

## Membership Rewards<sup>SM</sup> Terms & Conditions

### 1. Definitions

“MBB” means Malayan Banking Berhad, a company incorporated in Malaysia with its registered office at 14th Floor, Menara Maybank, 100 Jalan Tun Perak, 50050 Kuala Lumpur.

“American Express Card” - means the basic card for any of The Platinum Card<sup>®</sup>, the American Express<sup>®</sup> Platinum Credit Card, the American Express<sup>®</sup> Gold Card, the American Express<sup>®</sup> Gold Credit Card and the American Express<sup>®</sup> Card issued and authorised by MBB.

“American Express Card Account” - means the basic card account for any of The Platinum Card<sup>®</sup>, the American Express<sup>®</sup> Platinum Credit Card, the American Express<sup>®</sup> Gold Card, the American Express<sup>®</sup> Gold Credit Card and the American Express<sup>®</sup> Card issued and authorised by MBB.

“Cardmember/(s)” - means holder/(s) of an American Express Card that is authorised by MBB.

“Enrollment Date” - means the day of the month in which MBB receives the application for enrollment in the Membership Rewards Programme, either with or without Frequent Traveller Option. The enrollment date remains the same in the event of transfer from Frequent Traveller Rewards to Non-Frequent Traveller Rewards or vice-versa, as defined hereunder.

“Enrollment Year” - means the twelve-month period commencing on the Programme Enrollment Date and each successive twelve-month period thereafter.

“Frequent Customer Programme” - means a participating airline’s frequent flyer programme or a participating hotel’s frequent guest programme.

“Frequent Traveller Option” - means the option to redeem Frequent Traveller Rewards through the Programme.

“Frequent Traveller Rewards” - means rewards obtained by transferring Points to Frequent Customer Programmes and such other rewards as may be added from time to time.

“Non-Frequent Traveller Rewards” - means all rewards provided through the Programme other than Frequent Traveller Rewards including gift item, rewards certificate, voucher, shopping, dining, entertainment, financial services, travel, unique experience rewards and such other rewards as may be added and/or available from time to time as reflected in the website at [americanexpress.com.my](http://americanexpress.com.my) and/or communicated through any other medium that MBB deems fit.

“Linked Accounts” - means all eligible American Express Card Account held by basic Cardmembers which are enrolled in the

Programme and linked for the purpose of accruing points. Only those American Express Card Account billed in the same currency may be linked. MBB will designate one of the Linked Accounts as the primary account.

“Points” - means points accumulated by Cardmembers through the Programme and referred to as Membership Rewards Points.

“Programme” - means the Membership Rewards<sup>SM</sup> Programme which allows Cardmembers to accumulate points on their spending on the American Express Card and the points can be exchanged for a wide variety of rewards including Frequent Traveller Rewards and Non-Frequent Traveller Rewards.

“Programme Account” - means the Membership Rewards Account opened for Cardmembers.

### 2. Eligibility & Enrollment

2.1 Participation and enrollment in the Programme (either with or without Frequent Traveller Option) is open to all “Cardmember/(s)” residing in Malaysia holding an American Express Card subject to the following conditions:

- (a) Basic Corporate “Cardmember/(s)” are only eligible to enrol in the Programme to exercise the Frequent Traveller Option and this enrollment must be approved by the company of the Corporate Cardmembers and MBB. Successfully enrolled Corporate Cards from the same company cannot be pooled into one Programme Account. Any points earned in respect of individual Corporate Cards are accrued to the respective Corporate Cardmembers for their personal use and not to the Corporate account.
- (b) Except as otherwise stated herein, all “Cardmember/(s)” enrolled in the Programme may redeem Non-Frequent Traveller Rewards. “Cardmember/(s)”, who enroll in the Programme with Frequent Traveller Option and pay the relevant fees imposed for exercising this option, may also redeem Non-Frequent Traveller Rewards.
- (c) Points earned by any additional American Express Card connected to the basic American Express Card Account will automatically accrue to the basic American Express Card Account. The said additional American Express Card cannot be enrolled separately from the basic American Express Card.
- (d) Line of credit accounts of “Cardmember/(s)” are of good standing (i.e. not overdue or in collection) at the Enrollment Date.
- (e) Only Linked Accounts in good standing (i.e. not overdue or in collection) at the Enrollment Date are eligible for enrollment.

- (f) Any other conditions of eligibility as may be imposed by MBB from time to time.

A Cardmember would be eligible to participate in this Programme if the abovementioned conditions and the rest of the terms and conditions herein stated are complied with.

### **3. Fees**

#### **3.1 Frequent Traveller Option**

There is an annual fee of RM50 (for Personal and Gold Credit Cardmembers) and RM100 (for Corporate Cardmembers) for participation in the Programme with Frequent Traveller Option. MBB will issue a billing statement to the eligible Cardmember/(s) who is enrolled in this Programme on the Enrollment Date and annually thereafter (except in the case of reinstatement, where it will be billed on the reinstatement date.) The said fee is non-refundable unless the Cardmember/(s) request for cancellation of enrollment no later than 30 days after anniversary date. Failure by the “Cardmember/(s)” to pay the fee stipulated in the billing statement within 45 days from the date contained in the bill shall result in the disqualification of participation by the Cardmember/(s) in this Programme.

### **4. Points Accrual**

- 4.1 Every eligible Cardmember/(s) of this Programme will accrue two (2) Points in the Programme Account for every RM1.00 charged to the Linked Accounts of the Cardmember/(s), unless advised otherwise on promotion basis from time to time, with 21 days notice, subject to the following exclusions:
  - (a) Charges processed and billed prior to the Enrollment Date or charges prepaid prior to the first billing statement for that account following the Programme Enrollment Date.
  - (b) Gold Card Draft, Cash Advance and other cash services.
  - (c) American Express Travellers Cheque purchases.
  - (d) Charges for dishonored cheques.
  - (e) Finance charges - including Gold card line of credit charges and American Express Card Account finance charges.
  - (f) Late payment and referral charges.
  - (g) Tax refunds from overseas purchases.
  - (h) Any other exclusions as notified by MBB from time to time with 21 days notice.
- 4.2 Adjustments will be made to the points accrued in a Programme Account if there are any credits posted to a Linked Account including those arising from returned goods or services or from billing disputes.
- 4.3 Maybank reserves the right to deduct or recompute any Membership Rewards<sup>SM</sup> points earned to the Cardmembers’ Credit Card account

or Charge Card account for the purpose of correcting any errors or inaccuracies in the allocation of the Membership Rewards<sup>SM</sup> points.

- 4.4 Points accrued in a Programme Account are not the property of the “Cardmember/(s)” and are not transferable, whether by operation of law or otherwise, either to any person or entity or Programme Account.
- 4.5 Points accrued in the Programme Account is not exchangeable for cash.

### **5. Points Expiration**

#### **5.1 Frequent Traveller Option Points**

If the “Cardmember/(s)” who enrolled in the Frequent Traveller Option cancels his enrolment in the Frequent Traveller Option, the earned points which have not been redeemed for rewards or transferred to any participating Frequent Customer Programme, may be carried over as for Non-Frequent Traveller Reward points which may be redeemed for all rewards provided through the Programme other than the Frequent Traveller Rewards. However, if the Cardmember fails to redeem his points before cancellation of his card, the earned points will be forfeited.

#### **5.2 Non-Frequent Traveller Rewards Points**

There is no expiry date for points earned by “Cardmember/(s)” who enrolled in the Non-Frequent Traveller Option while participating in the Programme provided, however MBB reserves the right to institute an expiry date for points, with 21 days notice, whether points have already been accrued thereafter. However, if the Cardmember fails to redeem his points before cancellation of his card, the earned points shall be forfeited.

#### **5.3 Non-Frequent Traveller Points Transferred to Frequent Traveller Option**

If Non-Frequent Traveller Rewards Cardmember/(s)” later enroll in the Frequent Traveller Option under the Frequent Traveller Rewards upon payment of the transfer fee of RM50, there will be no expiry date for points already earned in the Enrollment Year under the Non-Frequent Traveller Rewards provided always that the Cardmember/(s)” shall not be entitled to transfer the points under the Non-Frequent Traveller Rewards to the Frequent Traveller Rewards.

### **6. Notice of Accumulated Points**

MBB will notify the basic Cardmember/(s)” in the monthly card statement of the primary account on the number of points accrued at the statement date.

### **7. Points Redemption**

- 7.1 Points may be converted or redeemed provided all enrolled Linked Accounts are in good standing at the time of the redemption request (including a request to transfer Points to the participating Frequent Customer Programme).

- 7.2 Points accrued in a Programme Account can only be redeemed by basic Cardmember(s)".
  - 7.3 By redeeming a reward, "Cardmember(s)" release MBB, its subsidiaries and affiliates from any and all liability in respect of the redemption or use of any reward, or other participation in the Programme.
  - 7.4 Any dispute concerning goods or services received as a reward under the Programme shall be settled between "Cardmember(s)" and the service establishment and/or supplier which supplied the goods or services. MBB shall bear no responsibility in investigating or resolving such disputes or for the dispute itself and neither shall MBB be responsible in replacing or cancelling any redemption as a result of such dispute.
  - 7.5 MBB is not responsible for lost or stolen rewards, rewards certificates, vouchers or tickets.
  - 7.6 Redeemed rewards once received and accepted by MBB cannot be exchanged, revoked, cancelled, replaced, or transferred to cash, or credit under any circumstances.
  - 7.7 Once the accrued points in a Programme Account have been redeemed for any reward in the Programme including a transfer of points to a participating Frequent Customer Programme, such points shall be deemed extinguished and shall not be reinstated into the Programme Account.
  - 7.8 Information supplied on the redemption of certain rewards may be used by MBB or the service establishments that provide the rewards for administrative and marketing purposes and the Cardmember(s) acknowledges, authorises and consents to the disclosure of such information.
  - 7.9 MBB reserves the right in its sole discretion to cancel, change or substitute the rewards or the Programme conditions and/or any of these terms and conditions at any time, 21 days prior notice to Cardmember(s), without giving any prior notice nor assigning any reason whatsoever to Cardmember(s)".
- 8. Redeeming Non-Frequent Traveller Rewards**
- 8.1 Redemption of Non-Frequent Traveller Rewards with insufficient points will be rejected.
  - 8.2 MBB gives no representation or warranty with respect to the quality of the Non-Frequent Traveller Rewards or their suitability for any purpose under the Programme. Any dispute in relation to the Non-Frequent Traveller Rewards shall be settled between the Cardmember(s) and the supplier. Cardmember(s)" are to liaise directly with the manufacturer for such warranty information.
  - 8.3 Non-Frequent Traveller Rewards that consist of rewards certificates/vouchers issued by suppliers cannot be encashed and are valid for use until the date specified and subject to terms and conditions therein. If they remain unused after the specified date, the certificates/vouchers will lapse and will not be replaced.
  - 8.4 In the event that Cardmember(s)" choice of Non-Frequent Traveller Rewards is unavailable, MBB will replace it with a substitute of similar value. All Non-Frequent Traveller Rewards are available while stocks last and MBB reserves the right to discontinue and/or replace the Non-Frequent Traveller Rewards featured herein with different products, colour, model or services with 21 days prior notice to Cardmember(s).
  - 8.5 All rewards are subject to availability and certain restrictions may apply. The redemption procedure and the terms and conditions of each reward are set forth in the rewards voucher issued to Cardmember(s).
  - 8.6 Any additional meals, transportation or accommodation arrangements made in connection with any reward will be the sole responsibility of Cardmember(s)".
  - 8.7 In the event that the reward redeemed is a cash voucher, and the Cardmember(s) purchase goods or services in excess of the value of the cash voucher, Cardmember(s)" shall use the American Express Card or cash to pay the difference to the participating service establishment.
  - 8.8 Unless otherwise specified, the shopping reward in the form of a privilege card or a cash certificate shall not be used in association with other special offers offered by the service establishments during sales or in contravention of the terms and conditions stipulated in the said privilege card or cash certificate.
  - 8.9 Unless otherwise specified, all dining rewards which take the form of a set menu are inclusive of service charge but excludes alcoholic drinks and other beverages.
  - 8.10 Issuance of a dining, travel or hotel rewards certificate does not constitute a reservation. The rewards certificate holder is responsible for making all reservations and notifying the participating service establishments of the reward(s) that they intend to redeem before making any redemption.
- 9. Delivery of Non-Frequent Traveller Rewards**
- 9.1 Cardmember(s)" shall provide an address in Malaysia to MBB for delivery of Non-Frequent Traveller Rewards. Delivery will not be made to a P.O. Box address.
  - 9.2 MBB does not deliver Non-Frequent Traveller Rewards to Cardmember(s)" who are outside of Malaysia (other countries) notwithstanding that the Cardmember(s)" agree to pay for the delivery charges.
  - 9.3 Delivery of any document eg. Rewards certificate or vouchers will be sent via registered post. In the event Cardmember(s)" are not available to receive the said rewards at the delivery address, Cardmember(s)" shall liaise directly with the courier service company at the specified time frame and location as stated in the "attempt card" (dropped by the courier service company) to collect the document.

- 9.4 MBB is under no obligation to replace any lost vouchers/rewards certificates should Cardmember/(s) fail to collect the document(s) on time as specified in the “attempt card”. It is the responsibility of Cardmember/(s)” to liaise directly with the courier service on any non-collection or unclaimed documents.
- 9.5 The Non-Frequent Traveller Rewards will be delivered within 21 working days from the date of the redemption order. A redirection fee of RM10 will be debited to Cardmember/(s)” accounts for any change in delivery address. Change of delivery address will only be allowed if Non-Frequent Traveller Rewards have not been sent out to Cardmember/(s)”.
- 9.6 Cardmember who participate in the Membership Rewards programme are deemed to have expressly agreed to be bound by these Terms & Conditions (as modified and varied from time to time by giving 21 days notice), the decisions of Maybank and to the fullest extent permitted by law, to have consented to and authorized Maybank to disclose their particulars to any third party including the participating merchants/ suppliers any information pertaining to their American Express account and other information supplied to MBB in respect of the redemption in the programme.
- 9.7 Cardmember/(s)” or recipient of Non-Frequent Traveller Rewards is obliged to present ID documentation to the delivery staff, failing which the delivery staff has the right to refuse delivery and will return the Non-Frequent Traveller Rewards to MBB as unclaimed.
- 9.8 Proof of delivery of Non-Frequent Traveller Rewards is by way of written acknowledgement of receipt of the rewards/rewards certificate/ vouchers by occupants at the delivery address, and where such address is an office receipt by any office staff, it shall be deemed to be the acknowledgement of Cardmember/(s)”.
- 9.9 If Cardmember/(s)” do not receive the Non-Frequent Traveller Rewards upon expiry of 21 days from the date of the redemption order, it is the responsibility of Cardmembers to inform MBB no later than 2 months from the expiry of the 21 days whereupon MBB will arrange for the delivery of the Non-Frequent Traveller Rewards to Cardmember/(s)” upon receipt of proof of non-delivery from its agent. Cardmember/(s)” shall have no right of recourse against MBB whatsoever upon the expiry of the said 2 months and Cardmembers shall be deemed to have had received and accepted the Non-Frequent Traveller Rewards.
- 9.10 Cardmember/(s)” or their authorised representative is advised to examine all packages of the Non-Frequent Traveller Rewards upon receipt. Should a Non-Frequent Traveller Rewards arrive damaged or faulty, the Non-Frequent Traveller Rewards should be returned in its original state and packaging at the Cardmember/(s)” own cost within 3 days from receipt date to the delivery person. A replacement will be

delivered within 14 days of the return of the Non-Frequent Traveller Rewards and the delivery charges incurred for the replacement Non-Frequent Traveller Rewards shall be borne by Cardmember/(s)”. The right for replacement of Non-Frequent Traveller Rewards will be extinguished if Cardmembers fail to return the Non-Frequent Traveller Rewards within 3 days.

9.11 There is no “Trial Period” for all Non-Frequent Traveller Rewards items.

9.12 The Cardmember/(s)” authorise MBB to debit their card accounts for the delivery cost of replacement without informing Cardmembers the amount or date of debit. The amount debited is non-negotiable and final. MBB will not accept any other mode of payment for the delivery replacement.

## **10. Redeeming Frequent Traveller Rewards**

10.1 Points may be converted into any one or more participating Frequent Customer Programme.

10.2 To convert accrued points to any participating Frequent Customer Programme, Cardmember/(s)” must first join or be a member of the applicable programme. Enrollment in such programmes is the responsibility of Cardmember/(s)”. The Frequent Traveller Rewards will be transferred within 21 working days from the date of the redemption order.

10.3 The conversion rates for points into participating Frequent Customer Programme, minimum points transfer and incremental transfers vary among participating Frequent Customer Programme. Details are communicated on a regular basis. In any event Cardmember/(s)” should telephone the Membership Rewards<sup>SM</sup> Customer Service number for up-to-date details.

10.4 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.

10.5 Cardmember/(s)” are subject to and must comply with the terms and conditions attached to the participating Frequent Customer Programmes in which they are enrolled.

10.6 MBB assumes no responsibility for points converted from Cardmember/(s)” Programme Account into a participating Frequent Customer Programme or for the actions of any participating airline or hotel in connection with its Frequent Customer Programme or otherwise.

10.7 The participating airlines or hotels in the Frequent Customer Programme are subject to change without giving any prior notice.

10.8 American Express Card travel insurance and benefits, including but not limited to those listed below, will not apply to flights taken and bought under the with frequent flyer tickets programme, including frequent

flyer tickets obtained by using points converted from a Programme Account:

- (a) Travel Accident Insurance
- (b) Travel Inconvenience Reimbursement Plan

Insurance and travel benefit programmes expressly offered under the frequent flyer ticket programme are an exception to the foregoing provided that the Cardmembers have enrolled in such frequent flyer ticket programme, paid the fee for enrolling in the relevant frequent flyer ticket programme and complied with the terms and conditions of particular programme.

#### **11. Programme Account**

- 11.1 If any Linked Account is not in good standing, Cardmember/(s)" enrollment in the Programme may be cancelled or points accrued in the Programme Account may be forfeited. Cardmember/(s)" enrollment in the Programme may also be disqualified and/or the points accrued may be forfeited due to failure by Cardmember/(s)" to adhere to the terms and conditions governing the American Express Card Account or the Programme.
- 11.2 If any Cardmember/(s)" cancel all basic cards, or if for any reason MBB cancels any Linked Account(s), any points accrued in the Programme Account will at the discretion of MBB be suspended and will not be capable of conversion or redemption. If any such American Express Card Account are reinstated by Cardmember/(s)" or if MBB reinstates the Linked Accounts within one year of cancellation, any points accrued in the Programme Account of Cardmember/(s)" may be converted into a participating Frequent Customer Programme or redeemed for rewards subject to the terms and conditions of the Programme.
- 11.3 If eligible Cardmember/(s)" whom have more than one basic American Express Card Account, voluntarily cancels any such card account and at least one basic card account remains, any points accrued in the Programme as a result of charges billed to the cancelled card may be transferred to any remaining American Express Card Account in their names.

#### **12. General**

- 12.1 MBB assumes no responsibility for any loss of whatever nature resulting from the redemption of either Frequent Traveller or Non-Frequent Traveller Rewards or participation by Cardmember/(s) in the Programme and/or ineligibility of participation by Cardmember/(s) in the Programme and/or any losses arising in any manner whatsoever.
- 12.2 MBB reserves the right at its sole discretion to vary, delete, amend or modify any of these Terms and Conditions or terminate the Programmes it deems necessary. In such a case, MBB shall give advance notice of 21 working days by posting the changes, amendments, variations or modification on the Website - [americanexpress.com.my](http://americanexpress.com.my) and/or [www.maybank2u.com](http://www.maybank2u.com) or by any other mode that MBB deems fit.
- 12.3 Fraud and abuse relating to the earning of points in the Programme or redemption of rewards including transfer of points to participating Frequent Customer Programmes, may result in forfeiture of accrued points as well as cancellation of a Programme Account.
- 12.4 All questions or disputes regarding eligibility for the Programme or the eligibility of points for accrual or redemption of rewards including transfer of points to a participating Frequent Customer Programme shall be final, conclusive and at MBB's sole discretion.
- 12.5 The Programme Account is not transferable and/or assignable.
- 12.6 MBB's failure to enforce a particular term and condition does not constitute a waiver of that Term and Condition by MBB.

#### **13. Governing Law**

These terms & conditions are governed by the Laws of Malaysia.

## On-The-Spot Redemption Programme Terms & Conditions

Participation in the Maybank Points 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:
  - i. All MasterCard and Visa Credit Cards issued by Maybank and Maybank Islamic (excluding Corporate Cardmembers).
  - ii. All 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.
  - iv. All Maybank Visa and MasterCard Platinum Debit Cards, Visa Debit Cards issued by Maybank.
2. The Cardmembers that are not eligible to participate in this redemption programme are:
  - i. Maybank World MasterCard Cardmembers (Cardmembers are eligible to redeem for the Malaysia Airlines Frequent Flyer Enrich Miles only).
  - ii. Singapore Airlines KrisFlyer American Express Gold Credit Card (Cardmembers are eligible to redeem for the Krisflyer Miles only).
3. This redemption programme is open to all Principal Cardmembers with Cards issued by Maybank Malaysia, Bank Internasional Indonesia (BII) and Maybank Singapore. Only accounts that are valid, in good standing, not closed, cancelled or terminated by Maybank 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](http://www.maybank2u.com).
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 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.
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 Cards and Prepaid Cards - Cash withdrawals from ATM and fund transfers within Maybank or 3rd party account.
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 reserves the right to change the conversion rate of the redemption programme without prior notice to the Cardmembers. The current standard redemption conversion rate using Maybank EDC payment machine is RM1 = 400 points. [Note : Points conversion may vary at certain participating redemption partners]
7. Maybank reserves 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. 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 Accumulated	TreatsPoints Expiry
Prior to July 2013	Up to 31 July 2013	31 July 2016
2013	1 to 31 August 2013	31 August 2016
2014	1 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.
3. Membership Rewards<sup>SM</sup> points earned by American Express® Charge 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 [www.maybank.com.my](http://www.maybank.com.my)
2. Accumulated points of less than 2,000 points from Cardmembers Cards or Maybank accounts will not be reflected in [www.maybank.com.my](http://www.maybank.com.my)

### V. Redemption of Points

1. Only Principal Cardmembers can redeem On-The-Spot at participating redemption outlets and are required to be present during the redemption transaction with their Maybank Card and Identity Card for verification purposes.
2. 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.
3. Points to be redeemed can only be used after entry into the Cardmember's Card account.

4. "HotDeals" is an option which allows redemption with a combination of Points and RM value charged to the Maybank Card. For partial redemption, the remaining value of the product can be automatically charged to the Maybank Card which will earn more Points.
5. Using Partial Points with 0% EzyPay Installment Plan is also applicable to all Maybank Malaysia 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 credited 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. 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. All redemption item(s) are available only while stocks last.
11. 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 customers.
12. 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.
13. The vouchers redeemed are valid for use only at participating merchants under the Maybank Points Redemption Programme and are subject to the terms and conditions contained therein.
14. 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.
15. Maybank is not responsible for lost, stolen, unused or expired vouchers which have been received by Cardmembers.
16. The vouchers redeemed are not transferable, exchangeable for other rewards, refundable or replaceable for cash or credit under any circumstances.

## VI. General

1. All accumulation of points by Maybank Cardmembers & Customers 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. The redemption points displayed in the catalogue and website is correct at published time and is subject to change from time to time, with 21 days notice.
4. 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.
5. 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.
6. 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.
7. Cardmember is required to check and reconcile the monthly 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.
8. 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.
9. 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.
10. For any inquiries related to points balance, Cardmembers can also call Maybank Group Contact Centre at 1 300 88 6688. For American Express® Charge Cardmembers, please call the American Express Customer Service Hotline at 1 800 88 9559.
11. On-The-Spot redemption items and location of participating partners can also be viewed from Maybank's redemption website at [www.maybankard.net.my](http://www.maybankard.net.my) or click TreatsPoints Catalogue at [www.maybank.com.my](http://www.maybank.com.my) and [americanexpress.com.my](http://americanexpress.com.my)

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