

TERMS & CONDITIONS

Maybank TreatsPoints Redemption Programme

Participation in the Maybank TreatsPoints 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:
 - a. All MasterCard, Visa and American Express Credit Cards issued by Maybank and Maybank Islamic (excluding Corporate Cardmembers).
 - b. All Maybank Visa and MasterCard Platinum Debit and Visa Debit cards.
 - c. All Prepaid Cards issued by Maybank.
 - d. All Maybank Savings & Current Account customers with active accounts.
2. The Cardmembers that are not eligible to participate in this redemption programme are:
 - a. Singapore Airlines KrisFlyer American Express Gold Credit Card.
 - b. Maybank World MasterCard Cardmembers (eligible to redeem for the Malaysia Airlines Frequent Flyer Enrich Miles only).
 - c. American Express Corporate Cardmembers
3. (Note: Points redemption can only be made through the American Express Membership RewardsSM Programme Catalogue via American Express Customer Service at 1800 88 9559).
4. Only Principal Cardmembers with Cards issued by Maybank Malaysia can participate in this Programme and accounts must be valid, in good standing, not closed, cancelled or terminated by Maybank or Cardmember to be eligible to redeem.

II. TreatsPoints 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 Credit 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 Credit Card.
3. The following charges shall NOT qualify for allocation of Points:
 - i. For Credit and Charge Cards, Cash advances and cash payments, annual fees, interest accumulated, late payment charges, finance charges and other miscellaneous charges.
 - ii. For Debit Cards, Bankard, Prepaid Cards & Personal Loan, 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. 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.
7. Maybank reserves the right to deduct or recompute any points earned to the Cardmembers' Credit Card account for the purpose of correcting any errors or inaccuracies in the allocation of the points.

III. Expiration of TreatsPoints

1. Effective 1 August 2013, Maybank Credit Card TreatsPoints will have a 3 years expiration period. TreatsPoints earned in a particular month are valid until the end of third (3rd) year of the calendar month. 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.

IV. Notice of Accumulated TreatsPoints

1. Cardmembers will be notified of the number of points accumulated in the monthly card statement. Points balance can also be viewed via www.maybank.com.my.
2. Accumulated points of less than 2,000 points from Cardmembers Credit Cards or Maybank accounts will not be reflected in www.maybank.com.my.

V. Redemption of TreatsPoints

1. All Credit 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.
2. Cardmembers may use their accumulated TreatsPoints to redeem for any one or combination of the following options:-
 - a. Gift Items, (Selected gift items are available for viewing at Maybank Card Centre Menara Maybank and 1 Utama).
 - b. Vouchers (Dining / Shopping)
 - c. Annual Fee
 - d. Frequent Flyer Programme
3. TreatsPoints to be redeemed can only be used after entry into the Cardmember's Credit Card account. All miles conversion must be made from the Principal to its Principal Frequent Customer Programme in which they are enrolled in. Any third party transfers will not be entertained.
4. "HotDeals" is an option which allows redemption with a combination of TreatsPoints and RM value charged to the Maybank Credit Card. This option is only applicable to Visa, MasterCard and American Express Credit Cardmembers.
5. The completed redemption order form must be submitted online by Cardmember and once accepted by Maybank, the order STRICTLY CANNOT be revoked, cancelled, returned or

exchanged. All TreatsPoints used in the redemption programme will not be credited into the Cardmember's account.

6. 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).
7. 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.
8. 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 by giving notification to Cardmember.
9. All redemption item(s) are available only while stocks last.
10. Cardmembers with insufficient points from the date receipt of the Online Form by Maybank will be notified in writing by Maybank if the Online Form is not processed.
11. All TreatsPoints earned must be redeemed prior to the date the account is closed. Thereafter, all unredeemed TreatsPoints will be automatically cancelled without prior notification to customers.

VI. How to Redeem Your TreatsPoints

1.
 - i. Visit the Maybank website at www.maybank.com.my.
 - ii. At Quick Access, click: Online TreatsPoints Catalogue.
 - iii. Browse through the catalogue for products that you wish to redeem.
 - vi. You can download the redemption form and fax the completed form to 03-7953 8685.
2. OR call our Maybank Group Customer Care at 1300 88 6688 and speak to our Customer Service Executives to redeem your desired item.
3. OR walk in to our Maybank Card Centres to submit your redemption request.
4. Item(s) redeemed will be delivered to you within 2-3 weeks.

VII. Delivery of Redemption Request - Gift Items and Vouchers (Dining / Shopping)

1. Please allow 2-3 weeks for delivery of the Gift item(s) or Voucher(s) from the date of receipt of the Online Form submitted.
2. Delivery of the Gift item(s) or Voucher(s) shall be made to the address furnished by the Cardmember in the Online Redemption Form. No change of address is allowed once the redemption order has been submitted.
3. Consent for Maybank to disclose the Cardmembers' particulars to Maybank's appointed 3rd party agent or vendor for the purposes of deliver the gift item or voucher redeemed. Maybank warrants that the disclosure of such particulars to Maybank appointed 3rd party agent or vendor shall be limited to the Cardmembers' name, delivery address and contact number and shall be used only in relation to and for purposes of the redemption programme.
4. To accept the Gift item(s) or Voucher(s), Cardmember or authorized representative are required to present identification, i.e. NRIC or Passport to the delivery agent, failing which the agent has the right to refuse delivery and will return the Gift item(s) or Voucher(s) back to Maybank as unclaimed.

5. Delivery will only be made against a written acknowledgement of receipt of the redemption items and of satisfaction with its physical condition by any occupant at the address of delivery and where such address is an office address, by any member of the office. Such acknowledgement shall be deemed to be the acknowledgement by the Cardmember.
6. No delivery will be made to P.O.Box addresses as well as addresses outside Malaysia.
7. The vouchers are issued by participating merchants on behalf of Maybank and cannot be exchange for cash.
8. 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 TreatsPoints for the unused portion.
9. The vouchers redeemed are valid for use only at participating merchants under the Maybank TreatsPoints Redemption Programme and are subject to the terms and conditions contained therein.
10. 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.
11. Maybank is not responsible for lost, stolen, unused or expired vouchers which have been received by Cardmembers.
12. The vouchers redeemed are not transferable, exchangeable for other rewards, refundable or replaceable for cash or credit under any circumstances.
13. In the event that the Cardmember is unavailable to receive the Gift item(s) or Voucher(s) redeemed at the intended address, Cardmember is required to liaise directly with the appointed courier agent as stated in the "attempt card" dropped by the agent and to rearrange for redelivery within three (3) business days from the date of attempted delivery.
14. All charges for second and subsequent delivery attempts due to unsuccessful delivery by the courier agent will be borne by Cardmembers. Maybank reserves the right to debit the Cardmember's account at the prevailing courier charges rate for the second and subsequent delivery attempts.
15. If Cardmember does not receive the Gift item(s) or Voucher(s) after fourteen (14) business days from the date of the redemption order, it will be the Cardmember's responsibility to inform Maybank on the non-receipt of the redemption items. If no query is received by the eighteenth (18th) business day from the redemption order, the Gift item(s) or Voucher(s) ordered will be considered received and accepted in good order by the Cardmember.
16. If the gift item(s) arrived are damaged or faulty, the Cardmember is required to call the number indicated in the letter enclosed with the item redeemed within twenty (24) hours upon receipt of item. A replacement will be delivered within fourteen (14) business days upon receipt of the damaged or faulty item in its original state and packaging. Maybank will not refund or reinstate any TreatsPoints for unclaimed Gift item(s) or Voucher(s) which have been returned to Maybank due to unsuccessful delivery.

VIII. Redemption for Annual Fees

1. Redemption of the Annual Fees can be exercised only upon renewal of the card account. (Excluding Maybank World MasterCard)
2. Please allow seven (7) working days for the reversal to be reflected in the Credit Card account.

3. The Malaysian Goods & Services Tax (GST) will be imposed on all fees/charges charged by the Bank to our Cardmembers where applicable effective 1 April 2015 at the current prevailing rate.

IX. Frequent Flyer Programme

1. For a Cardmember to convert the TreatsPoints acquired to any Frequent Flyer Programme, Cardmember is required to register with these programs prior to any points transfer and informing Maybank the account number of the said programme.
2. There shall be no reversal of redemption upon the successful conversion and transfer of the TreatsPoints to a Frequent Flyer Programme account.
3. All Miles conversion must be made from the Principal to its Principal Frequent Flyer Programme in which they are enrolled in, any third party transfer will not be entertained.
4. Please allow seven (7) business days, except Asia Miles twenty-one (21) business days for the conversion and transfer of TreatsPoints to the requested Frequent Flyer Programme from the date of receipt of the Online Redemption Form.
5. Maybank reserves the right to revoke and withdraw participation in this programme and the right of conversion into points under this programme by giving 21 days prior notification.

X. General

1. All accumulation of points by Maybank Cardmembers & Customers will be treated as null or void upon cancellation of the Maybank Credit 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 website is correct at published time and is subject to change from time to time by giving 21 days prior notification.
4. Any accessories/props/equipment featured together with the Gift item(s) in any pictorial herein and redemption catalogue is for decorative purposes and shall not be available for redemption by Cardmembers
5. Cardmembers agree to access the Maybank website at www.maybank.com.my to view the terms and conditions and to ensure that they keep up-to-date with any changes or variations to the terms and conditions herein.
6. 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.
7. 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.
8. 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.
9. Cardmember is required to check and reconcile the monthly Credit 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.
10. 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.

11. 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.
12. For any inquiries related to points balance, Cardmembers can also call Maybank Group Contact Centre at 1300 88 6688.