



Terms and Conditions for Maybank Horizon Visa Signature Card – 8X TREATS Points with Travel Spend (“Promotion”)

1. This Promotion is available from **1 November 2024 to 31 January 2025** (“Promotion Period”) both dates inclusive and is only valid for Maybank Horizon Visa Signature Card (“Card”).
2. This Promotion is open to all principal Maybank Horizon Visa Signature Cardmembers (“Cardmembers”).
3. TREATS Points (which can be converted at a rate of 1 TREATS Point to 0.4 air mile under the Maybank Frequent Flyer Programme) shall be awarded to the Cardmember based on retail transactions charged to the Card on a per transaction basis, rounded down to the nearest S\$5. TREATS Points earned by the principal Cardmember’s supplementary cardmember(s) will be automatically combined and credited to the Card account of the Cardmember.
4. For avoidance of doubt, all TREATS Points awarded shall be calculated based on each block of S\$5 charged to the Card per transaction, and Cardmembers shall not be entitled to any partial or pro-rated award of any TREATS Points for any amount charged that is less than a block of S\$5. Amounts charged in multiple transactions will not be combined to make up a block of S\$5.
5. Cardmembers who spend a minimum of S\$800 on retail transactions for Spend on Air Tickets and/or Foreign Spend on the Card in any calendar month during the Promotion Period will earn **bonus 5X TREATS Points** (instead of the usual bonus 4X TREATS Points under the Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme).
6. The total bonus TREATS Points earned for Spend on Air Tickets under this Promotion will be capped at 50,000 bonus TREATS Points per calendar month (instead of 40,000 bonus TREATS Points per calendar month under the Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme).
7. **Foreign Spend (“Foreign Spend”)** are Card retail transaction(s) posted in foreign currencies.
8. **Spend on Air Tickets (“Spend on Air Tickets”)** are Card retail transaction(s) posted in Singapore dollars classified under the MCCs 4511 and 3000 – 3350.
9. For avoidance of doubt, 3X TREATS Points will be awarded for Spend on Air Tickets and/or Foreign Spend if spend on retail transactions on the Card in a calendar month is less than S\$800.
10. Save as expressly varied by the terms and conditions of this Promotion as set out above, the Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme Terms and Conditions apply.
11. The transactions as set out in Clause 2.2 of the general Terms and Conditions Governing TREATS Points Rewards Programme will be excluded from accumulation towards minimum spend and TREATS Points Issuance (“Excluded Transactions”).
12. Maybank reserves the right to reverse TREATS Points awarded to a Cardmember by debiting the Cardmember’s Card account accordingly in the following events: (a) a Card transaction (in full or in part) is cancelled or reversed by any party for any reason; (b) the TREATS Points awarded to a Cardmember exceeds the specified cap; and/or (c) It is determined by Maybank that the Cardmember has breached one of the terms stated herein.
13. The TREATS Points earned under this Promotion are not transferable and/or exchangeable for other goods and services, other than those determined by Maybank.
14. If the Cardmember terminates the Card account, any accumulated TREATS Points will be forfeited. Maybank reserves the right to reverse TREATS Points awarded to a Cardmember in the event of any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST) that were charged to the Card.
15. Maybank has the sole discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
16. Maybank may vary, delete or add to any of these terms and conditions, or withdraw, suspend or discontinue the Promotion at any time without any notice or liability to any person.
17. Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Cardmember or any party arising from or in connection with this Promotion and/or any incorrect TREATS Points being awarded to the Cardmember in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction).



18. Maybank's decision on all matters relating to the Maybank Horizon Visa Signature Card Privileges and this Promotion shall be final and binding on all Cardmembers and any other person.
19. Cardmembers hereby consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to Maybank and such other third party as Maybank may reasonably consider necessary for the purpose of this Promotion, and confirm that they agree to be bound by the terms of the Maybank's Data Protection Policy, a copy of which can be found on www.maybank2u.com.sg.
20. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
21. All prevailing terms and conditions and/or agreement governing the Maybank Horizon Visa Signature Card, Maybank Horizon Visa Signature Card Privileges and TREATS Points Programme Terms and Conditions, general Terms and Conditions Governing TREATS Points Rewards Programme and the Maybank TREATS Mobile App Terms and Conditions shall apply. Please visit <http://www.maybank2u.com.sg> for more information.