TREATS Points Rewards Program
Terms and Conditions

1 Issuance of TREATS Points

1.1 Cardholders may earn one (1) TREATS Points for every Php25 retail or installment (EzyPay / EzyPay Plus / EzyPay Lite) spend charged to the Maybank Credit Card
1.2 TREATS Points earned using a Supplementary Card will be credited to the account of the Principal Cardholder.
1.3 TREATS Points are earned upon posting of the transaction.
1.4 The following transactions are excluded from the awarding of TREATS Points:

a) Cash Advances
b) EzyCash
c) EzyTransfer
d) EzyConvert
e) Annual fees
f) Interest charges
g) Late payment charges
h) Finance charges
i) Other fees and charges
j) Reversed transactions

1.5 Maybank may revoke, deduct and/or recompute any awarded TREATS Points in the event that the card transaction is cancelled or reversed at any time by any party for any reason.

2 Redemption of Rewards

2.1 Principal Cardholders in good credit standing* are eligible to convert TREATS Points into rewards.
2.2 Cardholder may refer to the latest Maybank Credit Card Statement of Account for the Total Points Available. Earned and redeemed TREATS Points after the statement cut-off date shall reflect in the next Statement of Account.
2.3 All TREATS Points will be forfeited if the account is suspended and/or terminated or cancelled, whether voluntarily or involuntarily, thereby forfeiting the right of the Cardholder to redeem the rewards.
2.4 TREATS Points may be converted to cash credit or air miles

a) Cash Credit Redemption

a.1 TREATS Points converted as cash credit will be reflected as "Redemption of Cash Credit" in the Statement of Account. Redemption of Cash Credit is equivalent to credit card payment or shopping credits. Turnaround time is five (5) business days from date of request.

a.2 8,000 TREATS Points is equivalent to Php500 cash credit.

a.3 Conversion of TREATS Points to cash credit shall be in multiples of Php500.

a.4 Cash Credit posted on the credit card account may no longer be reversed or cancelled

b) Air Miles Redemption

b.1 TREATS Points may be converted to air miles through the miles programs of Philippine Airlines Mabuhay Miles, KrisFlyer, Asia Miles, and airasia.

b.2 Cardholder must be a member of the miles program prior to the conversion request from TREATS Points to air miles. Cardholder may be a member of any or all miles programs.

b.3 Air miles redemption must be in multiples of 1,000.

b.4 Redeemed air miles will be transferred to the miles program account of the Principal Cardholder only. Air miles are non-transferrable. Turnaround time is 7 - 14 business days from date of request.

b.5 Air miles redemption request may no longer be reversed or cancelled. A reference number will be issued by Maybank Customer Service for every request.

b.6 Maybank will not be responsible for any fraud, delay in crediting and/or unsuccessful crediting unless due to gross negligence and willful misconduct of the Bank. In the event, where there is an unsuccessful credit, Maybank will reissue the TREATS Points to the account of the Principal Cardholder.

b.7 Participation in the Air Miles Redemption is subject to the terms and conditions of the participating miles program of Philippine Airlines Mabuhay Miles, KrisFlyer, Asia Miles, and airasia.

b.8 Maybank may add or delete from the list of participating miles program under the TREATS Points Rewards Program without prior notice to the Cardholders.

2.5 Cardholder must call our Customer Care at (02) 588-3888 or PLDT Domestic Toll Free 1-800-10 588 3888 to request for redemption. For air mile redemption, cardholder must provide an accurate and valid miles program membership number and other required membership details.

3 General Terms and Conditions

3.1 Maybank shall not be liable for any claims and all, expenses, losses, or damages incurred by the Cardholder or any party arising from or in connection with any Reward and/or service provided under this program.

3.2 Maybank may vary, delete or add to any of these Terms and Conditions, or to terminate any or all of the programs mentioned herein by giving sixty (60) days notice of such amendments or termination to the Principal Cardholder, the obligation to give the Principal Cardholder advance notice does not apply if the amendments are required by Maybank Regulators.. The method of notice shall solely be determined by Maybank. The Supplementary Cardholder shall be deemed to have full knowledge and notice of any such changes.

3.3 In addition to these Terms and Conditions all Cardholders are subject to the Terms and Conditions governing the issuance and use of Maybank Credit Card.

*Cardholders in good credit standing are those whose accounts are not delinquent and not under investigation due to suspected fraud activities, not reported lost or stolen, and those who have not violated the terms and conditions of the issuance of Maybank Cards.

For inquiries/concerns, please call our Customer Care at (02) 8588 3888, PLDT Toll Free 1-800-10 588 3888 or e-mail at mpi.customerservice@maybank.com.

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