



## **tr'eats Points Rewards 2012 General Terms and Conditions**

### **1. Validity of tr'eats Points Programme**

- 1.1 This programme is valid till 31 December 2012.
- 1.2 tr'eats Points earned may be redeemed by the Principal Cardmember for rewards offered by Maybank under this programme ("Rewards"). The collection of Rewards must be made no later than 31 January 2013, unless otherwise stated by Maybank.

### **2. Issuance and Redemption of tr'eats Points**

- 2.1 Eligible Cardmembers will be awarded 1 tr'eats Point for every retail dollar charged to the Maybank Credit/Debit Card issued to the Cardmember, excluding Cash Advances, Fund Transfer and 0% interest instalment plans.
- 2.2 tr'eats 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.
- 2.3 Subject to clause 2.1, 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 tr'eats Points to be awarded.
- 2.4 Maybank reserves the right to revoke, deduct and/or recompute any tr'eats Points awarded in the event that the Cardmember fails to effect due payment for the Card Transaction or for any reason as Maybank may determine at its discretion.
- 2.5 tr'eats Points accumulated shall expire on the expiry date indicated on the monthly Card Account Statement and any tr'eats Points not utilised by the expiry date will be forfeited.
- 2.6 Notwithstanding clause 2.5, a Rewards Infinite member's tr'eats Points shall not expire for so long as he/she remains a Rewards Infinite member. Rewards Infinite members may accumulate any unused tr'eats Points indefinitely up to a maximum of 1,000,000 tr'eats Points. Rewards Infinite members are subject to the terms and conditions stated in clause 9.
- 2.7 Cardmembers may accumulate tr'eats Points earned from their various Maybank Credit/Debit Cards up to a maximum of 1,000,000 tr'eats Points. Maybank reserves the right to forfeit any tr'eats Points earned in excess of the aforesaid amount without notice or liability to any person. Any tr'eats Points earned by Cardmembers from their Maybank Credit/Debit Cards will be automatically combined and credited to the Principal Cardmember's Card Account.
- 2.8 tr'eats Points that have expired cannot be reinstated.
- 2.9 All redemption request forms must be signed by the Principal Cardmember.
- 2.10 All redemption requests are subject to the availability of the Reward and provided that the Principal Cardmember has sufficient tr'eats 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.
- 2.11 The Redemption Letter(s) and/or Voucher(s) will be sent to the Principal Cardmember's billing address.
- 2.12 Lost, misplaced or damaged Maybank Redemption Letter(s) and/or Voucher(s) will not be replaced. tr'eats Points redeemed or purported to be redeemed in any request form cannot be refunded or transferred back to the Card Account.

2.13 Cancellation of redemption requests by the Principal Cardmember will not be accepted once the redemption has been processed i.e. when tr'eats Points and/or cash have been deducted from the Card Account.

2.14 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 Principal Cardmember to redeem the Rewards shall be automatically forfeited if the Card is suspended and/or terminated whether voluntarily or involuntarily.

3.2 A Cardmember shall be entitled to participate in the tr'eats 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 only Cardmembers who are not eligible to participate in the programme.

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 tr'eats Voucher(s)**

4.1 Voucher(s) can be combined for use unless otherwise stated.

4.2 Voucher(s) is only accepted at Maybank's participating merchant's outlets.

4.3 Voucher(s) can be used in conjunction with Maybank tr'eats discounts and privileges at selected merchant's outlets unless otherwise stated.

4.4 When voucher(s) is used in conjunction with tr'eats 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 Maybank merchant's outlets.

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. 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 Maybank tr'eats dining outlet. The Cardmember is responsible for making all reservations and notifying the dining 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 Customer the value of Voucher(s) accordingly should the lost Voucher(s) be found and utilized by the Customer.



- 4.13 Maybank reserves the right to vary the tr'eats Points Rewards Redemption Programme and to amend any terms and conditions herein at any time without prior notice.

## **5. Instant Redemption**

- 5.1 Principal Cardmembers may instantly redeem tr'eats Points at certain Maybank participating merchant's outlets using their Maybank Credit/Debit Card.
- 5.2 Maybank may, in its sole discretion, restrict the number of instant redemptions a Principal Cardmember is allowed to make per Card per day.

## **6. Item Redemption**

- 6.1 All Rewards are subject to stock/model 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.
- 6.2 In the event that a redemption of Reward(s) is to be effected by both tr'eats Points and another form of payment, the Cardmember shall make the necessary payment at participating merchant's outlet, as instructed by Maybank. Such payment must be made via Maybank Credit/Debit Card and shall be borne solely by the Cardmember and the Cardmember shall not dispute the amount payable.
- 6.3 Redeemed Rewards cannot be returned or exchanged for other Rewards and are not refundable for cash, credit or tr'eats 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 Principal Cardmember such fee as Maybank deems fit.
- 6.4 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.
- 6.5 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.
- 6.6 Redemptions of Rewards are subject to the individual merchant's terms and conditions.
- 6.7 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.
- 6.8 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.
- 6.9 Any disputes concerning any Rewards shall be between the Principal Cardmember and the merchant or manufacturer of such Rewards. The Principal Cardmember shall not involve Maybank in any such disputes.

## **7. Auto Cash Credit Programme ("ACC Programme")**

- 7.1 If a Platinum Principal Cardmember participates in the ACC Programme then in addition and without prejudice to the other terms and conditions stated herein the provisions of this clause 7 shall apply.
- 7.2 To participate in the ACC Programme, a Platinum Principal Cardmember must successfully enrol in the ACC Programme by completing the Auto Cash Credit enrolment form.

- 7.3 The ACC Programme enables the Platinum Principal Cardmember to automatically convert their tr'eats Points to SGD cash which will be credited to the Platinum Principal Cardmember's account with Maybank as nominated in the Auto Cash Credit enrolment Form.
- 7.4 Conversion of tr'eats Points under the ACC Programme must be in multiples of 12,500 tr'eats Points or such other multiples as Maybank may determine from time to time in its sole and absolute discretion.
- 7.5 The Platinum Principal Cardmember is responsible for providing the accurate and valid card account number of such account.
- 7.6 Once the Platinum Principal Cardmember successfully enrolls in the ACC Programme and the crediting transaction has been approved by Maybank, no cancellation or reversal of transaction or exchange of tr'eats Points up to the amount credited for such redemption or for any other redemption items will be allowed.
- 7.7 The Platinum Principal 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).
- 7.8 Each successful conversion of tr'eats Points to a cash rebate will be reflected in the Platinum Principal Cardmember's Card Account Statement.
- 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 Principal Cardmember to convert his/her tr'eats Points to frequent flyer miles under the Cardmembers designated airlines frequent flyer programme at the conversion rate of 5 tr'eats Points for every 2 frequent flyer miles, or such other rate as Maybank may specify from time to time.
- 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 tr'eats Points to the airlines' frequent flyer miles.
- 8.4 KrisFlyer frequent flyer miles will be transferred in blocks of 500 and Enrich frequent flyer miles will be transferred in blocks of 1000. All frequent flyer miles will be transferred to the Principal Cardmember's frequent flyer membership account only. It is the responsibility of the Principal Cardmember to provide an accurate and valid frequent flyer membership number belonging to him/her.
- 8.5 A conversion fee of S\$10, subject to GST, will be charged to the Principal Cardmember's account for each conversion request of tr'eats Points to frequent flyer miles.
- 8.7 The conversion fee is waived for Cardmembers of Maybank Premier Platinum MasterCard, Maybank Visa Infinite Card and Maybank Horizon Platinum Visa Card only.
- 8.8 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.
- 8.9 Subject to clause 2.4, 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.



- 8.10 Subject to clause 2.4, 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.
- 8.11 The Principal Cardmember acknowledges that the transfer process will take 21 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.
- 8.12 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 tr'eats Points and the conversion fee to the Principal Cardmember's Card Account.
- 8.13 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.
- 8.14 Participation in the FFP is subject to the terms and conditions of the individual airlines' frequent flyer programme.
- 8.15 The Principal Cardmember's designated airline must be a participant of the Maybank FFP. The airline programmes currently participating in the FFP are KrisFlyer, Singapore Airlines Frequent Flyer Programme, Enrich, Malaysia Airlines Frequent Flyer Programme. FFP participants are subject to change without prior notice to the Cardmember.

## **9 Rewards Infinite ("RI")**

- 9.1 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.
- 9.2 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.
- 9.3 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.
- 9.4 Maybank shall be entitled to debit the Principal Cardmember's Card Account with annual fee, fees and charges of all RI Programmes payable 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.
- 9.5 Annual fees are payable at such rates as Maybank may communicate to the Principal Cardmember from time to time. Any fee reductions or waivers which may be offered by Maybank from time to time shall be subject to Maybank's discretion.
- 9.6 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 Principal Cardmember's membership at any time upon immediate notice or restrict the use of the privileges without giving reason or cause.
- 9.7 If the Card Account is cancelled or terminated by the Principal 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 Principal Cardmember to Maybank.
- 9.8 Maybank may suspend any or all of the Principal Cardmember's privileges and benefits under the membership with or without cause and without notice. If Maybank suspends the Principal



Cardmember's RI privileges and benefits all of Maybank's rights under these terms and conditions or at law are reserved.

- 9.9 RI membership is not available to Business or Corporate Cardmembers, Family & Friends Platinum Cardmembers and eVibes Cardmembers.
- 9.10 Please allow 14 business days for processing of RI membership enrolment.

**10 Rewards Infinite Value ("RI Value")**

- 10.1 If an RI Member applies for RI Value then in addition and without prejudice to the other terms and conditions stated herein the terms of this clause 10 shall apply.
- 10.2 RI Value is only applicable to Principal Cardmembers who are RI members holding a Maybank credit card issued in Singapore.
- 10.3 Principal Cardmember will be awarded additional tr'eats Points at participating RI Value merchants, starting from the first day of the following month.
- 10.4 Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) will not be taken into account in the calculation of the awarding of tr'eats Points.
- 10.5 In event a benefit is offered by a merchant for both RI members as well as Cardmembers, the benefit offered to Cardmembers will take priority over the benefit under the RI membership.
- 10.6 Principal Cardmembers may accumulate a maximum of 50,000 tr'eats Points per every quarter of each calendar year. A Quarter means a period of three consecutive calendar months regardless of the RI Value enrolment date.
- 10.7 The time period to which a Statement relates is generally a one calendar month period, but this is subject always to the Bank's right to vary such time period from time to time in the Bank's sole and absolute discretion, whether with or without notice to the Principal Cardmember, and whether in respect of one or more Statements.

**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 incorrect cash rebate or tr'eats 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 tr'eats points are over-utilised or incorrectly utilised by a Cardmember, or in the event that there is a negative balance of tr'eats points after a deduction is made by Maybank for whatever reason, Maybank shall have the right to chargeback the value of the tr'eats points in question to the Principal Cardmember. The value of the tr'eats points shall be determined by Maybank in its sole discretion.
- 11.3 Words and expressions respectively defined or construed in the Maybank Flash Credit Card Agreement, Maybank eCard Agreement, Maybank (Personal) Platinum Credit Card Agreement, Maybank (Personal) Credit Card Agreement and Maybank Debit Card Cardmember Agreement 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. 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.