

## Terms and Conditions for Maybank Platinum Visa Card Cash Rebate

- Quarterly cash rebate is based on a fixed-quarter spending (i.e. from January to March, April to June, July to September and October to December).
- To enjoy the S\$30 quarterly cash rebate on your Maybank Platinum Visa Card, a minimum spend amount of S\$300 per month in that calendar quarter is required. Otherwise, no quarterly cash rebate will be awarded.
- To enjoy the S\$100 quarterly cash rebate on your Maybank Platinum Visa Card, a minimum spend amount of S\$1000 per month in that calendar quarter is required. Otherwise, no quarterly cash rebate will be awarded.
- Notwithstanding the above, in the event a Principal Cardmember does not meet the minimum spend criteria in the first quarter when he/she is first issued with a Maybank Platinum Visa Card, the quarterly cash rebate will be awarded on a pro-rated basis. The cash rebate earned shall be one-third of the cash rebate awarded if the minimum spend meets one month for the first quarter and two thirds if the minimum spend meets two months in that quarter. Thereafter, the Principal Cardmember will be required to meet the minimum spend criteria in order to receive the quarterly cash rebate.
- Maybank will use the date on which the Card 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.
- Card transactions which are made within the calendar month but are posted late will be considered for the following month's minimum spend amount.
- The maximum quarterly cash rebate that Maybank Platinum Visa Card Cardmembers receive will be capped at S\$100 per quarter, calculated based on posted Card transactions in the quarter of that calendar year, e.g. 1 January - 31 March.
- Quarterly cash rebates will only be awarded for retail transactions charged to Maybank Platinum Visa Card.
- Cash rebates will be credited to the Principal Cardmember's Card account in the following month in which the minimum spend amount is posted to the Cardmember's account.
- Cash rebates apply to the Maybank Platinum Visa Card only. For avoidance of doubt, cash rebates do not apply to Horizon Platinum Visa Card and other Platinum Visa Cardmembers as categorised by Maybank at its sole discretion.
- Cash rebates will only be awarded to Principal Cardmembers. However, Card transactions made by Supplementary Cardmembers will be taking into consideration when computing the minimum spend.

- Card transactions which are not eligible for rebates include: transactions charged in a foreign currency, FlexiCash, Cash advance, Balance Transfer, 0% Instalment Payment Plans, EZ-Link, Transit Link, interest charges, late payment charges, finance charges, annual fees, reversals and other miscellaneous charges charged by a Cardmember to his/her Card.
- EZ-Link and Transit Link card transactions as well as other transactions which are not eligible for rebates will not be used to calculate the minimum spend for cash rebates. However, in the event, the cash rebates are awarded, Maybank reserves the right to reverse and/or restructure the cash rebate awarded to a Cardmember by debiting the Cardmember's account accordingly.
- Quarterly cash rebates are computed based on 2 decimal places per transaction without any rounding.
- In the event a quarterly 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.
- Quarterly cash rebates earned may only be used to settle Card transactions incurred on a Principal Cardmember's Card only.
- Quarterly cash rebates will not be awarded to any transactions that Maybank deems to be corporate/commercial transactions.
- Quarterly cash rebates are not transferable, so if Cardmember terminates the Card Account, any accumulated quarterly 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.
- 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 quarterly 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).
- The general Terms and Conditions governing the Cardmember's Card Account shall apply.
- 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.