

Maybank Credit Card Reward Programme ("Programme ")

1) This Programme is organised by Maybank (Cambodia) Plc. ("Maybank"). By participating in the Programme, Participant(s) (as defined below) hereby expressly agree to be bound by these terms and conditions ("Terms and Conditions") and the decisions made by Maybank. This Programme commences from 27th June 2023 until further notice ("Programme Period").

2) Programme Details

I. Eligibility & Participation

The Cardholders of the following Card Type(s) are eligible to participate in this Programme ("Participant(s)"):

- Maybank American Express Platinum Credit Card
- Maybank American Express Gold Credit Card
- Maybank Visa Platinum Credit Card
- Maybank Visa Gold Credit Card

II. Programme Mechanism

- Participant(s) will have the option to choose their preferred reward type by selecting it on the application form.
- There are two (2) reward types ("Reward") available:
 - TreatsPoints (TP)
 - Cashback (CB)
- The selected reward type cannot be changed after the application is processed.
- The reward rate differs for individual card types as illustrated in the below table:

Description	Maybank 2 Gold Cards		Maybank 2 Platinum Cards	
	American Express	Visa	American Express	Visa
TreatsPoints (TP)	6TP	3TP	12TP	6TP
Cashback (CB)	0.5%	0.3%	1%	0.5%

*The reward rate illustrated in the table is applicable to a minimum of USD1.00 spent in each transaction, depending on the reward type and card type.

**The reward is unlimited (more spend, more reward).

- TreatsPoints (TP) will be rewarded with a minimum USD1.00 spent in a transaction made with an eligible card type, and the TreatsPoints (TP) accumulated from each transaction will be reflected in the credit card account after the merchant settlement of each transaction.
- Cashback (CB) will be rewarded with a minimum USD1.00 spent in a transaction made with an eligible card type and the accumulated cashback will be credited to the credit card account in the following month.
- Only the minimum of USD0.01 cashback accumulated monthly will be credited to the credit card account in the following month. The monthly accumulated cashback that is less than USD0.01 will be automatically voided and cannot be reinstated.

- The minimum spending requirement for each card type to be eligible for Cashback (CB):

Description	Minimum Spend Required
Maybank American Express Platinum Credit Card	USD1.00
Maybank American Express Gold Credit Card	USD2.00
Maybank Visa Platinum Credit Card	USD2.00
Maybank Visa Gold Credit Card	USD4.00

- The reward shall be calculated based on the rate determined by Maybank. Maybank reserves the right to change the reward rate from time to time with prior notice to Participant(s) on Maybank website or in any other manner deemed fit.
- Earn extra TreatsPoints (TP) or Cashbacks (CB) for the purchasing weaving products under Maybank Women Eco Weavers Programme or our partner as below prefix reward:

Description	Maybank 2 Gold Cards		Maybank 2 Platinum Cards	
	American Express	Visa	American Express	Visa
TreatsPoints (TP)	8TP	5TP	14TP	8TP
Cashback (CB)	0.7%	0.5%	1%	0.7%

III. Reward Earning

In order to earn the reward, Participant(s) must ensure that:

- The eligible transactions must be a retail purchase and/or an online transaction (local and/or international) made by Principal and/or Supplementary Participant(s) with Maybank Credit Card for personal consumption only, i.e. non-business and non-commercial related consumption. Maybank reserves the right not to award TreatsPoints (TP) or Cashback (CB) on retail spending which Maybank deems to be purchases made for business and commercial purposes.
- The following transactions/charges shall NOT qualify for the reward:
 - Refunded, disputed, unauthorized, or fraudulent retail transactions
 - Cash advances, cash payments, annual fees, interest accumulated, late payment charges, finance charges, and other miscellaneous charges
 - Any other exclusions will be notified from time to time with prior notice
- Card must be valid (currently not overdue in payment), in good standing, not closed, canceled, or terminated by Maybank or Participant(s).
- Participant(s) can only use their accumulated TreatsPoints (TP) that are credited to their credit card account for redemption of redemption items.
- If the choice of redemption item(s) is unavailable, temporarily out of stock, or discontinued, Maybank has the right to replace it with a substitute with a similar value by giving prior notice to Participant(s) via sms/email.
- All TreatsPoints (TP) earned must be redeemed prior to the date the credit card is closed. Thereafter, all unredeemed TreatsPoints (TP) will be automatically canceled without prior notice to Participant(s).

- Maybank gives no representation or warranty on the quality of the redemption item(s) or their suitability for any purpose. Maybank will not be responsible for any dispute that may arise between Participant(s) and the manufacturer or supplier of all redemption items.
- Maybank will not be liable for any death, injury, direct or consequential loss, theft, or damage of any nature that Participant(s) may suffer arising from the usage of the redemption item(s).
- Maybank reserves the right to deduct or recompute any reward earned by Participant(s) for correcting any errors or inaccuracies in the allocation of the reward.
- For any inquiries related to rewards, please visit www.maybank2u.com.kh or contact +855 98 888 028/ +855 99 888 028, or visit the nearest Maybank branch.

IV. Reward Processing

TreatsPoints (TP)

- TreatsPoints (TP) redemption can be made by visiting the nearest Maybank branch and completing the redemption form, or by contacting Maybank Customer Service at +855 98 888 028 / +855 99 888 028 to process the redemption.
- Once the redemption form is received by Maybank, it is STRICTLY CANNOT be revoked, cancelled, returned, or exchanged.
- TreatsPoints (TP) will have a 3 years expiration period. TreatsPoints (TP) earned in a particular month are valid until the end of the third (3rd) year of the calendar month. Please find below table for example depicting the cumulated TreatsPoints and the applicable expiry date:

Year	TreatsPoints Accumulation	TreatsPoints Expiry Date
2023	01 May 2023 to 31 May 2023	31 May 2026
2024	01 June 2024 to 30 June 2024	30 June 2027
2025	01 July 2025 to 31 July 2025	31 July 2028

- All TreatsPoints (TP) should be redeemed prior to the expiry date. There will not be an extension period given to any expired TreatsPoints (TP).

Cashback (CB)

- Cashback (CB) shall be automatically credited and reflected in the following month of Credit Card Account. Maybank reserves the right to withhold or cancel of Cashback (CB) rewarded where the account is overdue, delinquent, closed, under investigation, or Participant(s) is in dispute with Maybank.

V. Redemption Items

Gift Items and Vouchers (Dining/Shopping)

- Redemption of gift item(s) and voucher(s) is subject to availability to be announced by Maybank from time to time.
- Please allow seven (7) business days for the process of redemption request. The redemption items will be delivered to Participant(s) preferred Maybank Branch that is indicated in the redemption form. Participant(s) or any authorized representative(s) are required to present

their identification document, i.e. National ID or Passport for the collection of redemption items. Failing which Maybank has the right to refuse the collection request.

- Voucher(s) cannot be exchanged for cash, and it is valid until the expiry date specified on the respective voucher(s). Maybank will not extend the validity of nor refund for any unused voucher(s). Maybank is not responsible for any lost, stolen, unused, or expired voucher(s), which have been received by Participant(s).
- In the event that Participant(s) are not available to collect their redemption items on the intended collection date, Participant(s) are required to liaise directly with the specific Maybank Branch for arrangement of collection within three (3) months from the intended collection date. The redemption items will be considered collected in good order by the Participant(s) if no collection arrangement is made with the specific Maybank Branch after the stipulated period.
- For any damaged or faulty redemption item(s) upon collection, Participant(s) are required to notify Maybank immediately. The replacement of damaged or faulty redemption item(s) will be delivered to the specific Maybank Branch within fourteen (14) business days upon receipt of the damaged or faulty item(s) in its original state and packaging.
- Maybank will not refund or reinstate any TreatsPoints (TP) for any unclaimed item(s) or voucher(s) which Participant(s) are unable to pick up during the notice period.

Air Miles (Enrich Point, Krisflyer and airasia points)

- All Air Miles conversion must be made to Participant(s)' principal frequent flyer programme only. Air Miles conversion to be made to any third party frequent flyer programme will not be entertained.
- The principal Participant(s) are required to enroll in their preferred airlines' frequent flyer programme (i.e. Malaysia Airlines, Singapore Airlines and AirAsia) prior to any request made to Maybank for Air Miles conversions. The frequent flyer membership details must be submitted to Maybank together with the Air Miles conversion request.
- There will be no reversal of redemption upon the successful conversion and transfer of TreatsPoints (TP) to the intended frequent flyer membership.
- Please allow seven (7) business days for the processing of Air Miles conversion request.

OTHER TERMS AND CONDITIONS

1. All accumulated TreatsPoints by Participant(s) will be treated as null or void upon the cancellation of the Maybank Credit Card or Account or for any reason whatsoever, regardless of whether the cancellation is made by Maybank or Participant(s).
2. Maybank reserves the right to charge the full amount to the Participant(s)'s credit card account for any redemption made by Participant(s) who is in breach of these terms and conditions of the Cardholder Agreement between Maybank and Participant(s).
3. The redemption points displayed on Maybank communication channel are correct at the published time and are subject to change from time to time by giving prior notice.
4. Any accessories, props, or equipment featured together with the Gift Item(s) in any pictorial herein or redemption catalog are for decorative purposes and shall not be available for redemption by Participant(s).

5. Participant(s) agree to access Maybank's website at maybank2u.com.kh 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.
6. Maybank reserves the right to cancel or amend the redemption Programme terms and conditions at any time with prior notice given by electronic mail, website, or any other means of communication that may be deemed appropriate by Maybank.
7. Participant(s) 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.
8. There is NO TRIAL PERIOD FOR ALL REDEMPTION ITEMS REDEEMED from this Programme. As such, Participant(s) are required to inspect the items immediately upon receipt of the items redeemed.
9. Maybank shall have sole and absolute discretion to exclude any person from participating in the Programme and being entitled to the reward without any obligation to furnish any notice and/or reason.
10. Maybank's decision on all matters relating to this Programme, including the awarding of the Cashback (CB) shall be final and binding on all Participant(s).
11. In the event of any inconsistency, including between these Terms and Conditions and any leaflet, marketing material, or promotional material relating to this Programme, these Terms and Conditions shall prevail.
12. These Terms and Conditions shall be governed by the laws of Cambodia.