

Terms and Conditions for Maybank Premier Wealth Total Rewards Programme (“Programme”)

1. General Terms

- 1.1 This Programme is only available to Premier Wealth individual account holders of Malayan Banking Berhad, Singapore Branch (“Maybank”) with a valid Premier Wealth World Mastercard and/or Premier Wealth Platinum Debit Card (“Maybank Premier Card(s)”) (“Customers”).
- 1.2 This Programme will commence from 1 October 2014 and will end on a date to be determined by Maybank at its absolute discretion.
- 1.3 The Customers will automatically be enrolled to this Programme.
- 1.4 The total rewards in the form of Maybank TREATS Points (“Bonus TREATS Points”) will be credited into the valid Maybank Premier Cards monthly.
- 1.5 To be eligible for the Bonus TREATS Points, the Customers must fulfill the Eligibility Criteria for Bonus TREATS Points set out in these Terms and Conditions.
- 1.6 Customers who are upgraded to Premier Wealth by Maybank for whatever reasons at anytime during the month shall be eligible for Bonus TREATS Points for that entire month. Customers who are downgraded from Premier Wealth by Maybank for whatever reasons at anytime during the month shall not be eligible for Bonus TREATS Points for that entire month.

2. Eligibility Criteria for Bonus TREATS Points

- 2.1 Under this Programme, Bonus TREATS Points can only be earned on Deposits, Investments, Loans, Life Insurance and/or Retail Purchases made using with a valid Maybank Premier Card.
- 2.2 The Customers must be the sole account holder of the participating products or if the account is a joint account, the Customer must be the primary account holder of that joint account.

Deposits

- 2.3 The deposit products participating in this Programme are Current Account, Savings Account, Foreign Currency Current Account, Foreign Currency Call Account and Foreign Currency Time Deposit (“Participating Deposit Products”). The Participating Deposit Products are subject to change without prior notice.
- 2.4 The computation of the qualifying incremental balance of deposits is based on the total ending ledger balance of all qualifying accounts in SGD on the last calendar day of the current month minus the total ending ledger balance of all qualifying accounts in SGD on the last calendar day of the previous month (or such other computation as may be determined by Maybank from time to time).
- 2.5 The equivalent amount in SGD will be used for foreign currency deposits in the computation of qualifying incremental balance. Maybank has the discretion to apply the relevant exchange rates to derive the SGD equivalent.

Investments

- 2.6 The investment products participating in this Programme are Unit Trust, Dual Currency Investment and Structured Deposit (“Participating Investment Products”). The Participating Investment Products are subject to change without prior notice.
- 2.7 The qualifying criterion for investment is the total new gross investment amount per instrument for the month.
- 2.8 The equivalent amount in SGD will be used if the investment is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the SGD equivalent.
- 2.9 The qualifying Unit Trust transaction is via cash placement only.
- 2.10 The qualifying Structured Deposit is based on the amount outstanding on the start date of the specific Structured Deposit tranche.
- 2.11 The qualifying Dual Currency Investment should have a minimum tenor of 28 calendar days.

Loan

- 2.12 The loan product participating in this Programme from 1 April 2015 is Housing Loan only (“Participating Loan Product”). The Participating Loan Product are subject to change without prior notice.
- 2.13 The Customer must be the primary account holder of the loan account.
- 2.14 To be eligible for the Bonus TREATS Points, the minimum new approved loan amount per loan account per month is S\$300,000. The minimum approved loan amount is subject to change without prior notice.
- 2.15 The equivalent amount in SGD will be used if the Participating Loan Product is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the SGD equivalent.
- 2.16 Bonus TREATS Points will be paid on the following month upon first disbursement date.
- 2.17 The following products will be excluded as Participating Loan Product:
 - Loans that are re-priced or converted;
 - Loans that are re-priced or converted from fixed or variable rate packages to SIBOR package cases; and
 - Loans that are re-priced or converted from SIBOR to fixed or variable rate packages cases.
- 2.18 In the event of a loan cancellation or reversal by any party for any reason or the conduct of the account is unsatisfactory, Maybank reserves the right to reverse and/or restructure the Bonus TREATS Points awarded accordingly.

Life Insurance

- 2.19 The life insurance products participating in this Programme from 1 April 2015 are Etiqa Life Insurance products with Single Premium or Regular Premium payment frequency (“Participating Life Insurance Products”). The Participating Life Insurance Products are subject to change without prior notice.
- 2.20 The Customer must be the main proposer of the insurance policy.



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- 2.21 All Main plans and their attached rider(s) are included in the computation.
- 2.22 There are two (2) main product categories for Etiqa Life Insurance, namely Single Premium policies and Regular Premium policies. The qualifying criterion for insurance is the total premium amount per product category for the month. The Bonus TREATS Points are computed separately for the Single Premium policies and Regular Premium policies based on the summed up premium amount for each product category for each proposer.
- 2.23 For Regular Premium policies, only Regular Premium policies with annual premium payment mode are included. The computation is based on the first year annual premium only. Subsequent regular premium payments are not eligible.
- 2.24 Bonus TREATS Points will be paid two months after the inception date.
- 2.25 The equivalent amount in SGD will be used if the insurance is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the SGD equivalent.
- 2.26 The qualifying insurance premium has to be paid via cash payment only.
- 2.27 Policies that are not in-force as at the Bonus TREATS Points computation date are not included for Bonus TREATS Points computation.

Retail Purchases made with Maybank Premier Cards

- 2.28 The card products participating in this Programme are Premier Wealth World Mastercard and Premier Wealth Platinum Debit Card issued in Singapore ("Participating Card Products"). The Participating Card Products are subject to change without prior notice.
- 2.29 The qualifying card spending of the Participating Card Products is based on the total spending of all qualifying retail transactions posted at the corresponding month end.
- 2.30 The equivalent amount in SGD will be used if the spending is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the SGD equivalent.
- 2.31 To be eligible for the Bonus TREATS Points, a minimum spend amount of S\$1,000 on retail transactions per calendar month using the Participating Card Products is required ("Transaction(s)"). Transactions arising from the use of the Participating Card Products (a) at an ATM or NETS; or (b) for Fund Transfers, Cash Advances or FlexiCash, will not be taken into consideration when determining the minimum spend amount.
- 2.32 For Transactions made under any of Maybank's instalment payment plans (as determined by Maybank), only the monthly instalment amount will be considered when determining the minimum spend amount and not the full Transaction amount charged under the plan.
- 2.33 Transactions done using any other Maybank's Credit Card and/or Debit Card will not be eligible for the Bonus TREATS Points.
- 2.34 Maybank will use the date which the Transaction is posted to the Customer's card account to calculate the minimum spend amount. Maybank reserves the right to reject or exclude any Transaction at its absolute discretion.



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- 2.35 Transactions made within the month but which are posted on the following month will be carried forward to the following month and will be calculated as the following month's minimum spend amount.
- 2.36 Bonus TREATS Points will only be awarded to the Maybank Premier Cards of the Customers tagged as "Principal Cardmembers". Transactions made by the principal cardmember and his/her supplementary cardmember (if any) will be combined and used for computing the minimum spend amount.
- 2.37 The Customer will be de-enrolled automatically from the Programme if the Customer's Maybank Premier Card(s) is/are cancelled and/or terminated for whatever reasons.
- 2.38 The period used for the balance calculation of the Bonus TREATS Points for the Participating Deposit Products, Participating Investment Products and Participating Card Products in this Programme shall be based on calendar month.
- 2.39 In the event that a 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 Bonus TREATS Points awarded by debiting the Customer's card account accordingly.
- 2.40 Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) will not be taken into account in the minimum spend calculations.
- 2.41 Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Customer or any party arising from or in connection with any incorrect Bonus TREATS Points being awarded to the Customer in respect of any Transaction due to any reason whatsoever or howsoever (including the incorrect classification of a category in respect of any Transaction).
3. Additional Terms and Conditions
- 3.1 For Deposits, Investments and Retail Purchases made with Maybank Premier Cards, Bonus TREATS Points will be awarded to the Customers within 15 business days of the following month.
- 3.2 The maximum Bonus TREATS Points for this Programme that can be granted is 200,000 Bonus TREATS Points per month per Customer (or any other amount as Maybank may determine from time to time).
- 3.3 Maybank reserves the right to amend the conversion rate of the Bonus TREATS Points at any time without prior notice.
- 3.4 Maybank may in its sole and absolute discretion exchange or substitute this Programme and/or the Bonus TREATS Points to another programme, reward, scheme or item of equivalent or similar value without prior notice and liability to the Customers.
- 3.5 Maybank shall have the sole and absolute discretion to exclude any Customers from participating in this Programme and from being entitled to the Bonus TREATS Points without any obligation to furnish any notice and/or reason.
- 3.6 Maybank employees are not eligible to participate in this Programme.
- 3.7 This Programme is not valid in conjunction with other offers and promotions carried out by Maybank unless otherwise specified.



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- 3.8 Maybank reserves the right in its discretion to add, delete or vary these Terms and Conditions from time to time and/or withdraw, suspend, discontinue or terminate this Programme at any time without prior notice or liability to the Customers or to any person.
- 3.9 Maybank's decision on all matters relating to this Programme (including the awarding of the Bonus TREATS Points) shall be final and binding on all Customers.
- 3.10 Product terms and conditions and other applicable terms and conditions or rules and regulations including the prevailing Terms and Conditions for TREATS Points Rewards Programme shall also apply ("Other Terms and Conditions").
- 3.11 In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to this Programme or any Other Terms and Conditions, these Terms and Conditions shall prevail.
- 3.12 These Terms and Conditions shall be governed by the laws of Singapore.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Important Note

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This is not a contract of insurance and reference should be made to the respective policies for the exact terms, conditions and exclusions applicable to the Etiqa policies. The information contained here is for general information purposes only and does not constitute an offer, invitation to offer, or a solicitation, or any advice or recommendation with respect to the purchase or sale of any of the Etiqa policies. Furthermore, the information contained here is without regard to the specific objectives, financial situations and needs of any particular person who may view it. If in doubt, you should seek advice from a qualified Insurance Specialist.

Investments are subject to investment risks including the possible loss of the principal amount investment. The value of the investment(s) that you have chosen may fall as well as rise.

The above policies are underwritten by Etiqa Insurance Pte Ltd and any information relating to the Etiqa policies contained here is provided by Etiqa.

This document is not required to be reviewed or endorsed by the Monetary Authority of Singapore.

Information is correct as of 1 June 2017.