



Maybank XL Rewards Card TREATS Points Programme (“Rewards Programme”) Terms and Conditions

Maybank XL Rewards Cardmembers (“**Cardmembers**”) can receive up to 10X TREATS Points on the Maybank XL Rewards Card (“**Card**”) in accordance with these terms and conditions.

In these terms and conditions, “**Eligible Transactions**” refers to all retail transactions that are charged and posted to the Card, save for those excluded in Clause 4.6 or otherwise stated herein these terms and conditions.

I. Rewards Categories

1.1. Cardmembers, who meet the Minimum Spend requirements in Clause 3, can receive 10X TREATS Points (subject to the cap as specified in Clause 3.3) for Eligible Transactions in any of the five (5) Rewards Categories set out in the table below (“**Bonus 10X TREATS Points**”), subject to the terms herein:

Bonus Categories	Merchant Category Code (“MCC”)	Merchant Category Code (“MCC”) Description
Dine	5811, 5812, 5814 and 5462	Caterers, Restaurant Dining, Fast Food Eateries, Bakeries, Food Deliveries locally
Shop	5262, 5310, 5311, 5331, 5399, 5621, 5631, 5651, 5655, 5661, 5691, 5699 and 5941	Apparels, Departmental Store, Sports/Riding Apparels Stores, Sporting Goods Stores, Paid Television, Cable and Radio Services locally
Travel	3000 – 3299, 3300 – 3308, 4511, 4722, 7011	Airlines, Lodging, Travel Agencies locally
Play	4899, 5813, 5815, 7832, 7993 and 7994	Bars, Drinking Places, Cable Television Service, Cinemas, Motion Picture Theatres, Theatrical Producers, Ticketing Agencies, Video Amusement Game, Video Game Arcade locally
Foreign Spend	All transactions specified under Clause 4.6 will not be considered as Eligible Transactions.	Foreign retail spend (“ Foreign Spend ”) refers to transactions spend overseas or online in foreign currencies (including card-not-present transactions in foreign



		currencies like e-commerce transactions) successfully charged on to the Card
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- 1.2. For avoidance of doubt, any Eligible Transaction not classified under the MCCs as stated in Clause 1.1 above or any Eligible Transaction charged at merchants or outlet of merchants that are not classified under the MCCs stated in Clause 1.1 above shall not be eligible for Bonus 10X TREATS Points, but will be eligible for base 1X TREATS Point ("Base 1X TREATS Point").
- 1.3. Maybank reserves the right to exclude any transaction from the Rewards Programme at its absolute discretion.

2. **Etiqa Insurance**

- 2.1. Cardmembers may also separately receive the Base 1X TREATS Point on Etiqa insurance transactions charged to the Card, classified under MCC 6300 with Merchant Description "ETIQA*", subject to the terms herein.
- 2.2. For avoidance of doubt, the insurance spend specified in Clause 2.1 above does not constitute and will not be counted towards the Minimum Spend.

3. **Minimum Spend**

- 3.1. To receive the Bonus 10X TREATS Points, for any calendar month, Cardmembers must charge a minimum aggregate amount of S\$500 in Eligible Transactions as specified in Clause 1.1 to a Card within that calendar month ("Minimum Spend").
- 3.2. For the avoidance of doubt, if Cardmembers do not meet the required Minimum Spend for a particular calendar month, such Cardmembers will only receive the Base 1X TREATS Points for transactions under the Rewards Categories conducted during that calendar month, instead of Bonus 10X TREATS Points.
- 3.3. The maximum TREATS Points that a Cardmember can receive for the Bonus 10X TREATS Points under this Rewards Programme is capped at 10,000 TREATS Points ("Maximum TREATS Points") per calendar month.
- 3.4. Once the Maximum TREATS Points for a particular calendar month is reached, Cardmembers will continue to earn Base 1X TREATS Points on any Eligible Transaction made during that calendar month.



- 3.5. Eligible Transactions charged to a Card made within a calendar month that are successfully posted to a Card Account on or prior to the 10th day of the following calendar month, will be counted towards the Minimum Spend of the month that the Eligible Transactions are made. Eligible Transactions charged to the Card which are made within a calendar month but are only posted to a Card Account after the 10th day of the following month will be counted towards the following month's Minimum Spend.
- 3.6. Eligible Transactions charged to a Supplementary Card will be taken into consideration in the determination of whether the Minimum Spend for the Principal Card has been met or whether the Principal Cardmember is eligible for any TREATS Point under the Rewards Programme. TREATS Points earned from Eligible Transactions charged to the Supplementary Card will be awarded to the Principal Cardmember's Card account.
- 3.7. Bonus 10X TREATS Points and the Base 1X TREATS Points will automatically combined and credited to the Card Account.

4. General

- 4.1. TREATS Points will be awarded for every block of S\$5 spent per transaction, rounded down. For example:

Amount Spent	TREATS Points Earned
S\$129	125
S\$250	250

- 4.2. All TREATS Points will be credited to the Card account by the end of the next calendar month or at a date to be determined by Maybank. 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. Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) will not be taken into account in the TREATS Points calculations.

- 4.3. Maybank reserves the right to reverse, forfeit the TREATS Points and/or charge the value of the TREATS Points awarded to a Cardmember by debiting the Cardmember's Card account in the following events:
 - a) a Card transaction is (in full or in part) cancelled or reversed by any party for any reason;
 - b) a Card transaction turns out to be a fraudulent or unauthorised transaction;
 - c) the TREATS Points awarded to a Cardmember exceeds the specified cap;



- d) the Cardmember is not entitled to the TREATS Points for any reason whatsoever; or
- e) it is determined by Maybank that the Cardmember has breached any of the terms and conditions stated herein.

4.4. Maybank's decision on all matters relating to the Rewards Programme shall be final, conclusive and binding on all Cardmembers and any other person. Maybank has the sole discretion to exclude any person from participating in the Rewards Programme without any obligation to furnish any notice and/or reason.

4.5. TREATS Points will not be awarded to any transactions that Maybank deems to be corporate/commercial transactions.

4.6. The following transactions will be excluded from the earning of TREATS Points and will not be counted towards the Minimum Spend:

- a) NETS and eNETS transactions;
- b) Payments made to government or government institutions, agencies or companies or for government institutions or statutory boards or for government or government-related services (e.g. court cases, fees, fines, bail and bonds, tax payments, postal services, parking lots and garages, intra-government purchases or any other government services not classified here);
- c) Betting or gambling transactions;
- d) Brokerage/securities transactions;
- e) Charitable, Religious and Political Organisations;
- f) Payment to insurance companies or for insurance premiums, excluding Etiqa Insurance;
- g) 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 (not Stored Value Load), Travelers Cheques, and Debt Repayment
 - MCC 6540 - Non-Financial Institutions (Stored Value Card Purchase/Load (including but not limited to Grab mobile wallet top-ups));
- h) Transactions made via AXS or SAM;
- i) 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;

- j) Payment of funds to prepaid accounts such as those listed below (the following 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):

<ul style="list-style-type: none">• EZ LINK PTE LTD (FEVO)• EZ Link• EZ-LINK*• EZLINK• EZ-Link• EzLink• EZLINKS.COM• EZ Link transport• EZ-LINK (IMAGINE CARD)• EZ-Link EZ-Reload (ATU)• BANC DE BINARY• BANCDEBINARY.COM• Flashpay ATU• MB * MONEYBOOKERS.COM• NETS VCASHCARD	<ul style="list-style-type: none">• OANDA ASIA PAC*• PAYPAL* BIZCONSULTA• PAYPAL* CAPITALROYA• SNACK BY INCOME• SKR*Skriill.com• SKR*xglobalmarkets.com*• SKYFX.COM*• TRANSIT*• TRANSITLINK*• TRANSIT LINK*• WWW.IGMARKETS.COM.SG• WWW.PLUS500.CO.UK• WWW.MYEZLINK.COM.SG• YOUTRIP*
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- k) Any other transactions which Maybank may determine from time to time without prior notice.

4.7. For avoidance of doubt, please note that the transactions excluded in Clause 4.6 will not be considered as Eligible Transactions.

4.8. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any Cardmember or any person for any loss, liability, expense, damage and/or injury whatsoever or howsoever incurred or sustained by the Cardmember or any person by reason of, arising from or in connection with the Rewards Programme, any incorrect 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 transactions being processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.

4.9. Cardmembers hereby consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to Maybank and such other third party as Maybank may reasonably consider necessary



for the purpose of the Rewards Programme, and confirm that they agree to be bound by the terms of the Maybank's Data Protection Policy, a copy of which can be found on <https://www.maybank2u.com.sg>.

- 4.10. 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 the Rewards Programme at any time without prior notice or liability to any person.
- 4.11. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional materials relating to the Rewards Programme, these terms and conditions shall prevail.
- 4.12. The general Terms and Conditions Governing TREATS Points Rewards Programme, Maybank TREATS Mobile App and Cardmember's Card account shall apply. Please visit <https://www.maybank2u.com.sg> for more information.
- 4.13. The prevailing Maybank (Personal) Credit Card Agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit <https://www.maybank2u.com.sg>.