

## **Maybank Mastercard® or Visa Platinum Card: TreatsPoints Rewards All Year Long - Terms and Conditions**

Maybank Mastercard® or Visa Platinum Card (“Cards”) Cardmembers are eligible to enjoy TreatsPoints (“TreatsPoints”) subject to the following conditions:

1. Earn 1x TreatsPoint for every RM1 spend on Maybank Mastercard® or Visa Platinum Card in Malaysia.
2. Earn 2x TreatsPoints for every RM1 spend on Maybank Mastercard® or Visa Platinum Card in Overseas.
3. Earn 2x TreatsPoints for all expenditures during your birthday month.
4. No TreatsPoints will be awarded for every Ringgit spend on government bodies, petrol, payment via JomPAY and FPX.
5. Effective 8 July 2019, any reloads performed on e-Wallets using Maybank Cards will no longer be eligible for TreatsPoints.
6. The following transactions are not taken into account in the accumulation of TreatsPoints Feature:
  - Transactions for Maybank EzyCash, Maybank EzyPay Plus, Cash Treats, Cash Advance, and Balance Transfer;
  - Refunded, disputed, unauthorized or fraudulent retail transactions;
  - Payment of annual card membership fees, interest payments, late payment fees, charges for cash withdrawals;
  - Any other form of service or miscellaneous fees.
7. Transactions made by the Supplementary Cardmember of Mastercard® or Visa Card will also be entitled to the TreatsPoints, whereas spend by Supplementary Cardmember will be included in the computation of the Principal Cardmember’s qualified spend and the TreatsPoints will only credited to the Principal Card’s account. Only the Principal Cardmember will be able to make any points redemption.
8. Redemption of TreatsPoints is subject to Maybank’s (“the Bank”) sole discretion. Maybank reserves the right to cancel TreatsPoints earned on credit card accounts.
9. TreatsPoints earned are not transferable. Cardmembers are not allowed to sell their TreatsPoints to any other person.
10. TreatsPoints that are awarded shall be automatically credited and reflected in the following monthly Card Account Statement.
11. TreatsPoints shall be calculated based on a rate which determined by Maybank (“the Bank”) at its sole and absolute discretion and from time to time.
12. Maybank reserves the right to withhold or cancel TreatsPoints rewarded where the account is overdue, delinquent, closed, under investigation or the Cardmember is in dispute with the Bank.
13. Maybank reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the features of the TreatsPoints (including but not limited to reduction in the TreatsPoints rewarded) and to vary, add or delete any of these Terms and Conditions at any time at its absolute discretion by

giving the cardmembers twenty one (21) days notice via [www.maybank2u.com.my](http://www.maybank2u.com.my) or any other channel that Maybank deems appropriate.

14. Such termination or suspension by Maybank of the TreatsPoints Feature does not entitle the Cardmember to any claim or compensation against Maybank for any losses or damages incurred by the Cardmember as a result of the act of termination or suspension.
15. By reading this terms and conditions, cardmember is agree to access to Maybank website at [www.maybank2u.com.my](http://www.maybank2u.com.my) at regular time to view the terms and conditions. This is to ensure that they are kept-up-date with any changes or variations made to the terms and conditions and seek clarification from Maybank should any of the terms or conditions be not fully understood.