



General Terms and Conditions

- All payments must be made with a Maybank Horizon Visa Signature Card ("Card").
- Maybank makes no representation as to the quality of the goods and services provided under the Card Programme and makes no representation as to the quality of the goods and services provided by the respective participating merchants and partners.
- 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 any promotion at any time without prior notice or liability to any person.

Maybank Horizon Visa Signature Card Accelerated TREATS Points Programme Terms and Conditions

- The 8X TREATS Points awarded under this Programme consist of: i) the usual 1 TREATS Point received by Cardmembers under the TREATS Point programme; and ii) 7 Bonus TREATS Points.
- 8 TREATS Points awarded for every dollar spent is equivalent to a conversion rate of 3.2 air miles per dollar under Maybank Frequent Flyer Programme.
- The 5X TREATS Points awarded under this Programme consist of: i) the usual 1 TREATS Point received by Cardmembers under the TREATS Point programme; and ii) 4 Bonus TREATS Points.
- 5 TREATS Points awarded for every dollar spent is equivalent to a conversion rate of 2 air miles per dollar under Maybank Frequent Flyer Programme.
- To earn Bonus TREATS Points, a minimum spend of S\$300 in a calendar month ("Minimum Spend") is required.
- The total Bonus TREATS Points earned is capped at 30,000 Bonus TREATS Points per calendar month.
- To receive 8X TREATS Points: (a) transactions must be charged in Singapore dollars to the Card on dining, petrol, taxi transactions or hotel bookings made at www.agoda.com/horizon ("Eligible Categories"), in accordance with these Terms and Conditions.
- Dining transactions must be charged at participating Eating Places and Restaurants classified under Merchant Category Code ("MCC") 5812 ("Participating Dining Merchants").
- Petrol transactions must be charged at local petrol stations classified under MCC 5541 and MCC 5542 ("Participating Petrol Stations").
- For the avoidance of doubt, any transaction charged at dining merchants and/or dining places or at non-petrol stations not classified under the merchant category codes stated herein shall not be eligible. Transactions made at restaurants located in a hotel which are classified under the hotel's name and MCC will not be eligible for Bonus TREATS Points.
- Taxi transactions must be charged at selected local taxis service providers, namely Comfort and CityCab, Premier Taxis, Prime Taxi, SMRT Taxis, Trans-Cab and GrabTaxi.
- Agoda transactions must be charged via the dedicated website at www.agoda.com/horizon and the Maybank Horizon Visa Signature Principal Cardmember's NRIC/Passport No must be entered. Additional terms and conditions of this Agoda promotion apply, as stated below.
- To receive the 5X TREATS Points: (a) Cardmembers must use their Cards to purchase air tickets and/or travel packages; or (b) transactions on the Cards must be charged in a foreign currency. For the avoidance of doubt, a travel package refers to a tour arranged by a travel agent where transportation, food and lodging are all provided at an inclusive price.
- Card transactions made within a calendar month that are successfully posted to a Card Account prior to the 6th day of the following calendar month, will be counted towards the Minimum Spend for the month that the transaction is made. Card transactions made within a calendar month but are



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posted to a Card Account after the 6th day of the following month will be considered as late posted transactions and will not be counted towards the Minimum Spend nor be awarded Bonus TREATS Points.

- The 8X and 5X TREATS Points will automatically be awarded to the eligible Cardmember's account if a requisite transaction is made and/or the designated merchant's outlet, where the required transaction is made, is on record with Maybank.
- In the event a merchant's outlet is not on record with Maybank, the TREATS Points will only be awarded once Maybank is informed of the new outlet and has updated its records accordingly.
- Maybank reserves the right to change or remove any selected merchant(s) and Eligible Categories at any time without notice.
- TREATS Points will not be awarded to any transactions that Maybank deem to be corporate/commercial transactions.
- 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 and charges
 - k) AXS and SAM transactions (with effect from 16 May 2017)
 - l) Skrill transactions
- The following transactions are excluded from the accumulation towards Minimum Spend:
 - a) Cash Advances
 - b) FlexiCash
 - c) Fund Transfer
 - d) Annual fees
 - e) Interest charges
 - f) Late payment charges
 - g) Finance charges
 - h) Other miscellaneous fees and charges
 - i) AXS and SAM transactions
 - j) Skrill transactions
- Maybank reserves the right to reverse TREATS Points awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the following events: (a) a Card transaction (in full or in part) is cancelled or reversed by any party for any reason; (b) the TREATS Points awarded to a Cardmember exceeds the specified cap; and/or (c) it is determined by Maybank that the Cardmember has breached one of the terms stated herein.
- The TREATS Points earned under this promotion are not transferable or exchangeable for other goods and services, other than those determined by Maybank.
- If the Cardmember terminates the Card account, any accumulated TREATS Points will be forfeited. Maybank reserves the right to reverse TREATS Points awarded to a Cardmember in the event of any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax

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(GST) that were charged to the Card during the promotion period and were taken into account in the 8X and 5X TREATS Points calculation.

- Maybank has the sole discretion to exclude any person from participating in this promotion without any obligation to furnish any notice and/or reason.
- Maybank may vary, delete or add to any of these terms and conditions, or withdraw, suspend or discontinue the promotion at any time without any notice or liability to any person.
- 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 the incorrect TREATS Points being awarded to the 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).
- Maybank's decision on all matters relating to the 8X and 5X TREATS Points promotion shall be final and binding on all Cardmembers and any other person.
- In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to this promotion, these terms and conditions shall prevail.
- The general Terms and Conditions governing TREATS Points Rewards and the Cardmember's Card account shall apply. Please visit www.maybank2u.com.sg for more details.

Agoda.com/horizon Promotion Terms and Conditions

- This promotion is valid for bookings made between 1 January and 31 December 2018 and for stay between 1 January 2018 and 31 March 2019.
- To enjoy the benefit of the TREATS Points incentive, Cardmembers must (i) make booking via the dedicated website at www.agoda.com/horizon, (ii) enter Maybank Horizon Visa Signature Principal Cardmember's NRIC/Passport No. and (iii) settle payment with their Card to be entitled to the Bonus TREATS Points, of which AGODA is the party receiving and handling the payment from the Cardmembers.
- 8 TREATS Points (equivalent to 3.2 air miles for every S\$1 spent) will be awarded for every S\$1 spent on eligible hotel bookings via www.agoda.com/horizon.
- The 8X TREATS Points awarded under this Promotion consist of: i) the usual 1 TREATS Point received by Cardmembers under the TREATS Point programme; and ii) 7 Bonus TREATS Points.
- To earn Bonus TREATS Points, a minimum spend of S\$300 in a calendar month ("Minimum Spend") is required.
- The Bonus TREATS Points will be credited to Cardmember's credit card account within 45 working days of Cardmember's departure from hotel.
- The TREATS Points will not be awarded to Cardmembers who elect to use other discounts, promotions, discounted items and fixed price items (unless otherwise specified).
- The TREATS Points incentive is only valid for hotel bookings that have "Promotion Eligible" banner on the search results page.
- TREATS Points can only be earned by one Cardmember per room and cannot be split between two or more Cardmembers occupying the same room.
- Where TREATS Points are earned on the basis of the amount spent, unless otherwise specified, TREATS Points are only earned on the accommodation component of the stay, not on ancillary charges such as meals, minibar, beverages, phone, laundry or other extra costs charged to the room account.
- The Cardmembers are bound by the terms and conditions of AGODA and Maybank.
- In case of dispute, the decision of AGODA and Maybank shall be final.

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Complimentary Airport Lounge Access Programme Terms and Conditions

- Complimentary lounge access is only valid at Ambassador Transit Lounge at Singapore Changi Airport and Plaza Premium Lounge at Singapore Changi Airport, Kuala Lumpur International Airport and Hong Kong International Airport.
- To receive the complimentary lounge access a Cardmember must charge a minimum amount of S\$1000 in a single transaction on a retail transaction to his/her Card within 3 months prior to the date of lounge access (“Eligible Retail Spend Transaction”). Only one (1) complimentary lounge access will be issued to the Cardmember regardless of the number of transactions with the minimum amount.
- Transactions charged to the Card which will not be taken into account as the required minimum amount includes (but is not limited to):
 - a) Transactions used for other Maybank promotions (e.g. Charge and Redeem)
 - b) 0% Instalment Plan transactions
 - c) FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions
 - d) 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.)
 - e) Recurring Bill Payments
 - f) Income Tax Payments
 - g) Payments at government agencies (e.g. The Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.)
 - h) Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies, etc.)
 - i) Payment of funds to pre-paid accounts (e.g. EZ-Link transactions, Transit Link transactions, etc.)
 - j) Online payment gateway transactions (e.g. PayPal, Skrill and BidPay, etc.)
 - k) Gambling transactions
 - l) AXS and SAM transactions
 - m) Transactions that receive 5% or more rebates offered by Maybank in respect of other promotions on the Card (regardless of whether or not a Cardmember receives the full rebate) and/or ten (10) times or more TREATS Points on the amount charged
 - n) Any transaction deemed to be of a business and/or corporate nature
- The complimentary lounge access is for use by the Cardmember only and cannot be transferred or used by another individual.
- Each Cardmember may redeem a maximum of one (1) complimentary lounge access per day.
- Access to lounge without an Eligible Retail Spend Transaction will be charged at S\$44.94 (includes GST).
- Maybank reserves the right to charge the Cardmember the airport lounge fees should the Eligible Retail Spend Transaction be cancelled for any reason or should the Cardmember access the lounges more than once.
- Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising in respect of this promotion due to any reason whatsoever (including but not limited to the incorrect classification of category in respect of any transaction).
- Payment must be made with the Card to enjoy 20% off walk-in rates for Cardmember’s guest(s) at Plaza Premium Lounge.
- Airport Lounges’ terms and conditions apply.

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