rides and/or other passenger transportation services in Singapore and Malaysia
Dining	Restaurants in Singapore and Malaysia
Learning & Retail	POPULAR, Toys ‘R’ Us and Yamaha Music in Singapore
Data Communication & Online TV Streaming	StarHub, Singtel, M1 Limited, Circles.Life, MyRepublic, Netflix and/or other telecommunication, pay television, cable and radio services in Singapore

2. Groceries transactions must be charged at Groceries stores and Supermarkets in Singapore dollars or Ringgit, classified under Merchant Category Code (“MCC”) 5411 (“Eligible Groceries Merchants”).
3. Transport transactions refers to Petrol stations, Contactless Bus and train rides, Limousines, Taxi, Grab/GOJEK rides and/or other passenger transportation services transactions charged in Singapore dollars or Ringgit, classified under MCC 4111, MCC 4121, MCC 4789, MCC 5541 and MCC 5542 (“Eligible Transport Merchants”).
4. Dining transactions must be charged at Eating Places and Restaurants in Singapore dollars or Ringgit, classified under MCC 5812 (“Eligible Dining Merchants”). Transactions made at restaurants located in a hotel which are classified under the hotel’s name and MCC will not be eligible.
5. Learning & Retail transactions refers to transactions made at POPULAR, Toy ‘R’ Us and Yamaha Music outlets in Singapore dollars (“Eligible Learning & Retail Merchants”). Payment for course fees under Yamaha Music will not be eligible.
6. Data Communication & Online TV Streaming transactions refers to StarHub, Singtel, M1 Limited, Circles.Life, MyRepublic, Netflix and/or other telecommunication, pay television,

cable and radio services charged in Singapore dollars, classified under MCC 4812, MCC 4814 and MCC 4899 (“Eligible Data Communication & Online TV Streaming Merchants”).

7. For avoidance of doubt, any transaction charged at groceries, transport, dining, learning & retail, data communication & online TV streaming merchants that are not classified under the merchant category codes stated herein shall not be eligible.
8. To receive the full 5% cash rebate (“5% Rebate”) for any calendar month: (a) transactions must be charged to a Maybank Family & Friends Card (“Card”) at the Selected Merchants; and (b) Cardmembers must charge at least an aggregate amount of S\$500 within the calendar month (“Minimum Spend”).
9. To receive the full 8% cash rebate (“8% 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\$800 within the calendar month (“Minimum Spend”).
10. 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.
11. The maximum cash rebate that a Cardmember can receive under the 5% Rebate and 8% Rebate programme is S\$80 per calendar month.
12. Once the S\$80 cash rebate cap is reached, Cardmembers will continue to earn cash rebates at the prevailing basic rate of 0.3%.
13. 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.
14. 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.
15. 5% and 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 for subsequent transaction(s) once Maybank is informed of the new outlet and has updated its records accordingly.
16. Cash rebates will not be awarded to any transactions that Maybank deem to be corporate/commercial transactions.
17. Cash rebates are computed based on 2 decimal places per transaction without any rounding.

18. 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.
19. 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 Card transaction (in full or in part) is cancelled or reversed by any party for any reason;
  - 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.
20. 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.
21. The following transactions will be excluded from accumulation towards minimum spend and Cash Rebate issuance:
- Payments made to government 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)
  - Betting or gambling transactions
  - Brokerage/securities transactions
  - Payment to insurance
  - Transactions made via AXS and SAM
  - FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, Interest charges, any other miscellaneous charges charged by the Cardmember, or payment of funds to prepaid accounts listed below. The following examples are not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party:
 

<ul style="list-style-type: none"> <li>• EZ LINK PTE LTD (FEVO)</li> <li>• EZ Link</li> <li>• EZ-LINK*</li> <li>• EZLINK</li> <li>• EZ-Link</li> <li>• EzLink</li> <li>• EZLINKS.COM</li> <li>• EZ Link transport</li> <li>• EZ-LINK (IMAGINE CARD)</li> <li>• EZ-Link EZ-Reload (ATU)</li> <li>• BANC DE BINARY</li> <li>• BANCDEBINARY.COM</li> <li>• Flashpay ATU</li> <li>• MB * MONEYBOOKERS.COM</li> </ul>	<ul style="list-style-type: none"> <li>• NETS VCASHCARD</li> <li>• OANDA ASIA PAC*</li> <li>• PAYPAL* BIZCONSULTA</li> <li>• PAYPAL* CAPITALROYA</li> <li>• SKR*Skrill.com</li> <li>• SKR*xglobalmarkets.com*</li> <li>• SKYFX.COM*</li> <li>• TRANSIT*</li> <li>• TRANSITLINK*</li> <li>• TRANSIT LINK*</li> <li>• WWW.IGMARKETS.COM.SG</li> <li>• WWW.PLUS500.CO.UK</li> <li>• WWW.MYEZLINK.COM.SG</li> <li>• YOUTRIP*</li> </ul>
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22. 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.
23. 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 this programme at any time without prior notice or liability to any person.
24. 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.