

Terms and Conditions for the Triple One Campaign (“Promotion”)

1. This Promotion is valid from 1<sup>st</sup> August till 30<sup>th</sup> September 2018 only (“Promotion Period”).
2. This Promotion is valid for Maybank Singapore (“Maybank”) customers who are Principal Cardmembers (each a “Cardmember”) and who hold a Maybank Family and Friends Card, Maybank Horizon Platinum Card, Maybank Horizon Visa Signature Card, Maybank Privilege Horizon Visa Signature Card, Maybank World Mastercard or Maybank Premier Wealth World Mastercard (collectively the “Eligible Cards”).
3. Cardmembers will be eligible to enjoy a 1% bonus cash rebate (“Bonus Cash Rebate”) for every dollar spend on eligible card retail transactions on their Maybank Family and Friends Credit Card, or bonus 2.5X TREATS Points (which is equivalent to 1 air mile) (“Bonus TREATS Points”) for every dollar spend on Eligible Card retail transactions on their Maybank Horizon Platinum Card, Maybank Horizon Visa Signature Card, Maybank Privilege Horizon Visa Signature Card, Maybank World Mastercard or Maybank Premier Wealth World Mastercard.
4. The Bonus Cash Rebate and Bonus TREATS Points will be awarded over and above the product proposition for each Eligible Card.
5. To enjoy the Bonus Cash Rebate or the Bonus TREATS Points (as the case may be): (i) the transactions must be charged to the respective Eligible Card during the Promotion Period, and (ii) Cardmembers must spend a minimum aggregate amount of S\$1000 within a calendar month in August 2018 and/or September 2018 (“Bonus Minimum Spend”).
6. Card transactions made by Supplementary Cardmembers will be taken into consideration when computing the Bonus Minimum Spend, and Bonus Cash Rebate or Bonus TREATS Points earned from transactions charged to the Supplementary Card will be awarded to the Principal Cardmember’s Card account.
7. Transactions charged to the Eligible Cards which will not be taken into account as the required retail spend includes (but is not limited to):
  - a) Cash Advance
  - b) FlexiPay
  - c) FlexiCash
  - d) Fund Transfer
  - e) 0% Instalment Plans
  - f) Fees and charges (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges, etc.)
  - g) Gambling transactions
  - h) AXS and SAM transactions
  - i) Skrill
  - j) Pepperstone Group Ltd
  - k) Banc De Binary
  - l) Moneybookers
  - m) OANDA Asia Pacific Pte Ltd

- n) Saxo Cap Mkts Pte Ltd
- o) SKYFX
- p) IG Asia Pte Ltd

8. For avoidance of doubt, Cardmembers will only receive the cash rebate as per the cash rebate programme, or TREATS Points as per the TREATS Points programme (whichever is applicable), for the respective Eligible Card if they do not meet the Bonus Minimum Spend during the Promotion Period.
9. In relation to the Bonus Cash Rebate, Maybank will use the date on which the transaction is posted to the Cardmember's Eligible Card account to calculate the Bonus Minimum Spend, 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 Bonus Minimum Spend amount.
10. In relation to the Bonus TREATS Points, Maybank will use the transaction date on which the transaction was made to the Cardmember's Eligible Card account to calculate the Bonus Minimum Spend for TREATS Points, unless the transaction is excluded by Maybank in its absolute discretion.
11. The maximum Bonus Cash Rebate that the Cardmember may receive under this Promotion will be capped at S\$100 cash rebate per month per Card and the maximum Bonus TREATS Points that the Cardmember may receive under this Promotion will be capped at 25,000 TREATS Points per month per Card, calculated based on transactions posted in the calendar month.
12. The Bonus Cash Rebates and Bonus TREATS Points will be credited to the Eligible Card account by the 10<sup>th</sup> business day of the following month based on the date on which the transaction was posted by Maybank or at a date to be determined by Maybank.
13. Maybank reserves the right to reverse and/or restructure the cash rebate(s) and/or TREATS Point awarded to a Cardmember by debiting the Cardmember's account accordingly in the following events: (1) the Bonus Cash Rebates credited or the Bonus TREATS Points awarded to a Cardmember exceeds the specified cap of S\$100 or 25,000 TREATS Points respectively; (2) there is no Eligible Card transaction or an Eligible Card transaction used to calculate the Bonus Minimum Spend is cancelled or reversed (in full or in part) by any party for any reason; (3) it is determined by Maybank that the Cardmember has breached one of the terms stated herein.
14. Cash rebates and TREATS Points are not transferable. If the Cardmember terminates the Eligible 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) that are charged to the Eligible Card during the Promotion Period will not be taken into account in the Bonus Cash Rebate or Bonus TREATS Points calculations.
15. This Promotion is not valid in conjunction with other Maybank offers and promotions, unless otherwise stated.
16. Maybank has the sole discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
17. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, liabilities, claims, expenses, loss, damages and/or injury whatsoever or howsoever incurred or sustained by any Cardmember and/or any person by reason of, arising from or in connection with this Promotion and/or any transaction that are processed late, incorrectly, or lost due to computer or other electronic breakdown or malfunction or incorrect information in the

system or system constraints and errors and/or any incorrect Bonus Cash Rebate or Bonus TREATS Points 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 for any other reasons.

18. Maybank reserves the right in its sole discretion to vary, delete or add to any of these terms and conditions from time to time, or withdraw, suspend or discontinue the Promotion at any time without any notice or liability to any person.
19. Maybank's decision on all matters relating to the Promotion shall be final and binding on all Cardmembers and any other person.
20. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
21. The general terms and conditions governing the Cardmember's Eligible Card account, Family & Friends Card Cash Rebate Programme and the TREATS Points Rewards Programme 2018 shall apply.