

MAYBANK TREATS SPEND & REDEEM PROGRAM

Participation in the Maybank (Cambodia) Plc. TREATS Spend & Redeem Campaign is subject to the following terms and conditions and to the Cardholders Agreement.

- “Maybank” refers to Maybank (Cambodia) Plc.
- “Program” refers to TREATS Program.

Eligibility & Participation

1. This program is open to all Visa debit cardholders including staff with the card issued by Maybank Cambodia.
2. Cardholder’s account must be active upon the redemption period to be able to redeem the gifts.
3. Minimum spending amount per quarter of USD500.

Spending Amount & Redemptions

1. All retail purchases and online transactions (local and international) made by cardholders will accumulate the spending amount and which are not transferable to any other person or entity.
2. The following charges shall NOT qualify to accumulate as spending amount:
 - a. Card charge, annual fee or other bank fees service charged.
 - b. Cash withdrawal from ATM or POS.
 - c. Fund transfers within Maybank or any 3rd party account.
3. Redemption of Gift Items by cardholders with insufficient spending amount will be rejected.
4. One cardholder is eligible to redeem one (1) gift per quarter only.
5. Spending amount is accumulated within a quarter (three months) only.
6. Maybank reserves the right to deduct or recomputed any spending amount earned to the cardholder’s card account for the purpose of correcting any errors or inaccuracies in the allocation of the amounts.
7. Redemption(s) of gifts are subject to availability on a first come, first served basis, while stocks last.

Period of Program & Redemption

1. All spending amount should be redeemed prior to the expiry date. There will be no extension period given to any expired spending amount.
2. Spending period and redemptions period is shown in table below:

Spending Period											
2018											
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Spending Round 1			Spending Round 2			Spending Round 3			Spending Round 4		
Redemption Period											
2018								2019			
7 - 30 Apr			7 - 31 Jul			7 - 31 Oct			7 - 31 Jan		
Redeem for the spending period Round 1			Redeem for the spending period Round 2			Redeem for the spending period Round 3			Redeem for the spending period Round 4		

Notice of Accumulated the Spending Amount

1. Cardholders will not be notified for the spending amount accumulation, cardholder is required to check and reconcile the quarterly card statement themselves in bank statement/passbook or e-statement on their internet banking (M2U) or mobile banking (mobile app).
2. Cardholders can contact Customer Service Hotline at +855 98 888 028 or +855 99 888 028 to inquire about the spending amount accumulation.

Gift Redemptions

1. Gifts are not exchangeable to cash or other items.
2. Only cardholders can redeem the gift either at Maybank Main Branch or their respective Home Branch as per prior request and are required to present their Identification Card and Maybank Visa Cards upon their redemption for our verification purposes.
3. Redemption gift is pre-arranged base on the customer spending amount by Maybank.
4. The completed redemption transaction must be verified and acknowledged by cardholder and STRICTLY CANNOT be revoked, cancelled, returned or exchanged.
5. Before leaving the branch's premises, cardholders are required to check and test that the items received are in order. Once items are acknowledged as receipt in good condition by cardholders, the redemption transaction cannot be cancelled or exchanged.
6. Maybank will not be liable for any death, injury, direct or consequential loss, theft or damage of any nature that the cardholder 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 cardholder and the manufacturer or supplier.
8. The following gift range redemption as below table:

No.	Spending Amount (USD) per quarter	Gift Code
1	\$500 - \$999	M1
2	\$1,000 - \$1,999	M2
3	\$2,000- \$2,999	M3
4	\$3,000- \$4,999	M4
5	\$5,000- \$9,999	M5
6	Above \$10,000	M6

General

1. Maybank reserves the right to replace any gift items with substitute of similar value. All gifts items are available only while stocks last.
2. Maybank reserves the rights to charge the full amount to the cardholder's account for any redemption made by a cardholder who is in breach of these terms and conditions of the cardholder agreement between Maybank and cardholders.
3. Maybank reserves the rights to cancel or amend the redemption or the campaign terms and conditions at any time without prior notice.
4. For any inquiry related to the Maybank TERATS Spend & Redeem Campaign, Please contact our 24/7 Customer Services Hotline at +855 98 888 028 or +855 99 888 028 or visit www.maybank2u.com.kh.