Restricted

MAYBANK CASH BACK MASTERCARD PLATINUM CREDIT CARD
CASH BACK TERMS AND CONDITIONS

The Maybank Cash Back Mastercard Platinum Credit Card cash back ("Cash Back") is available to all Maybank Cash Back Mastercard Platinum ("Card") principal Cardmembers (referred to as "Cardmembers") who are in good credit standing as may be determined by Maybank at its discretion. The Cardmembers shall be entitled to Cash Back subject to the following conditions:

1. These Cash Back Terms and Conditions shall be read together with the Maybank Card Agreement and any other applicable terms and conditions governing the Card. In the event of any inconsistency, these Terms and Conditions shall prevail only in respect of the Cash Back feature.

2. Cash Back is to be rewarded with Cardmembers' spending using Card based on the following criteria ("Eligible Spend"):

   i. The earnings of Cash Back per Statement Month is stipulated in the table below:

Cash Back Category	Cash Back Rate		Maximum Cash Back per Category
	Minimum Retail Spend (Below RM1,500)	Minimum Retail Spend (RM1,500 and above)	
Digital Lifestyle	0.2%	8%	RM18
Dining	0.2%	8%	RM18
Online Entertainment	0.2%	8%	RM18
Other Retail Spend	0.2%	0.2%	Unlimited

   ii. Cash Back categories are defined based on the Merchant Category Code(" MCC") below:

Cash Back Category	MCC	Description	Illustrative Merchants
Digital Lifestyle[1]	4121	Limousines and taxicabs	• GrabRides • GrabMart • Lotus's (online only) • Jaya Grocer (online only)
	5411	Grocery stores and supermarkets	
	5499	Miscellaneous food stores	
Dining	5811	Caterers	• Starbucks • McDonald's • GrabFood • Foodpanda
	5812	Eating places, restaurants	
	5813	Bars/Taverns/Lounges/Discos	
	5814	Fast food restaurants	
Online Entertainment[1]	4899	Cable, satellite & other pay TV / Radio services	• Netflix • Spotify • Apple App Store • Google Play Store • Steam
	5815	Digital goods: audiovisual media including books, movies & music	
	5816	Digital goods: Games	
	5817	Digital goods: Software applications (excl. games)	

	5818	Digital goods: Multi-category	

Note 1. Card-Not-Present transactions only

iii. Cash Back awarded per Statement Month will be rounded down to the nearest RM1.00.

iv. An illustration is provided below.

No.	Description	Spend Categories	Merchant (*Example*)	Applicable Cash Back Rate	Cashback
1.	Person A spends a total of RM1,650 in the Statement Month within the following categories	Online Groceries: RM200	GrabMart	8%	RM16.00
		Dining: RM300	Serai	8%	Capped at RM18.00
		Online Entertainment: RM400	Netfllix, Spotify, PlayStation	8%	Capped at RM18.00
		Shopping: RM400	H&M	0.2%	RM0.80
		Insurance: RM350	AIA	0.2%	RM0.70
		Total Spend: RM1,650	**N/A**	**N/A**	**RM53.50, rounded down to RM53.00**
2.	Person B spends a total of RM1,200 in the Statement Month within the following categories	Online Groceries: RM200	Jaya Grocer (online only)	0.2%	RM0.40
		Dining: RM300	Serai	0.2%	RM0.60
		Online Entertainment: RM400	Netfllix, Spotify, PlayStation	0.2%	RM0.80
		Shopping: RM200	H&M	0.2%	RM0.40
		Insurance: RM100	AIA	0.2%	RM0.20
		Total Spend: RM1,200	**N/A**	**N/A**	**RM2.40, rounded down to RM2.00**

v. Unless otherwise defined in this Terms and Conditions:

- refers to the total retail spend made in local and/or foreign currencies using Card and posted within each Statement Month. In the event that a transaction is made in foreign currency other than Ringgit Malaysia, Maybank's prevailing exchange rate shall apply.
- **"Statement Month"** refers to the statement cycle for each principal Cardmember by which the billed amount of Card transactions appears in the principal Cardmember's monthly credit card statement.
- **"MCC"** (Merchant Category Code) classifies the type of category codes for goods or services provided by the merchant. The assignment of MCC for each merchant is performed by the respective merchant's acquiring bank and it is that particular acquiring bank's sole responsibility to assign the correct MCC. For avoidance of doubt, Maybank shall not be responsible for any discrepancies or incorrect classification of transaction from the assignment.

- **"Posting Date"** is defined as the date any transaction incurred by the Cardmember is charged and recorded in the monthly credit card statement. For avoidance of doubt, Posting Date may be a few days later than the actual transaction date.

3. The following transactions are not taken into account in the accumulation of Cash Back:
   - Transactions for Maybank EzyCash/-i, Maybank EzyPay Plus/-i, Maybank Ezypay/-i, Cash Treats/-i, Cash Advance, Balance Transfer/-i, Quasi Cash;
   - Payment to JomPay/Mycdd;
   - FPX transaction – payment to service providers;
   - Refunded, disputed, unauthorized or fraudulent retail transactions;
   - Payment for transactions fee, payment for annual card membership fees, profit payments, late payment fees, charges for cash withdrawals;
   - Any other form of services or miscellaneous fees i.e. legal fees, statement reprint request fees etc.
   - Any transaction deemed by Maybank and its discretion to be beyond normal personal consumption or of a business and/or corporate nature;
   - Spend on Government Bodies and Utilities

Category	**MCC**	**Description**
Government Services	9211	Court Costs (incl. alimony and child support)
	9222	Fines
	9223	Bail and Bond Payments
	9311	Tax Payments
	9399	Government Services (not elsewhere classified)
	9402	Postal Services - government only
	9405	Intra-Government Transactions
Utilities	4900	Electric: TNB, Sabah Electricity, Sarawak Energy, etc Gas: Gas Malaysia, etc Sanitary: Indah Water Konsortium, etc Water: Syabas, Jabatan Bekalan Air, etc

4. The following transactions are not taken into account in the computation of Minimum Retail Spend:
   - Transactions for Maybank EzyCash/-i, Maybank EzyPay Plus/-i, Maybank Ezypay/-i, Cash Treats/-i, Cash Advance, Balance Transfer/-i, Quasi Cash;
   - Payment to JomPay/Mycdd;
   - FPX transaction – payment to service providers;
   - Refunded, disputed, unauthorized or fraudulent retail transactions;
   - Payment for transactions fee, payment for annual card membership fees, profit payments, late payment fees, charges for cash withdrawals;
   - Any other form of services or miscellaneous fees i.e. legal fees, statement reprint request fees etc.
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5. Transactions made via the supplementary card are also entitled to the Cash Back where the spending will be aggregated with principal Card spending. The Cash Back will be credited to the principal Card's account.

6. Tracking of the spend is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in Maybank's system throughout the usage of the Card. The Cash Back awarded is based on the transaction date processed by the merchant according to the local time zone of the country of origin where the transaction was made. For the purposes of this terms and conditions, "spend" means retail spend made by Cardmembers with their Maybank Credit Card(s) within the validity of the Card as captured by Maybank's system.

7. Cash Back is calculated based on Posting Date. If the transaction is made within Statement Month but posted in the following Statement Month, the Cash Back will be calculated and awarded in the following Statement Month. (eg If the transaction was made on 30/08 and posted to the system on 01/09, the cashback will be calculated and awarded in September)

8. During the crediting of the Cash Back, the Card must be active/valid, subsisting and in good credit standing as may be determined by Maybank

9. Maybank reserves the right to reverse the Cash Back awarded to a Cardmember or deduct such amount from any account the Cardmember holds with Maybank in the event that: (i) it turns out that there is no transaction corresponding to any transaction counted by Maybank as an Eligible Spend; (ii) any transaction counted by Maybank as an Eligible Spend is cancelled or reversed (in full or in part) by any party for any reason and at any time, or (iii) it is determined by Maybank that a Cardmember has breached any of the terms and conditions.

10. Maybank reserves the right to withhold or cancel Cash Back rewarded where the account is overdue, delinquent, closed, under investigation or the Cardmember is in dispute with the bank in relation to the Card Account or any transaction.

11. Cash Back is not transferable. If a Cardmember terminates his/her Card Account, any accumulated Cash Back will be forfeited.

12. Maybank shall not be liable for any claims, expenses, loss, injury, liabilities or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any party by reason of, arising from or in connection with Cash

Back awarded, any incorrect monthly Cash Back being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever and/or transaction which are processed late, incorrectly or lost due to hardware or other electronic breakdown or malfunction or for any other reason (including but not limited to the incorrect classification of category in respect of any transaction), unless caused by any gross negligence or omission by Maybank.

13. Maybank reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the features of the Cash Back (including but not limited to reduction in the Cash Back rewarded) and to vary, add or delete any of these Terms and Conditions at any time at its reasonable discretion by giving the Cardmembers twenty-one (21) days' notice via www.maybank.com.my or any other channel that Maybank deems appropriate.

14. Such termination or suspension by Maybank of the Cash Back 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 agrees to regularly access Maybank website at www.maybank.com.my 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.