

## TERMS & CONDITIONS

### ON-THE-SPOT REDEMPTION PROGRAMME

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

#### **I. ELIGIBILITY & PARTICIPATION**

1. The following Cardmembers are eligible to participate in this redemption programme:
  - i. Mastercard and Visa Credit Cards issued by Maybank and Maybank Islamic (excluding Corporate Cardmembers).
  - ii. 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.
  
2. The Cardmembers that are not eligible to participate in this redemption programme are:
  - i. Maybank World Mastercard  
(Eligible to redeem for the Malaysia Airlines Enrich Miles only).
  - ii. Singapore Airlines KrisFlyer American Express Gold  
(Eligible to redeem for the Singapore Airlines Krisflyer Miles only).
  - iii. Maybank American Express Cashback Gold  
(Eligible to earn Cashback only)
  - iv. Maybank FC Barcelona Visa Signature  
(Eligible to earn Cashback only)
  - v. American Express, Mastercard and Visa Corporate Cards
  
3. This redemption programme is open to all Principal Cardmembers with Cards issued by Maybank and Maybank Islamic. Only accounts that are valid, in good standing, not closed, cancelled or terminated by Maybank, Maybank Islamic 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.maybank2u.com.my](http://www.maybank2u.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 or Maybank Islamic reserve the right not to award Points on retail spending which Maybank deems to be purchases made for business and commercial purposes using the Maybank or Maybank Islamic 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 and Prepaid Cards - Card purchases, 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 and Maybank Islamic reserve the right to change the conversion rate of the redemption programme with prior notice of 21 days to the Cardmembers.
7. Maybank and Maybank Islamic reserve the right to change the redemption conversion rate with prior notice to Cardmembers on [www.maybank2u.com.my](http://www.maybank2u.com.my) or any other manner deemed fit.
8. Maybank and Maybank Islamic reserve 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. VALIDITY OF TREATSPOINTS AND MEMBERSHIP REWARDS™ POINTS

1. Cardmembers are advised to check their monthly card statement for the validity of TreatsPoints. Please find below a sample table depicting the points cumulated and the applicable expiry date.

Year	TreatsPoints Accumulation	TreatsPoints Expiry
2018	1 August 2018 to 31 August 2018	31 August 2021
2020	1 January 2020 to 31 January 2020	31 January 2023

2. All TreatsPoints should be redeemed prior to the expiry date. There will be no extension period given to any expired TreatsPoints.
3. Membership Rewards™ points earned by American Express 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 will not be reflected in Mayban2u.

## V. REDEMPTION OF POINTS

1. Only Principal Cardmembers can make redemption at participating On-The-Spot redemption outlets and are required to be present during the redemption transaction with their Maybank or Maybank Islamic Card and Identity Card for verification purposes.
2. All Card accounts must be in good standing (not overdue in payment), not closed or terminated by Maybank, Maybank Islamic or Cardmember at the time of redemption request.
3. Points to be redeemed can only be used after reflected in the Card account.
4. "HotDeals" is an option which allows redemption with a combination of Points and RM value charged to the Maybank or Maybank Islamic Card. For partial redemption, the remaining value of the product will be charged to the Maybank or Maybank Islamic Card.
5. Using Partial Points with 0% EzyPay Instalment Plan is also applicable to all Maybank and Maybank Islamic 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 refunded 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. All Points earned must be redeemed prior to account closure. Thereafter, all unredeemed Points will be automatically cancelled without prior notification to Cardmembers.

## VI. GENERAL

1. All accumulation of points by Maybank and Maybank Islamic Cardmembers will be treated as null or void upon cancellation of the Maybank Card or for any reason whatsoever and regardless of whether the cancellation is effected by Maybank, Maybank Islamic or the Cardmember.
2. Maybank and Maybank Islamic reserve 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, Maybank Islamic and the Cardmember.
3. Maybank and Maybank Islamic reserve the right to cancel or amend the redemption programme terms and conditions at any time with 21 days prior notice given by electronic mail or website or any other means of communication that may be deemed appropriate.
4. 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 and Maybank Islamic.

5. Any dispute concerning goods or services received under this redemption programme shall be settled between the Cardmember and the merchant/manufacturer of the item redeemed. Maybank and Maybank Islamic shall bear no responsibility for resolving such disputes or for the dispute itself.
6. Cardmembers are advised to check the monthly Card statement for any Points deducted for redemption. Maybank and Maybank Islamic will not be responsible for any disputed transaction received 2 months after the redemption date.
7. 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.
8. 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.
9. For any inquiries related to points balance, Cardmembers may contact Maybank Group Customer Care at 1 300 88 6688. For American Express Cardmembers, please contact American Express Customer Service Hotline at 1 800 88 9559.