



## Maybank World Mastercard Privileges Terms and Conditions

### Terms and Conditions for Maybank World Mastercard 7X & 8X TREATS Points Foreign Spend Promotion

- All payments must be made with a Maybank World Mastercard ("Card").
- Cardmembers will earn **7X TREATS Points** for Foreign Spend on the Card when they spend a minimum of S\$800 on retail transactions on the Card in a calendar month.
- Instead of 7X TREATS Points, Cardmembers will earn **8X TREATS Points** for Foreign Spend on the Card when they spend a minimum of S\$4,000 on retail transactions on the Card in a calendar month.
- If Cardmembers spend less than S\$800 on retail transactions on the Card in a calendar month, they will earn 1X TREATS Points for all Local and Foreign Spend on the Card.

Scenario #1: If the Cardmember **does not meet** the minimum spend of S\$800:

	TREATS Points
Local Spend	1X TREATS Points
Foreign Spend	

Scenario #2: If the Cardmember **meets** the minimum spend of S\$800:

	TREATS Points
Local Spend	1X TREATS Points
Foreign Spend	7X TREATS Points*

Scenario #3: If the Cardmember **meets** the minimum spend of S\$4,000:

	TREATS Points
Local Spend	1X TREATS Points
Foreign Spend	8X TREATS Points*

- Local spend ("Local Spend") are Card retail transaction(s) posted in Singapore dollars. Foreign Spend ("Foreign Spend") are Card retail transaction(s) posted in foreign currencies.
- Retail transactions charged to a Card made within a calendar month that are successfully posted to a Card Account prior to the 7th day of the following calendar month, will be counted towards the minimum spend of the month that the retail transactions are made. Retail transactions charged to the Card which made within a calendar month but are only posted to a Card Account after the 7th day of the following month will be counted towards the following month's minimum spend.
- For avoidance of doubt, if a Card retail transaction with a 10X TREATS Points Merchant is entitled to receive 10X TREATS Points under the Maybank World Mastercard 10X TREATS Points Promotion, that Card retail transaction will receive 10X TREATS Points only (instead of 1X, 7X or 8X TREATS Points under this Maybank World Mastercard 7X & 8X TREATS Points Foreign Spend Promotion).

### Terms and Conditions for Maybank World Mastercard 10X TREATS Points Promotion

- All payments must be made with a Maybank World Mastercard.
- 10X TREATS Points will be awarded for retail transactions charged to the Card at the 10X TREATS Points Merchants.
- The 10X TREATS Points merchants are set out at [maybank.sg/wmc](http://maybank.sg/wmc) and are subject to change from time to time ("10X TREATS Points Merchants").
- The 10X TREATS Points will automatically be awarded to the eligible Cardmember's account if the designated merchant's outlet, where the required transaction is made, is on record with Maybank. In the event the outlet is not on record with Maybank, the 10X TREATS Points will only be awarded once Maybank is informed of the new outlet and has updated its records accordingly.
- For the case of selected 10X TREATS Points Merchants, Cardmembers can additionally enjoy a 10% discount on regular priced items. For avoidance of doubt, not all 10X TREATS Points Merchants offer a 10% discount on regular priced items.
- 10X TREATS Points will not be awarded for any online transactions.



- The Maybank World Mastercard 10X TREATS Points Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and/or vouchers, unless otherwise stated.
- For avoidance of doubt, if a Card retail transaction with a 10X TREATS Points Merchant is entitled to receive 10X TREATS Points under this promotion, that Card retail transaction will receive 10X TREATS Points only (instead of 1X, 7X or 8X TREATS Points under Maybank World Mastercard 7X & 8X TREATS Points Foreign Spend Promotion).

#### General Terms and Conditions

- The following transactions will be excluded from accumulation towards minimum spend and TREATS Points issuance ("Excluded Transactions") under the Maybank World Mastercard 7X & 8X TREATS Points Foreign Spend Promotion and the Maybank World Mastercard 10X TREATS Points Promotion:
  - a) NETS and eNETS transactions;
  - b) Payments made to government or government-related institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra - government purchases and any other government services not classified here)
  - c) Betting or gambling transactions;
  - d) Brokerage/securities transactions;
  - e) Payments to insurance companies;
  - f) Transactions classified under the following Merchant Category Codes ("MCC"):
    - MCC 6012 – Financial Institutions – Merchandise, Services and Debt Repayment
    - MCC 6051 – Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (including but not limited to Cryptocurrency), Money Orders, Account Funding, Travelers Cheques, and Debt Repayment
    - MCC 6540 – Non-Financial Institutions – Stored Value Card Purchase/Load (including by not limited to Grab mobile wallet top-ups)
  - g) Transactions made via AXS or SAM;
  - h) FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, interest charges, or any other miscellaneous charges charged to the Cardmember;
  - i) Payment of funds to prepaid accounts such as those listed below (such list is not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party):

• EZ LINK PTE LTD (FEVO)	• OANDA ASIA PAC*
• EZ Link	• PAYPAL* BIZCONSULTA
• EZ-LINK*	• PAYPAL* CAPITALROYA
• EZLINK	• SKR*Skrill.com
• EZ-Link	• SKR*xglobalmarkets.com*
• EzLink	• SKYFX.COM*
• EZLINKS.COM	• SNACK BY INCOME
• EZ Link transport	• TRANSIT*
• EZ-LINK (IMAGINECARD)	• TRANSITLINK*
• EZ-Link EZ-Reload (ATU)	• TRANSIT LINK*
• BANC DE BINARY	• WWW.IGMARKETS.COM.SG
• BANCDEBINARY.COM	• WWW.PLUS500.CO.UK
• Flashpay ATU	• WWW.MYEZLINK.COM.SG
• MB * MONEYBOOKERS.COM	• YOUTRIP*
• NETS VCASHCARD	
  - j) (for Cardmembers holding personal Cards) any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature; and
  - k) Any other transaction which Maybank may determine from time to time without prior notice.



- 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) if a Card transaction (in full or in part) is cancelled or reversed by any party for any reason; and/or (b) it is determined by Maybank that the Cardmember has breached one of the terms stated herein.
- The TREATS Points earned are not transferable and/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 (GST) that were charged to the Card.
- Maybank has the sole discretion to exclude any person from participating in any of the Maybank World Mastercard Privileges without any obligation to furnish any notice and/or reason.
- 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 or programme at any time without prior notice or liability to any person.
- Maybank's decision on all matters relating to the Maybank World Mastercard shall be final and binding on all Cardmembers and any other 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 makes no representation as to the quality of the goods and services provided under the Maybank World Mastercard Privileges and makes no representation as to the quality of the goods and services provided by the respective participating merchants and partners.
- The general Terms and Conditions Governing TREATS Points Rewards Programme, Maybank TREATS Mobile and Cardmember's Card account shall apply. Please visit [www.maybank2u.com.sg](http://www.maybank2u.com.sg) for more information.