

MAYBANK VISA INFINITE PRIVILEGES TERMS AND CONDITIONS General

All prices are quoted in Singapore Dollars, unless otherwise stated. Maybank TREATS Points Rewards Programme General Terms and Conditions apply, please visit <http://info.maybank2u.com.sg/personal/cards/rewards-loyalty.aspx> for details. All payments must be made with a Maybank Visa Infinite Card. Maybank may vary, delete or add to any of these Terms and Conditions, or withdraw, suspend or discontinue the privileges at any time without any notice or liability to any person. All privileges are subject to the Terms and Conditions of participating merchants which may change from time to time without notice. All privileges are not valid in conjunction with other promotions, in-house offers, discount cards, loyalty programmes and vouchers offered by Maybank or a participating merchant unless otherwise stated. All visuals used are strictly for illustrative purposes and are not representative of actual goods/services provided. Maybank is not the supplier of the good(s) or service(s) and makes no representation as to the quality of the good(s) or service(s) provided. Maybank and/or Visa are not responsible for the failure of any participating merchant to provide Cardmember the benefits stated herein, or recognise and accord a high standard of service, to any Cardmember. Maybank will not be liable to any Cardmember or any third party for any loss, damage, cost or expense suffered or incurred by a Cardmember arising from the termination or substitution of any service provided by any participating merchant and/or the Cardmember's participation in a service. Maybank reserves the right to charge the Cardmember the value of the utilised privileges/benefits attached to the Visa Infinite Card in the event the Visa Infinite Card is closed or terminated for whatever reason (either by the Cardmember, Maybank or otherwise) and the Cardmember authorises Maybank to debit the Visa Infinite Card for such charges prior to closure or termination. By participating in a privilege a Cardmember agrees to abide by the terms attached to such privilege as stated herein.

The Terms and Conditions stated in the Maybank (Personal) Credit Card Agreement apply. These Terms and Conditions are governed by Singapore law. Terms and conditions are subject to change without prior notice. All offers are valid until 29 February 2020 unless otherwise stated.

TREATS Points

TREATS Points will not be awarded to any transactions that Maybank deem to be corporate/commercial transactions. In the event if a card transaction is cancelled or reversed by any party for any reason, Maybank shall reverse back all TREATS Points awarded for that Card transaction. The general Terms and Conditions governing TREATS Points Rewards Programme and the Cardmember's Card Account shall apply.

Minimum Qualifying Spend Criteria for Airport Limousine Transfers and Quayside Service at JetQuay

Complimentary Airport Limousine Transfers and Quayside service at JetQuay ("JetQuay Service") are only available for Principal Cardmembers who have charged a minimum of S\$3,000 ("Minimum Qualifying Spend Criteria") in Eligible Transactions (defined below) to their Maybank Visa Infinite Card in the previous calendar month. With a minimum spend of S\$3,000 in a calendar month; Principal Cardmembers are eligible to book either 2 airport limousine transfers or 1 Quayside single-trip service at JetQuay in the next calendar month ("Booking Month"). These bookings are to be made in advance, at least 3 days and up to 2 months before the actual date of airport limousine transfer or Quayside service at JetQuay. Combination of 1 airport limousine transfer and 1 Quayside single-trip service at JetQuay is not permitted. Principal Cardmembers who made bookings exceeding the entitlements of either 2 airport limousine transfers or 1 Quayside single-trip service at JetQuay at the end of each Booking month, will be charged at S\$60 per airport limousine transfer and S\$400 per JetQuay Service to their Maybank Visa Infinite Card within the next 2 calendar months. The Minimum Qualifying Spend Criteria does not apply to Principal Cardmembers who have charged a minimum of S\$60,000 to their Maybank Visa Infinite Card in the previous card anniversary year. Eligible Transactions refer to local and overseas retail purchases, inclusive of recurring payments and interest-free Installment Payment Plans where only the monthly amount charged to the card is eligible, excluding fund transfers, financial charges, late charges and fees. All Eligible Transactions must be posted into Maybank Visa Infinite Card account before the end of each calendar month. Maybank will not be responsible for any late submission of any transactions by any merchant for whatever reason. Maybank reserves

the right to charge the full price of the airport limousine transfer or Quayside single-trip service at JetQuay should the card transactions used to redeem a limousine transfer or Quayside single-trip service at JetQuay be cancelled or reversed by any party for any reason.

Complimentary Two-way Airport Limousine Transfer

Maybank Visa Infinite Principal Cardmember can enjoy up to 8 complimentary single-trip airport Limousine Transfer ("Limousine Transfers") in a calendar year. Principal Cardmember may book up to 2 Limousine Transfers in the Booking Month, and advanced bookings may be made up to 2 months and must be made at least 3 days before the date of Limousine Transfer. Entitlement of 2 Limousine Transfers in a Booking Month cannot be brought forward to the next calendar month. All Limousine Transfers have to be utilised by 31 December 2020. Travelling companions and the amount of luggage must be kept to the recommended capacity of the vehicle. Only one vehicle to be used per transfer. Principal Cardmembers will need to provide the arrival and departure flight details where applicable. The booking confirmation will be sent via SMS to the Principal Cardmember • Late cancellations (with less than 24 - hour notice) and "no-shows" will be charged with the full price of S\$60. In the event of vehicle breakdown or unavailability of vehicle for use at specific pick-up time, a reimbursement of taxi claims with supporting receipts of not more than S\$45 will be credited to Principal Cardmember's credit card account. Requests for stop(s) along the way to/from airport will not be accommodated. The Principal Cardmember acknowledges that the airport limousine transfer will be managed by a third party limousine contractor ("Limousine Vendor") and shall not hold Maybank liable for any loss or damage caused to the Principal Cardmember by the Limousine Vendor or if applicable, any replacement vendor that Maybank may engage from time to time at the sole and absolute discretion of Maybank.

Complimentary use of Quayside service at JetQuay

Maybank Visa Infinite Principal Cardmember can enjoy up to 8 complimentary single Quayside service at Jetquay in a calendar year. Principal Cardmembers will need to provide flight details for both arrival or departure during the booking of the service. One (1) Quayside single-trip service refers to either an arrival or departure service only. Usage of Quayside single-trip service ("JetQuay Service") limited and is subject to a first-come first-served basis. Limited up to a maximum of two JetQuay Services in a Booking Month per Principal Cardmember. Entitlements of JetQuay Services in a Booking Month cannot be brought forward to the next calendar month. Advanced bookings can be made within 2 months prior to the date of access. Cardmember is required to present their Maybank Visa Infinite Card for verification upon arrival at JetQuay for the JetQuay Service. Each JetQuay Service is limited to one Principal Cardmember and up to two travelling companions on the same flight. Companion must be travelling on the same flight. JetQuay Service is unavailable during the following blackout dates - Airshow: 09 - 16 February 2020 and Formula One: 16 - 22 September 2020, Eve of Public Holidays and Public Holidays. JetQuay management reserves the right to amend the blackout dates. Travel must be completed by 31 December 2020. No onward selling. Amendments/Cancellations must be communicated at least 6 hours in advance. Late cancellations (less than 6 hours before flight departure/arrival time) and no shows will be charged to Cardmember at S\$400 per person. Complimentary car parking in JetQuay will be extended to Maybank Visa Infinite Cardmembers who are utilising both arrival and departure services. Complimentary car parking is available for a maximum of 3 days only and parking area is subject to availability. Additional parking charges apply at S\$20 per day. Passengers are subject to respective Airlines' conditions of carriage for passengers and baggage. In addition, JetQuay baggage handling is limited to two standard sized check-in baggages per passenger. Additional baggage is charged at S\$15 per bag (subjected to GST and surcharges). Cardmember is limited to a maximum of 2 receiving/sending off persons. Additional receiving/sending off persons will be chargeable at S\$20 per person. Service is available for passengers travelling through Changi Airport Terminals 1, 2 and 3. Departure service is not available for passengers travelling on US based Airlines. Restrictions apply for certain airlines. Please contact the JetQuay team for more information. Arrival and departure services for all low cost carriers are unavailable. JetQuay reserves the right to reject any customers without prior reservation.

Priority Pass™ Membership

In the event that Cardmember's Maybank Visa Infinite Card is cancelled, this Priority Pass™ Membership will also be cancelled and any outstanding charges incurred will be billed to the Cardmember. For membership renewal, the payment of annual fee or a minimum spend of S\$60,000 in the previous Card anniversary year is required. Priority Pass Ltd's Terms and Conditions apply.

VISA Luxury Hotel Collection

Offer is valid at participating properties. Best Available Rate applicable. Not applicable on discounted rates and not applicable with other offers at time of enquiry/booking. One daily breakfast per person during stay. Excludes all applicable taxes, services, gratuities and charges, and payment must be made with a valid and eligible Visa card. Offer will be void where prohibited, taxed or restricted by law. Please visit www.visaluxuryhotelcollection.com for more details and bookings.

Airport Meet-and-Greet

Booking must be made online via www.AirportSpeedPass.com. Booking is subject to availability. Booking for the services must be made at least 72 hours prior to commencement of travel. Terms and conditions apply. Please refer to www.AirportSpeedPass.com for details. Cancellations with fewer than 48 hours of notification or no-shows will be considered as utilisation of the service.

Hertz Car Rental

Offer is valid only when you pay with a Visa card issued in Asia Pacific. Please quote CDP#83181 together with the respective PC# to enjoy the offer. Offer is not guaranteed and based on availability at time of rental. Reservations must be made at least 24 hours prior to vehicle pickup in Australia, New Zealand, Europe*, USA and Canada but for Asia^, reservations must be made at least 48 hours prior to vehicle pickup. Blackout periods may apply. Offer is valid on Hertz Affordable Rates (leisure retail rates) for self-drive rentals and applies to time and mileage charges only, not taxes, tax reimbursement, government surcharges or optional services, such as refueling or GPS. Minimum rental age is 25 (exceptions apply). Hertz reserve the right to modify and/or cancel the offer(s) without prior notice. The offer has no cash value, may not be used with tour rates or insurance/dealer replacement rates and cannot be combined with any other certificate, voucher, offer or promotion. Standard Hertz rental terms and conditions apply. The offers under this promotion may not be combined with any other offer, discount, coupon or promotion. Visa shall not be responsible or liable in any manner whatsoever for any deficiency or inadequacy of service rendered by Hertz or for any loss whatsoever of any nature suffered by any cardholder. Visa Cardholders shall not be entitled to compensation / benefits in any form whatsoever in lieu of any of the offers. Offers cannot be exchanged or redeemed for cash. Visa Cardholders are not bound in any manner to participate in this offer. Any participation by the Visa Cardholder shall be voluntary. By participating in or attempting to utilize any of the offer the cardholder irrevocably agrees to be bound by the terms and conditions herein. Visa will use best efforts to ensure the offers are provided as described, but cardholders shall not make any claim or seek compensation against Visa, even in the event that any of the offers are not provided or provided as described (whether or not such non provision is due to fault, negligence on the part of Hertz or Visa). Visa shall not be liable in any manner whatsoever or howsoever for any loss or damage or claims that may arise out of (a) usage or attempted usage of any of the offers, or of any services provided by Hertz, or (b) any refusal or failure on the part of Hertz to provide or honour any of the offers, or benefits or privileges given under the offers, for any reason whatsoever. Visa reserves the absolute right to withdraw and / or alter any of the terms and conditions of any of the offers at any time without giving any notice. Other restrictions may apply. To cancel or change a reservation online, select "Rates & Reservations" in the navigation and then click on either "Cancel a Reservation" or "View/Modify a Reservation". Reservations can be modified, or cancelled online by providing a confirmation number and the last name referenced on the reservation.

- 10% savings on self-drive car rentals USA, Canada, Europe*, Australia, New Zealand and Asia^

*Europe includes: Belgium, France, Germany, Italy, Luxembourg, Netherlands, Spain Mainland and United Kingdom

^Asia includes: Brunei, Hong Kong, Philippines, Singapore and Thailand

- To enjoy this discount, cardholders must use the discount number CDP# 83181 when making the vehicle reservation.

- One complimentary rental day with minimum 6 or more days' rental in a booking
- To enjoy this privilege, cardholders must use the respective Promotion Coupon (PC) number for the selected destination. PC number:

– For USA/Canada: PC#960665

– For Europe*: PC#113035

– For Australia/New Zealand: PC#203249

– For Asia^: PC#982763

- Offer is valid for both booking and pick-up dates between 1 January to 31 December 2020

• Offer is valid on qualifying Hertz Affordable Rate (leisure retail rates) rentals at participating locations in Australia, New Zealand, Europe*, Asia^, USA and Canada only

- Minimum rental period is six days (including the 6th day of free rental)
- Benefit is applicable on the following car groups:

– For USA/ Canada: All

– For Europe*: Midsize and above

– For Australia/ New Zealand: Compact and above

– For Asia^: All

- Discount applies to time and mileage charges only

Maybank Visa Infinite VIP Experience at Universal Studios Singapore

Privilege is valid until 31 December 2020. VIP Tour is available with a minimum purchase of 4 Universal Studios Singapore Day Passes. Annual and/or season passes are not eligible for the tour. At least one Maybank Visa Infinite Cardmember must be present during the tour and limited to 12 persons per group per day. Duration of tour is 5 hours and extensions are strictly not allowed. Tours occur rain or shine and there will be no rain checks or refunds.

No other request will be accommodated for “no-shows” . Tours are for day admission and they are not valid for separately ticketed events at Universal Studios Singapore. An indemnity form has to be filled up by all guests participating in the VIP Tours. Children under the age of 18 years old must be accompanied by an adult at all times while on tour, and their parents/legal guardian will fill up the indemnity form on behalf of the child. In order to experience the attractions, all guests must meet the appropriate height requirements and understand the safety recommendations for each attraction. Resorts World Sentosa reserves the right to change the Terms and Conditions at any time without prior notice.

Global Concierge

Global Concierge services are purely on arrangement basis only. Concierge and Maybank shall not be responsible for any third party expenses incurred which shall be the responsibility of the Cardmember.

For information / referral:

Maybank makes no representations or warranties about the accuracy or suitability of the information provided. Cardmembers shall use the information at their own discretion. To the extent permitted by law, Concierge and Maybank exclude all liability (including for negligence) for any loss or damage (including special, indirect or consequential loss or damage) arising from or in connection with any use of the information provided by Concierge.

For purchase needed:

The goods and services obtained by Cardmembers through the Concierge are provided solely by a third party merchant. In assisting Cardmembers to obtain such goods and services, Concierge and Maybank make no representations or warranties about the quality or fitness of such goods and services. Unless expressly prohibited by law, Concierge and Maybank exclude all liability (including for negligence) for any loss or damage (including special, indirect or consequential loss or damage) arising from or in connection with such goods and services.