

TERMS & CONDITIONS

ON-THE SPOT REDEMPTION PROGRAMME

Participation in the Maybank Points Redemption Programme is subject to the following terms and conditions and to the Cardmembers Agreement.

I. ELIGIBILITY & PARTICIPATION

1. The following Cardmembers and Customers are eligible to participate in this redemption programme:
 - i. All MasterCard and Visa Credit Cards issued by by Maybank and Maybank Islamic (excluding Corporate Cardmembers).
 - ii. All American Express® Credit and Charge Cards (either with or without Frequent Traveller Option) issued by Maybank and Maybank Islamic (excluding Corporate Cardmembers).
 - iii. All Prepaid Cards issued by Maybank.
 - iv. All Maybank Visa and MasterCard Platinum Debit Cards, Visa Debit Cards issued by Maybank.
2. The Cardmembers that are not eligible to participate in this redemption programme are:
 - i. Maybank World MasterCard Cardmembers (Cardmembers are eligible to redeem for the Malaysia Airlines Frequent Flyer Enrich Miles only).
 - ii. Singapore Airlines KrisFlyer American Express Gold Credit Card (Cardmembers are eligible to redeem for the Krisflyer Miles only).
3. This redemption programme is open to all Principal Cardmembers with Cards issued by Maybank Malaysia, Bank Internasional Indonesia (BII) and Maybank Singapore. Only accounts that are valid, in good standing, not closed, cancelled or terminated by Maybank or Cardmember are eligible to redeem.

II. POINTS EARNING & REDEMPTION

1. All retail purchases and online transactions (local and international) made by Principal and/or Supplementary Cardmembers will earn Points which are not transferable to any other person or entity. For more information on the Points earnings by Cards issued by Maybank or Maybank Islamic, please visit www.maybank.com.my.
2. The points used to redeem items in this programme are points earned by the Principal Cardmember from retail purchases made with his/her Maybank Card for purposes of

personal consumption only, i.e. non-business and non-commercial related consumption only. Maybank reserves the right not to award Points on retail spending which Maybank deems to be purchases made for business and commercial purposes using the Maybank Card.

3. The following charges shall NOT qualify for allocation of Points:
 - i. For Credit and Charge Cards - Cash advances and other cash services, annual fees, interest accumulated, late payment charges, finance charges and other miscellaneous charges.
 - ii. For Debit Cards and Prepaid Cards - Cash withdrawals from ATM and fund transfers within Maybank or 3rd party account.
 - iii. Petrol purchases for all cards unless specified otherwise by selected card type and feature.
4. Redemption of Gift Items or Vouchers by Cardmembers with insufficient Points will be rejected.
5. For this redemption programme, Cardmember has the option to redeem using full or partial points redemption.
6. Maybank reserves the right to change the conversion rate of the redemption programme with prior notice of twenty-one days (21) to the Cardmembers.
7. We reserve the right to change the redemption conversion rate with prior notice to Cardmembers on Maybank website or in any other manner we deem fit.
8. Maybank reserves the right to deduct or recompute any points earned to the Cardmembers' Card account for the purpose of correcting any errors or inaccuracies in the allocation of the points.

III. EXPIRATION OF TREATSPOINTS

1. Cardmembers are advised to check your monthly credit card statement for TreatsPoints expiry. Please refer to your May 2016 credit card statement onwards for the expiry dates of your points. Please find below a sample table depicting the points cumulated and the applicable expiry date:

Year	TreatsPoints Accumulation	TreatsPoints Expiry
Prior to July 2013	Up to 31 July 2013	31 July 2016
2013	1 August 2013 to 31 August 2013	31 August 2016
2014	1 January 2014 to 31 January 2014	31 January 2017

2. All TreatsPoints should be redeemed prior to the expiry date. There will be no extension period given to any expired TreatsPoints.
3. Membership RewardsSM points earned by American Express® Charge Cardmembers do not expire.

IV. NOTICE OF ACCUMULATED POINTS

1. Cardmembers will be notified of the number of points accumulated in the monthly card statement. Points balance can also be viewed via secured page upon login to Maybank2u.
2. Accumulated points of less than 2,000 points from Cardmembers Cards or Maybank accounts will not be reflected in Mayban2u.com. 2017

V. REDEMPTION OF POINTS

1. Only Principal Cardmembers can redeem On-The-Spot at participating redemption outlets and are required to be present during the redemption transaction with their Maybank Card and Identity Card for verification purposes.
2. All Card accounts must be in good standing (currently not overdue in payment), not closed or terminated by Maybank or Cardmember at the time of redemption request.
3. Points to be redeemed can only be used after entry into the Cardmember's Card account.
4. "HotDeals" is an option which allows redemption with a combination of Points and RM value charged to the Maybank Card. For partial redemption, the remaining value of the product can be automatically charged to the Maybank Card which will earn more Points.
5. Using Partial Points with 0% EzyPay Instalment Plan is also applicable to all Maybank Malaysia Visa, MasterCard and American Express® Credit Cards at all participating outlets.
6. The completed redemption transaction must be verified and acknowledged by Cardmember and STRICTLY CANNOT be revoked, cancelled, returned or exchanged. All Points used in the redemption programme will not be credited into the Cardmember's account.
7. Before leaving the outlet's premises, Cardmembers are required to check and test the items received are in order. Once items are acknowledged as receipt in good condition by Cardmembers, the redemption transaction cannot be cancelled.
8. Maybank will not be liable for any death, injury, direct or consequential loss, theft or damage of any nature that the Cardmember may suffer arising from redemption of the redemption item(s).
9. Maybank gives no representation or warranty on the quality of the redemption item(s) or their suitability for any purpose and will not be responsible for any dispute that may arise between the Cardmember and the manufacturer or supplier.
10. If the choice of redemption item(s) is/are unavailable reason being the redemption item(s) is/are temporarily out of stock or discontinued, Maybank has the right to replace it with a substitute or similar value. All redemption item(s) are available only while stocks last.
11. All Points earned must be redeemed prior to the date the account is closed. Thereafter, all unredeemed Points will be automatically cancelled without prior notification to customers.

12. The vouchers redeemed are valid for use until the date specified on the respective vouchers. If the vouchers redeemed remain unused after the validity date stated on the voucher, Maybank will not extend the validity date and will not refund any Points for the unused portion.
13. The vouchers redeemed are valid for use only at participating merchants under the Maybank Points Redemption Programme and are subject to the terms and conditions contained therein.
14. All vouchers are subject to availability and any restrictions may apply as to where and when the voucher can be redeemed. Vouchers redeemed are only valid at the participating outlets listed in this programme.
15. Maybank is not responsible for lost, stolen, unused or expired vouchers which have been received by Cardmembers.
16. The vouchers redeemed are not transferable, exchangeable for other rewards, refundable or replaceable for cash or credit under any circumstances.

VI. GENERAL

1. All accumulation of points by Maybank Cardmembers & Customers will be treated as null or void upon cancellation of the Maybank Card or account or for any reason whatsoever and regardless of whether the cancellation is effected by Maybank or the Cardmember.
2. Maybank reserves the right to charge the full amount to the Cardmember's account for any redemption made by a Cardmember who is in breach of these terms and conditions of the Cardmember Agreement between Maybank and the Cardmember.
3. The redemption points displayed in the catalogue and website is correct at published time and is subject to change from time to time.
4. Maybank reserves the right to cancel or amend the redemption programme terms and conditions at any time with twenty one (21) working days prior notice given by electronic mail or website or any other means of communication that may deemed appropriate by Maybank.
5. By participating in this redemption programme, the Cardmember is deemed to have agreed to be bound by these Terms & Conditions and any decisions of Maybank.
6. Any dispute concerning goods or services received under this redemption programme shall be settled between the Cardmember and the manufacturer of the item redeemed. Maybank shall bear no responsibility for resolving such disputes or for the dispute itself.
7. Cardmember is required to check and reconcile the monthly Card statement for any points deducted for redemption. Maybank will not be responsible for any disputed transaction received two (2) months after the redemption date.

8. There is NO TRIAL PERIOD FOR ALL REDEMPTION ITEMS REDEEMED from this redemption programme. As such, Cardmembers are required to inspect the items immediately upon receipt of the items redeemed.
9. The Terms and Conditions of this redemption programme shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
10. For any inquiries related to points balance, Cardmembers can also call Maybank Group Contact Centre at 1 300 88 6688. For American Express® Charge Cardmembers, please call the American Express Customer Service Hotline at 1 800 88 9559.
11. On-The-Spot redemption items and location of participating partners can also be viewed by clicking at “Cards” tab of www.maybank.com.my homepage.
12. The redemption points published at point of printing are inclusive of the stipulated Goods and Services Tax (“GST”) levied on standard rated supplies. Cardmembers will be subject to additional charge with the GST implementation on 1 April 2015.
13. American Express is a trademark of American Express. The American Express Cards are issued by Malayan Banking Berhad pursuant to a license from American Express.

VII. HOW TO REDEEM YOUR GIFTS ON-THE-SPOT

1. Go to any of the participating On-The-Spot redemption outlets.
2. Bring along your Maybank and Identity Card for verification purposes.
Note: Only Principal Cardmembers are allowed to redeem.
3. Select the items you wish to redeem and proceed to the redemption or customer service counter.
4. Present your Maybank Card. Sign on the redemption slip to confirm Points deducted for the items redeemed.
5. Redeemed items are yours to take home On-The-Spot.