

**Maybank myimpact Visa Signature Credit Card
Cash Back Terms and Conditions**

The Maybank myimpact Visa Signature Credit Card Cash Back (“Cash Back”) is available to all Maybank myimpact Visa Signature Credit Card’s (“Card”) Principal cardmember (referred to as “Cardmembers”) who are in good credit standing as may be determined by Malayan Banking Berhad (196001000142) (“Maybank”) at its discretion. The Cardmembers shall be entitled to Cash Back subject to the following conditions:

1. The Cash Back is to be rewarded based on Cardmembers’ spending using Maybank myimpact Visa Signature Credit Card based on the following criteria:

a. 1% Cash Back for spending at ESG-friendly merchants under Merchant Categories Codes (MCCs) listed below capped at RM35 per month:

MCC	Description
4111	Local and Suburban Commuter Passenger Transportation, Including Ferries
4112	Passenger Railways
4121	Taxicabs and Limousines
4131	Bus Lines
5074	Plumbing and Heating Equipment and Supplies
5552	Electric Vehicle Charging
5655	Sports and Riding Apparel Stores
5912	Drug Stores and Pharmacies
5931	Used Merchandise and Secondhand Stores
5940	Bicycle Shops-Sales and Service
5941	Sporting Goods Stores
7512	Automobile Rental Agency
7622	Electronics Repair Shops
7629	Electrical and Small Appliance Repair Shops
7699	Miscellaneous Repair Shops and Related Services
7997	Membership Clubs (Sports, Recreation, Athletic), Country Clubs, and Private Golf Courses
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges

b. 0.5% cashback on other retail spending using contactless payment, Apple Pay and Samsung Pay capped at RM35 per month.

2. Only Cash Back amount above RM1.00 will be awarded to Cardmember.

3. The Cash Back will not be awarded for the following:

- Transactions for Maybank EzyCash/-i, Maybank EzyPay Plus/-i, Maybank Ezypay/-i, Cash Treats/-i, Cash Advance, Balance Transfer/-i, Quasi Cash;
- Payment to JomPay ;
- FPX transaction - payment to service providers;
- Refunded, disputed, unauthorized or fraudulent retail transactions;
- Payment for transactions fee, payment for annual card membership fees, profit payments, late payment fees, charges for cash withdrawals;
- Any other form of services or miscellaneous fees i.e. legal fees, statement reprint request fees etc.
- Government Bodies, utilities and e-wallets reloads.

Category	Merchant Category Code	Description
Government Services	9211	Court Costs (including Alimony and Child Support)
	9222	Fines
	9223	Bail and Bond Payments
	9311	Tax Payments
	9399	Government Services (Not Elsewhere Classified)
	9402	Postal Services - Government Only
	9405	Intra - Government Transactions
Utilities	4900	1. Electric: TNB, TNB Kiosk, Sabah Electricity, Sesco Sarawak Energy, etc. 2. Gas: Gas Malaysia 3. Sanitary: Indah Water Konsortium Sdn Bhd, etc 4. Water: Pengurusan Air Selangor Sdn.Bhd-Syabas, Jabatan Bekalan Air, etc

4. Transactions made by the Supplementary card also entitled to the Cash Back where the spending will be aggregated with Principal Card spending. The Cash Back will be credited to the Principal Card's account.
5. Cash Back will be credited to the Principal Credit Card's account by the 1st of the calendar month.
6. During the crediting of the cash back which is on the first (1st) of every month, the card must be active/valid, subsisting and in good credit standing as may be determined by Maybank.
7. Cash Back shall be calculated based on a rate determined by Maybank at its discretion and from time to time based on calendar month.

8. In order to entitle for Cash Back, the online retail transaction has to be posted into the account by merchants (not floating).
9. Maybank reserves the right to withhold or cancel Cash Back reward where the account is overdue, delinquent, closed, under investigation or the Cardmembers are in dispute with Maybank.
10. Maybank reserves the right to vary, modify, change, add, delete, cancel, suspend or terminate any of the features of the Card and to vary, add or delete any of these Terms and Conditions at any time at its absolute discretion by giving the Cardmembers twenty one (21) calendar days prior notice via Maybank's website at www.maybank.com.my or any other channel that Maybank deems appropriate.
11. The termination or suspension by Maybank of the Cash Back feature does not entitle the Cardmembers to any claim against or compensation from Maybank for any losses or damages incurred by the Cardmembers as a result of the termination or suspension.
12. Cardmembers are bound by these terms and conditions and to view Maybank's website on regular basis to keep-up-to date with any changes or variations made to the terms and conditions and seek clarification from Maybank should any of the terms or conditions be not fully understood.