



Maybank

Terms and Conditions for Maybank Family & Friends Card 5% Cash Rebate

1. The selected 5% cash rebate merchants are valid till 31 December 2016, unless otherwise stated.
2. To enjoy the 5% cash rebate at designated merchants on your Maybank Family & Friends Card, a minimum spend amount of S\$500 per calendar month is required. Otherwise, the 0.3% cash rebate will apply.
3. 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 amount.
4. The maximum cash rebate that a Maybank Family & Friends Card Cardmember can receive is S\$600, calculated based on posted transactions in a calendar year.
5. Once the S\$600 Cap is reached, Cardmembers will continue to earn cash rebates at the prevailing rate of 0.3% cash rebate.
6. Cash rebates will only be awarded for retail transactions charged to Maybank Family & Friends Card at any of our designated merchants.
7. For instalment scheme transactions, the cash rebate will be calculated based on the monthly instalment amount.
8. Cash rebates are computed based on 2 decimal places per transaction without any rounding.
9. Cash rebates will automatically be credited into the eligible Cardmember's account if the designated 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.
10. In the event a cash rebate(s) provided to a Cardmember exceeds the said cap, or in the event a card transaction (in full or in part) is cancelled or reversed by any party for any reason, Maybank reserves the right to reverse and/or restructure the cash rebate awarded to a Cardmember by debiting the Cardmember's account accordingly.
11. Cash rebates will not be awarded to any transactions that Maybank deem to be corporate/commercial transactions.
12. Cash rebates are not transferable, so if Cardmember terminates the Card Account, any accumulated cash rebates will be forfeited. Any refunded, disputed, unauthorised or



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fraudulent retail purchases as well as Goods and Services Tax (GST) will not be taken into account in the cash rebate calculations.

13. Cash rebates are credited back to the Card account by the following month.
14. 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 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).
15. The general Terms and Conditions governing the Cardmember's Card Account shall apply.
16. 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 promotion at any time without prior notice or liability to any person.