



TreatsPoints Rewards Program

Terms and Conditions

1 Issuance of TreatsPoints

- 1.1 Cardholders may earn one (1) TreatsPoint for every Php25 retail or installment (EzyPay / EzyPay Plus / EzyPay Lite) spend charged to the Maybank Credit Card
- 1.2 TreatsPoints earned using a Supplementary Card will be credited to the account of the Principal Cardholder.
- 1.3 TreatsPoints are earned upon posting of the transaction.
- 1.4 The following transactions are excluded from the awarding of TreatsPoints:
 - 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 reserves the right to revoke, deduct and/or recompute any awarded TreatsPoints 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 as determined as such by Maybank in its sole and absolute discretion are eligible to convert TreatsPoints into rewards.
- 2.2 Cardholder may refer to the latest Statement of Account for the Total Points Available. Earned and redeemed TreatsPoints after the statement cut-off date shall reflect in the next Statement of Account.
- 2.3 All TreatsPoints 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 TreatsPoints may be converted to cash credit or air miles
 - a) **Cash Credit Redemption**
 - a.1 TreatsPoints 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 5 business days from date of request.
 - a.2 8,000 TreatsPoints is equivalent to Php500 cash credit.
 - a.3 Conversion of TreatsPoints 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 TreatsPoints may be converted to air miles through the miles programs of Philippine Airlines Mabuhay Miles, KrisFlyer, Asia Miles, and AirAsia BIG.
- b.2 Cardholder must be a member of the miles program prior to the conversion request from TreatsPoints 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 Customer Service for every request.
- b.6 Maybank will not be responsible for any fraud, delay in transfer process and/or unsuccessful transfer. In the event, where there is an unsuccessful transfer, Maybank will reissue the TreatsPoints 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 BIG.
- b.8 Maybank may add or delete from the list of participating miles program under the TreatsPoints Rewards Program without prior notice to the Cardholders.

- 2.5 Cardholder must call the Customer Service Hotline at (02) 588-3888 or 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 detail.

4 General Terms and Conditions

- 4.1 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.
- 4.2 Maybank reserves the right at any time to vary, delete or add to any of these terms and conditions, or to terminate any or all of the programs mentioned herein by giving 30 days' written notice of such amendments or termination to the Principal Cardholder, provided that the obligation to give the Principal Cardholder advance notice does not apply if the changes are required in an emergency or where it is not practicable or reasonable to give such advance notice. 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.
- 4.3 In addition to these terms and conditions all Cardholders are subject to the terms and conditions governing the use of the Maybank Credit Card.

As of 11/1/2018