

TreatsPoints, Treats Air Miles and Membership Rewards Points Redemption Programme Term and Condition.

Participation in the Maybank TreatsPoints, Treats Air Miles and American Express Membership Rewards Redemption Programme ("Redemption Programme") is subject to the following terms and conditions and to the Maybank Card Agreement Malaysian Banking Berhad (196001000142) ("**Maybank**").

I. Eligibility & Participation

1. The holder of the following cards and accounts "Cardmember(s)" are eligible to participate in this Redemption Programme
 - a. all MasterCard, Visa and American Express Credit and Charge Cards ("Cards") issued by Maybank (excluding American Express, Visa and MasterCard Corporate Cards)
2. The holder of the following Cards and Accounts are NOT eligible to participate in this Redemption Programme:
 - a. Singapore Airlines KrisFlyer American Express Gold (eligible to earn Singapore Airlines KrisFlyer Miles only);
 - b. Maybank American Express Cash Back Gold (eligible to earn Cash Back only);
 - c. Maybank FC Barcelona Visa Signature (eligible to earn Cash back only); and
 - d. American Express, Visa and MasterCard Corporate Cards.
3. Only Principal Cardmembers with Cards issued by Maybank Malaysia can participate in this Redemption Programme and accounts must be valid, in good standing, not closed, cancelled or terminated by Maybank or Cardmember to be eligible to redeem.

II. Points Earning & Redemption

1. Points shall include TreatsPoints and American Express Membership Rewards Points unless otherwise specifically stated.
2. 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, please visit www.maybank2u.com.my.
3. The Points used to redeem items in this Redemption Programme are Points earned by the Cardmember from retail purchases made with his/her 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.
4. The following charges shall NOT qualify for allocation of Points:

- a. For Credit and Charge Cards – Cash advances and cash payments, annual fees, interest accumulated, EzyPay or EzyPay Plus monthly instalments, late payment charges, finance charges and other miscellaneous charges.
 - b. For Debit Cards, Bankard, Prepaid Cards and Personal Loan, cash withdrawals from ATM and fund transfers within Maybank or 3rd party account.
 - c. Petrol purchases for all Cards unless specified otherwise by selected card type and feature.
 - d. e-Wallet reloads for all cards.
 - e. Any other exclusions as notified from time to time with twenty-one (21) days prior notice.
5. For this Redemption Programme, Cardmember has the option to redeem using full or partial Points redemption.
 6. Maybank reserve the right to change the redemption conversion rate with twenty-one (21) days prior notice to Cardmembers published at www.maybank2u.com.my or in any other manner we deem fit.
 7. Maybank reserves the right to deduct or re-compute any Points earned to the Cardmembers' Credit/Charge Card account for the purpose of correcting any errors or inaccuracies in the allocation of the Points.

III. **Points Expiration**

1. Maybank TreatsPoints has a three (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
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. There is no expiration period for American Express Membership Rewards Points earned.

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 www.maybank2u.com.my

2. Accumulated Points of less than 2,000 Points from Cardmembers Cards or Maybank accounts will not be reflected in www.maybank2u.com.my.

V. Redemption of Points

1. 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.
2. Cardmembers may use their accumulated Points to redeem for any one or combination of the following options: -
 - a. Gift Items / Hotel or Airlines Loyalty miles
 - b. Vouchers (Dining / Shopping)
3. Points to be redeemed can only be used after entry into the Cardmember's Card account.
4. Partial redemption is an option which allows redemption with a combination of Points and RM value charged to the Maybank Credit/Charge Card. This option is only applicable to Visa, Mastercard and American Express Cardmembers, excluding Debit and Prepaid cards.
5. Completed redemption CANNOT be revoked, cancelled, returned or exchanged for any reason whatsoever. All Points 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 item(s) with a similar value by notifying Cardmember.
9. All redemption item(s) are available-while stocks last.
10. 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 Cardmembers.

VI. 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 redemption submitted.
2. Delivery of the Gift item(s) or Voucher(s) shall be made to the address furnished by the Cardmember in the redemption form. No change of address is allowed once the redemption order has been submitted.
3. By completing the redemption form, Cardmember has expressly agreed and consent to 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. 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.
8. All charges for second and subsequent delivery attempts due to unsuccessful delivery by the courier agent will be borne by the Cardmembers. Maybank reserves the right to debit the Cardmember's account at the prevailing courier charges rate for the second and subsequent delivery attempts.
9. 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.

10. 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-four (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 Points for unclaimed Gift item(s) or Voucher(s) which have been returned to Maybank due to unsuccessful delivery.

VII. Voucher Redemption

1. The vouchers are issued by participating merchants and cannot be exchange for cash.
2. 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.
3. The vouchers redeemed are valid for use only at participating merchants under the Redemption Programme and are subject to the terms and conditions contained therein.
4. Maybank is not responsible for lost, stolen, unused or expired vouchers which have been received by Cardmembers.
5. The vouchers redeemed are not transferable, exchangeable for other rewards, refundable or replaceable for cash or credit under any circumstances.
6. Delivery fees plus insurance will be charged in addition to the redemption points/price, where applicable, for voucher/product redemption/purchase. Such additional charges will be included in the final price and will be borne by the Cardmember.

VIII. Air Miles Redemption

1. To convert the Points acquired to any Frequent Flyer Programme, Cardmember is required to register with the Frequent Flyer Programme prior to any Points transfer and informing Maybank the account number of the said Frequent Flyer Programme.
2. The Points transferred to the Frequent Flyer Programme account shall be referred to as Air Miles for the purposes of this Redemption Programme.

3. There shall be no reversal of redemption upon the successful conversion and transfer of the Points to the Frequent Flyer Programme account.
4. All Air Miles conversion must be made from the Principal Cardmember to its Principal Frequent Flyer Programme account in which they are enrolled in. Any third party transfer will not be entertained.
5. A Cardmember may convert Maybank's points up to a maximum of 2,000,000 Air Miles per calendar year regardless of the airline. This includes conversion of Maybank's points to Air Miles during any Bonus Miles Campaign(s)* organised by any airline(s).

During any Bonus Miles Campaign*, a Cardmember may convert Maybank's points up to 250,000 Air Miles per campaign.

**Bonus Miles Campaign is defined as any campaign(s) organised by any airline(s) that offer Bonus Miles whenever customers convert their bank's loyalty points into Air Miles.*

6. The collective total Air Miles conversion from Maybank's TreatsPoints and Membership Rewards Points to any airlines' Frequent Flyer Programme, is capped at 100,000,000 Air Miles per calendar month regardless of the airline.

This limit for all Maybank Cards will be refreshed on the 1st day of every calendar month. Maybank Cardmembers' conversion of TreatsPoints or Membership Rewards Points to Air Miles will therefore be subject to the collective monthly conversion limit, on a first-come-first-served basis.

7. The conversion and transfer of Points to the requested Frequent Flyer Programme account will take seven (7) business days.
8. Maybank reserves the right to revoke and withdraw participation in any Frequent Flyer Programme and the right of conversion into Points under this Frequent Flyer Programme by giving twenty-one (21) days prior notice.
9. Cardmembers are subject to and must comply with the terms and conditions of the relevant participating airlines' Frequent Flyer Programme that in turn will be governed by the respective terms and conditions, rules, regulations, policies and procedures (Programme rules) of the airline.

IX. General

1. All accumulation of Points by Cardmembers 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. 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.
4. Cardmembers agree to access the Maybank website at www.maybank2u.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.
5. Maybank reserves the right in its sole discretion to cancel, change or amend the Redemption Programme terms and conditions at any time with twenty-one (21) days prior notice to Cardmembers via www.maybank2u.com.my or any other means of communication that may be deemed appropriate by Maybank without assigning any reason whatsoever to Cardmember(s).
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. For any inquiries related to
 - products and delivery status at www.maybank.com/mytreats, Cardmembers can call Interbase Resources Sdn Bhd at 03-8090 5066 (9am to 6pm, Mondays to Fridays except Public Holidays)
 - For inquiries related to Points balance, Cardmembers can refer to Card Statement / login to Maybank2u or call Maybank Group Contact Centre 1300-88-6688