

TREATS Points Rewards Programme 2018 General Terms and Conditions

1. Validity of TREATS Points Rewards Programme 2018

- 1.1 This programme is valid till 31 December 2018, unless otherwise stated by Maybank.
- 1.2 TREATS Points earned can only be redeemed by the Principal Cardmember (“Cardmember” or “Principal Cardmember”) for rewards offered by Maybank under this programme (“Rewards”).

2. Issuance and Redemption of TREATS Points

- 2.1 Eligible Credit Cardmembers will be awarded 1 TREATS Point for every retail dollar charged to their Maybank Credit Card issued to the Cardmember. Eligible Debit Cardmembers will be awarded 1 TREATS Point for every S\$5 retail transaction charged to the Maybank Debit Card issued to the Cardmember.
- 2.2 The following transactions are excluded from the awarding of TREATS Points:
 - a) Cash Advances
 - b) FlexiCash
 - c) FlexiPay
 - d) Fund Transfer
 - e) 0% Interest Instalment Plans
 - f) Annual fees
 - g) Interest charges
 - h) Late payment charges
 - i) Finance charges
 - j) Other miscellaneous fees & charges
 - k) AXS and SAM transactions
 - l) Skrill transactions
- 2.3 In addition to the list stated in clause 2.2, TREATS Points will not be awarded for amounts that exceed the Credit Limit granted to the Cardmember.
- 2.4 TREATS Points earned by an eligible Supplementary Cardmember will be credited to the Card Account of the Principal Cardmember and may be used by the Principal Cardmember for the redemption of Rewards.
- 2.5 Subject to clause 2.1 and clause 2.2, purchases made with the Card which have not been posted to the Cardmember’s Card Account shall not be included for the purpose of computation of the TREATS Points to be awarded.
- 2.6 Maybank reserves the right to revoke, deduct and/or recompute any TREATS Points awarded in the event that there is no Card Transaction, or the Card Transaction is cancelled or reversed at any time by any party for any reason, or if the Cardmember fails to effect due payment for the Card Transaction or for any other reason as Maybank may determine at its discretion.
- 2.7 TREATS Points accumulated shall expire on the expiry date indicated in the monthly Card Account Statement, Maybank’s website and the TREATS Points redemption portal, whichever has the latest publication date. If there is any inconsistency between the aforementioned modes of publication, the Cardmember should seek clarification from Maybank directly. Any TREATS Points not utilised by the expiry date will be forfeited.

For Cardmembers not enrolled into the Rewards Infinite programme, TREATS Points earned from 1 September 2016 onwards will expire one year from the quarterly period in which they were earned.

For Visa Infinite, World MasterCard, Catholic High Alumni Platinum Associates Cardmembers and Cardmembers enrolled into the Rewards Infinite programme TREATS Points do not expire as long as the Cardmember maintains the Rewards Infinite membership.

- 2.8 Eligible Cardmembers can accumulate up to a maximum of 1,000,000 TREATS Points. Maybank reserves the right to forfeit any TREATS Points earned in excess of the aforesaid amount without notice or liability to any person. Any TREATS Points earned by Cardmembers from their Maybank Credit/Debit Cards will be automatically combined and credited to the Principal Cardmember's Card Account.
- 2.9 TREATS Points that have expired cannot be reinstated.
- 2.10 All redemption request forms must be signed by the Principal Cardmember.
- 2.11 All redemption requests are subject to the availability of the Reward and provided that the Principal Cardmember has sufficient TREATS Points for the Reward requested, Maybank will issue a letter for redemption ("Redemption Letter(s)") and/or redemption voucher ("Voucher(s)"). Please allow at least 14 business days for processing of the redemption requests.
- 2.12 The Redemption Letter(s) and/or Voucher(s) will be sent to the Principal Cardmember's latest billing address which is on record with Maybank.
- 2.13 Lost, misplaced or damaged Maybank Redemption Letter(s) and/or Voucher(s) will not be replaced. TREATS Points redeemed or purported to be redeemed in any request form cannot be refunded or transferred back to the Card Account.
- 2.14 Cancellation of redemption requests by the Cardmember will not be accepted once the redemption has been processed i.e. when TREATS Points and/or cash have been deducted from the Card Account.
- 2.15 Redemption Letter(s) cease to be valid after the date of expiry indicated on the Redemption Letter. There shall be no extension of dates.
- 3. Eligibility**
- 3.1 The rights of the Cardmember to redeem the Rewards shall be automatically forfeited if the Card is suspended and/or terminated whether voluntarily or involuntarily. All TREATS Points will be forfeited automatically when a Cardmember closes their Card Account with Maybank.
- 3.2 A Cardmember shall be entitled to participate in the TREATS Points Rewards Programme if his/her Card Account is in good standing, determined by Maybank in its sole discretion.
- 3.3 All Cardmembers who hold a Maybank (Personal) Credit/Debit Card issued in Singapore, are automatically enrolled into the programme, except Maybank Family & Friends Platinum MasterCard, Maybank Family & Friends World MasterCard, Maybank Platinum Visa and Maybank eVibes Cardmembers who are not eligible to participate in the programme, unless otherwise stated in promotions or programmes offered by Maybank.
- 3.4 Upon using a Card the Cardmember agrees to be bound by the terms and conditions stated herein and any amendment made thereto.
- 4. Redemption of TREATS Voucher and/or Merchant Voucher**
- 4.1 Voucher(s) can be combined for use unless otherwise stated.
- 4.2 Voucher(s) is only accepted at participating merchant's outlet(s).
- 4.3 Voucher(s) can be used in conjunction with Maybank TREATS discounts and privileges at selected merchant's outlet, unless otherwise stated.

- 4.4 When Voucher(s) is used in conjunction with TREATS discounts, the discounts only apply to the balance amount of the bill after the total value of the Voucher(s) is deducted.
 - 4.5 Redemption of Voucher(s) is subject to the terms and conditions imposed by the participating merchant's outlet.
 - 4.6 Voucher(s) and Maybank Credit/Debit Card must be presented in person during payment/redemption.
 - 4.7 Voucher(s) is neither refundable nor exchangeable for cash/credit. Voucher(s) is not transferrable. Unused balances will not be refunded.
 - 4.8 For purchases exceeding the value of the Voucher(s), the Cardmember must charge the difference to his/her Maybank Credit/Debit Card.
 - 4.9 Issuance of Voucher(s) does not constitute any reservation at any participating merchant's outlet. The Cardmember is responsible for making all reservations and notifying the merchant's outlet of the Voucher(s) he/she is going to redeem.
 - 4.10 Voucher(s) must be redeemed on or before the date of expiry indicated on the Voucher(s). There shall be no extension of dates.
 - 4.11 Maybank is not obliged to replace any lost, defaced, damaged or stolen Voucher(s).
 - 4.12 Maybank reserves the right to charge Cardmember the value of Voucher(s) accordingly should the lost Voucher(s) be found and utilised by the Cardmember.
 - 4.13 Maybank reserves the right to vary the TREATS Points Rewards Programme and to amend any terms and conditions herein at any time without prior notice.
- 5. Item Redemption**
- 5.1 All Rewards are subject to availability and are redeemable on a first-come, first-served basis. Maybank reserves the right in its absolute discretion to cancel, change, substitute or remove the Rewards or make amendments to, change or substitute the conditions relating to the Rewards at any time with or without prior notice to the Cardmember.
 - 5.2 Redeemed Rewards cannot be returned or exchanged for other Rewards and are not refundable for cash, credit or TREATS Points 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.
 - 5.3 Merchants are not obliged to reserve stock or goods for Cardmembers and neither Maybank nor its merchants shall be liable or responsible in the event of any shortage of stocks.
 - 5.4 Redemptions can only be made within the redemption hours indicated (1) on the Redemption Letter(s); or (2) by Maybank; or (3) by the merchant at the respective outlets. Cardmembers shall adhere strictly to the stipulated redemption hours, failing which, redemptions will not be entertained.
 - 5.5 Redemptions of Rewards are subject to the individual merchant's terms and conditions.
 - 5.6 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.
 - 5.7 In the event of any defect or damage in mechanical and/or electrical goods, the Cardmember shall contact and liaise directly with the merchant or manufacturer. For the avoidance of doubt, Maybank shall not be liable to the Cardmember in any way for any such event. Maybank

makes no representation or warranty on the description, condition, quality, fitness or suitability for any purpose of the goods / items redeemed, whether implied or express, under the Consumer Protection (Fair Trading) Act (Cap. 52A), Sale of Goods Act (Cap. 393), Supply of Goods Act (Cap. 394), Hire Purchase Act (Cap. 125) or any other written law or common law. The Cardmember acknowledges and agrees that the contract for the sale or supply of the goods / items is made solely between the Cardmember and the merchant. The Cardmember agrees to hold Maybank harmless and free from all liabilities, loss, damages and costs arising from any defect or non-conformity of the goods / items redeemed, and the Cardmember shall look to the merchant or manufacturer directly for any claim or recourse arising from or in connection with any such defect or non-conformity of the goods / items redeemed.

- 5.8 Maybank 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 the redemption of any services or facilities of any merchants or retailers or for any other reasons.
- 5.9 Any disputes concerning any Rewards shall be between the Cardmember and the merchant or manufacturer of such Rewards. The Cardmember shall not involve Maybank in any such disputes.

6. Auto Cash Credit Programme (“ACC Programme”)

- 6.1 If a Visa Infinite Card, World MasterCard, Visa Signature or a Platinum Cardmember (excluding Maybank Family & Friends Platinum MasterCard, Maybank Family & Friends World MasterCard, Maybank Platinum Visa and Maybank eVibes Cardmembers) participates in the ACC Programme then in addition and without prejudice to the other terms and conditions stated herein the provisions of this clause 6 shall apply.
- 6.2 To participate in the ACC Programme, a Cardmember must successfully enrol in the ACC Programme by completing the Auto Cash Credit enrolment form.
- 6.3 The ACC Programme enables the Cardmember to automatically convert their TREATS Points to SGD cash which will be credited to the Principal Cardmember’s Credit or Debit Card Account, as determined solely by Maybank. For the avoidance of doubt, crediting to other accounts with Maybank or receipt of cash over the counter is not allowed.
- 6.4 Conversion of TREATS Points under the ACC Programme must be in multiples of 17,000 TREATS Points or such other multiples as Maybank may determine from time to time in its sole and absolute discretion.
- 6.5 The Cardmember is responsible for providing the accurate and valid card account number of such account.
- 6.6 Once the Cardmember successfully enrolls into the ACC Programme and the crediting transaction has been approved by Maybank, no cancellation or reversal of transaction or exchange of TREATS Points up to the amount credited for such redemption or for any other redemption items will be allowed.
- 6.7 The Cardmember understands and agrees that the conversion and crediting (of Cash dollars) process will be performed on a monthly basis on the first business day of each month. Notwithstanding anything stated herein, Maybank shall not be liable for any delay in processing for any reason whatsoever (including without limitation, delay due to incorrect information in the system or due to system constraints and errors).
- 6.8 Each successful conversion of TREATS Points to a cash rebate will be reflected in the Principal Cardmember’s Card Account Statement.

- 7. Best Petrol Cash Credit (“BPDS Cash Credit”)**
- 7.1 The BPDS Cash Credit programme is valid till 31 December 2018 unless otherwise stated by Maybank.
- 7.2 If a Principal Cardmember applies for BPDS Cash Credit then in addition and without prejudice to the other terms and conditions stated herein the provisions of this clause 7 shall apply.
- 7.3 BPDS Cash Credit is only available to Maybank Visa Infinite and Maybank World MasterCard (excluding Maybank Family & Friends World MasterCard) Cardmembers, unless otherwise stated.
- 7.4 BPDS Cash Credit enables the Cardmember to automatically convert his/her TREATS Points to SGD cash which will be used to offset the amount outstanding on the Cardmember’s Best Petrol & Diesel Supply bi-weekly invoice.
- 7.5 To convert TREATS Points to BPDS Cash Credit, Cardmembers must have successfully applied and linked their Best Petrol & Diesel Supply Pte Ltd’s invoice to their eligible Maybank Credit Card Account.
- 7.6 An acknowledgement letter will be sent to inform the Principal Cardmember that the conversion request has been received and will be processed. The Cardmember may then validate with their Best Petrol & Diesel Supply’s invoice on the redemption.
- 7.7 Subject to clause 2.6, no cancellations, request to exchange the redemption of BPDS Cash Credits to other redemption items will be entertained once a conversion request has been submitted to Maybank.
- 7.8 The Cardmember acknowledges that the transfer process will take 24 business days (excluding Saturdays, Sundays and Public Holidays) and no urgent requests will be entertained by Maybank. Notwithstanding anything stated herein, Maybank will not be liable for any delay in the transfer process for any reason whatsoever.
- 7.9 Maybank will not be responsible for any fraud, delay in transfer process and/or unsuccessful transfer. In the case where there is an unsuccessful transfer, Maybank will refund the TREATS Points to the Principal Cardmember’s Card Account.
- 7.10 The Cardmember’s Best Petrol & Diesel Supply bi-weekly invoice must exceed S\$50, before the BPDS Cash Credit can be used to offset the invoice.
- 7.11 Participation in the BPDS Cash Credit is subject to the terms and conditions of Best Petrol & Diesel Supply Pte Ltd.
- 8. Maybank Frequent Flyer Programme**
- 8.1 If the Principal Cardmember participates in the Maybank Frequent Flyer Programme (“FFP”) then in addition and without prejudice to the other terms and conditions stated herein the terms of this clause 8 shall apply.
- 8.2 The FFP enables the Cardmember to convert his/her TREATS Points to frequent flyer miles under the Cardmembers designated airlines’ frequent flyer programme at the conversion rate as notified by Maybank to Cardmembers through its website or such other modes of notification, as determined by Maybank.
- 8.3 In order to participate in the FFP, the Principal Cardmember must already be enrolled in the Principal Cardmember’s designated airline’s frequent flyer programme before submitting a request for conversion of TREATS Points to the airlines’ frequent flyer miles.
- 8.4 Frequent flyer miles of designated airlines under the FFP will be transferred in such blocks as notified by Maybank to Cardmembers through its website or such other modes of notification,

as determined by Maybank. All frequent flyer miles will be transferred to the Principal Cardmember's frequent flyer membership account only. For the avoidance of doubt, transfers to another person's membership account is not allowed. It is the responsibility of the Cardmember to provide an accurate and valid frequent flyer membership number belonging to him/her.

- 8.5 A conversion fee of S\$25, subject to GST, will be charged to the Principal Cardmember's account for each conversion request of TREATS Points to frequent flyer miles.
- 8.6 The conversion fee is waived for Maybank Visa Infinite and Maybank World MasterCard (excluding Maybank Family & Friends World MasterCard) Cardmembers only.
- 8.7 An acknowledgement letter will be sent to inform the Principal Cardmember that the conversion request has been received and will be processed. The Principal Cardmember may then contact their designated airline for an update of accumulated frequent flyer miles.
- 8.8 Subject to clause 2.6, no cancellations, request to refund conversion fee or request to exchange the redemption of frequent flyer miles to other redemption items will be entertained once a conversion request has been submitted to Maybank.
- 8.9 Subject to clause 2.6, no reversal of frequent flyer miles will be entertained once the frequent flyer miles have been credited into the Principal Cardmember's frequent flyer membership account.
- 8.10 The Cardmember acknowledges that the transfer process will take 7 - 14 business days (excluding Saturdays, Sundays and Public Holidays) and no urgent requests will be entertained by Maybank. Notwithstanding anything stated herein, Maybank will not be liable for any delay in the transfer process for any reason whatsoever.
- 8.11 Maybank will not be responsible for any fraud, delay in transfer process and/or unsuccessful transfer. In the case where there is an unsuccessful transfer, Maybank will refund the TREATS Points and the conversion fee to the Principal Cardmember's Card Account.
- 8.12 Maybank will not be responsible for any unsuccessful transfer resulting from the actions of the Principal Cardmember's designated airline in connection with but not limited to the airlines' frequent flyer programme.
- 8.13 Participation in the FFP is subject to the terms and conditions of the individual airlines' frequent flyer programme.
- 8.14 The Principal Cardmember's designated airline must be a participant of the Maybank FFP. The travel reward programmes currently participating in the Maybank FFP are KrisFlyer, Asia Miles and AirAsia BIG. Designated airlines under the FFP, the TREATS Points conversion rate and conversion blocks are subject to change from time to time without prior notice to the Cardmember.

9. Maybank DUO Programme

- 9.1 The Maybank DUO programme is valid till 31 December 2018 unless otherwise stated by Maybank.
- 9.2 Maybank DUO Programme is only available to Maybank DUO Platinum MasterCard, unless otherwise stated.
- 9.3 If a Principal Cardmember applies for Maybank DUO Programme then in addition and without prejudice to the other terms and conditions stated herein the provisions of this clause 9 shall apply.

- 9.4 The DUO Programme enables the Cardmember to convert his/her TREATS Points to DUO points under the Cardmember's DUO Rewards Programme by TC Connections Pte Ltd.
- 9.5 In order to participate in the Maybank DUO Programme, the Principal Cardmember must already be enrolled in the DUO Rewards Programme by TC Connections Pte Ltd before submitting a request for conversion of TREATS Points to DUO Points.
- 9.6 DUO Points will be transferred in blocks of 500. All DUO Points will be transferred to the Principal Cardmember's DUO Rewards account only. For the avoidance of doubt, transfers to another person's membership account is not allowed. It is the responsibility of the Cardmember to provide an accurate and valid DUO ID belonging to him/her.
- 9.7 An acknowledgement letter will be sent to inform the Principal Cardmember that the conversion request has been received and will be processed. The Principal Cardmember may then contact TC Connections Pte Ltd for an update of accumulated DUO Points.
- 9.8 Subject to clause 2.6, no cancellations or request to exchange the redemption of DUO Points to other redemption items will be entertained once a conversion request has been submitted to Maybank.
- 9.9 Subject to clause 2.6, no reversal of DUO Points will be entertained once the DUO Points have been credited into the Principal Cardmember's DUO Rewards account.
- 9.10 The Cardmember acknowledges that the transfer process will take 14 business days (excluding Saturdays, Sundays and Public Holidays) and no urgent requests will be entertained by Maybank. Notwithstanding anything stated herein, Maybank will not be liable for any delay in the transfer process for any reason whatsoever.
- 9.11 Maybank will not be responsible for any fraud, delay in transfer process and/or unsuccessful transfer. In the case where there is an unsuccessful transfer, Maybank will refund the TREATS Points and the conversion fee to the Principal Cardmember's Card Account.
- 9.12 Maybank will not be responsible for any unsuccessful transfer resulting from the actions of TC Connections Pte Ltd in connection with but not limited to the DUO Rewards Programme.
- 9.13 Participation in the DUO Programme is subject to the terms and conditions of TC Connections Pte Ltd.
- 9.14 The Maybank DUO Programme is subject to change without prior notice to the Cardmember.
- 10. Rewards Infinite ("RI")**
- 10.1 If the Principal Cardmember participates in the RI programme then in addition and without prejudice to the other terms and conditions stated herein the terms of this clause 9 shall apply.
- 10.2 Cardmembers who hold any of the following cards: Maybank Visa Infinite Card, Maybank World MasterCard (excluding Maybank Family & Friends World MasterCard) and Maybank Catholic High Alumni Platinum Associates Card, will automatically be enrolled into RI.
- 10.3 If RI is granted through accumulation of minimum spending of S\$24K, only transaction(s) charged on Maybank Horizon Platinum Visa Card, Maybank Horizon Visa Signature Card and Maybank DUO Platinum MasterCard will be considered.
- 10.4 All Cards held under the Principal Cardmember's name and/or account will entitle the Principal Cardmember to enjoy one RI membership, regardless of the number of Cards issued. However, RI membership is not available to Business or Corporate Cardmembers, and Principal Cardmembers holding only Maybank Family & Friends Platinum MasterCard, Maybank Family & Friends World MasterCard, Maybank Platinum Visa Card, Maybank Manchester United Platinum

Visa Card, Maybank FC Barcelona Visa Signature Card, Maybank eVibes Visa Card, Maybank Platinum Debit Card or Maybank Manchester United Platinum Visa Debit Card.

- 10.5 Notwithstanding clause 2.7, a Rewards Infinite member's TREATS Points shall not expire for so long as he/she remains a Rewards Infinite member. Rewards Infinite members may accumulate any unused TREATS Points from their various Maybank Credit/ Debit Cards up to a maximum of 1,000,000 TREATS Points. Maybank reserves the right to forfeit any TREATS Points earned in excess of the aforesaid amount without notice or liability to any person. Upon termination or non-renewal of the RI membership, all unutilised TREATS Points rolled over previously will be automatically forfeited. Any TREATS Points earned by Cardmembers from their Maybank Credit/Debit Cards will be automatically combined and credited to the Principal Cardmember's Card Account.
- 10.6 The RI membership, privileges and benefits cannot be transferred to another Cardmember under the same or different Account(s), if this is done, the Principal Cardmember will be liable for all charges incurred on the Card and the RI membership will be terminated. These terms and conditions of the RI Programme shall apply to RI privileges and benefits.
- 10.7 Maybank shall be entitled to debit the Principal Cardmember's Card Account with any fees and charges of all RI Programmes payable now or in the future and any other liabilities of the Principal Cardmember, or payable to Maybank and all losses and expenses incurred by Maybank arising from the acceptance and/or the use of the membership. Any fee reductions or waivers which may be offered by Maybank from time to time shall be subject to Maybank's discretion.
- 10.8 The Principal Cardmember may terminate his/her RI membership at any time upon notifying Maybank of his intention to do so. Maybank reserves the right to terminate the Cardmember's membership at any time upon immediate notice or restrict the use of the privileges without giving reason or cause.
- 10.9 If the Card Account is cancelled or terminated by the Cardmember or by Maybank, the membership shall automatically be terminated without any notice. If termination occurs, Maybank shall not be liable to refund any fees and/or charges or any part thereof paid by the Cardmember to Maybank.
- 10.10 Maybank may suspend any or all of the Cardmember's privileges and benefits under the membership with or without cause and without notice. If Maybank suspends the Cardmember's RI privileges and benefits all of Maybank's rights under these terms and conditions or at law are reserved.

11. General

- 11.1 Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising from or in connection with any Reward and/or service provided under this programme, or any incorrect cash rebate or TREATS Points being awarded to the Cardmember in accordance with the terms and conditions stated herein in respect of any transaction due to any reason whatsoever (including but not limited to the incorrect classification of category in respect of any transaction).
- 11.2 In the event that the TREATS Points are over-utilised or incorrectly utilised by a Cardmember, or in the event that there is a negative balance of TREATS Points after a deduction is made by Maybank for whatever reason, Maybank shall have the right to chargeback the value of the TREATS Points in question to the Principal Cardmember. The value of the TREATS Points shall be determined by Maybank in its sole discretion.
- 11.3 Words and expressions respectively defined or construed in the terms and conditions which govern the use of the Cardmember's Credit Card Account and/or Debit Card Account shall have the same meanings when used or referred to herein.

- 11.4 Maybank reserves the right at any time to vary, delete or add to any of these terms and conditions, or to terminate any or all of the programmes mentioned herein by giving 30 days' written notice of such amendments to the Principal Cardmember, provided that the obligation to give the Principal Cardmember advance notice does not apply if the changes are required in an emergency or where it is not practicable or reasonable to give such advance notice. The method of notice shall be determined by Maybank. The Supplementary Cardmember shall be deemed to have full knowledge and notice of any such changes.
- 11.5 Maybank shall be entitled to send any notice to the Cardmember by ordinary post to the Cardmember's last known address with Maybank. The Cardmember agrees that any notice sent by Maybank in such manner shall be deemed received by the Cardmember seven (7) days after the date of posting.
- 11.6 No forbearance, delay or failure on our part to exercise any power or right under these terms and conditions shall operate as a waiver of such power or right, nor shall any single or partial exercise of such power or right preclude any further exercise of that or any other power or right.
- 11.7 These Terms and Conditions are governed by Singapore law. All Cardmembers submit themselves to the non-exclusive jurisdiction of the courts of Singapore.
- 11.8 In addition to these terms and conditions all Cardmembers are subject to the terms and conditions governing the use of their Card and any other terms and conditions governing the use of other facilities or benefits granted by Maybank to the Cardmember.

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