

### Terms and Conditions for Maybank Credit Card and CreditAble Promotion (“Promotion”)

1. This Promotion is available from 13 May 2023 and shall end on a date to be determined by Maybank in its absolute discretion or until the Activation Gifts are fully redeemed (“Promotion Period”).
2. Only new Maybank Credit Card and CreditAble applicants (collectively “Applicants”) who do not hold any Maybank Credit Card(s) or CreditAble account(s) and have not cancelled any Maybank Credit Cards or CreditAble accounts within nine months prior to the start of the Promotion Period are eligible to participate in the Promotion, in accordance with the terms and conditions stated herein.
3. For the purpose of the Promotion, an “Eligible Card” shall mean any of the following card(s): Family & Friends Card, Horizon Visa Signature Card, Platinum Visa Card, Manchester United Platinum Visa Card, Barcelona Visa Signature Card, DUO Platinum Mastercard or WorldMastercard.
4. To be eligible to receive a S\$200 cashback, **or** AirPods (3<sup>rd</sup> generation) with Lightning Charging Case worth S\$261.40, **or** a pair of American Tourister Linex 66/24 Luggage TSA worth S\$336, **or** 10,000 KrisFlyer miles \* (each an “Activation Gift”), Applicants must during the Promotion Period:
  - (a) apply for at least one new Eligible Card as the principal cardholder and a CreditAble account as the main account holder; and
  - (b) after their applications have been approved, spend a minimum aggregate amount of S\$600 on Eligible Transactions (as defined below) each month for the first two consecutive months (“Minimum Spend”) upon approval of the Eligible Card on the Eligible Card **and/or** using their CreditAble account.

***\*10,000 KrisFlyer miles will be awarded in the form of 25,000 TREATS Points (which can be converted at a rate of 1 TREATS Point to 0.4 KrisFlyer miles) and is only available to Applicants who apply for a Maybank Horizon Visa Signature Card as the Eligible Card during the Promotion Period***
5. Applicants whose CreditAble account applications are rejected after processing but whose application for the Eligible Card(s) is approved may still qualify for the Promotion if they charge an additional S\$50 (which means a minimum aggregate amount of S\$650) on Eligible Transactions each month to their Eligible Cards for the first two consecutive months upon approval of their Eligible Cards. In such instances, Minimum Spend will accordingly refer to spending S\$650 on Eligible Transactions to the Eligible Card each month for the first two consecutive months upon approval of the Eligible Card.
6. Applicants who fulfil the above requirements set out in paragraph 4 or paragraphs 4 and 5 are eligible to receive an Activation Gift shall be referred to as “Successful Applicants”.
7. Limited to one (1) Activation Gift per Successful Applicant. The types of Activation Gift(s) available are on a first-come, first-serve basis and are while stocks last.
8. For avoidance of doubt, in order to determine whether the Minimum Spend on Eligible Transactions under paragraphs 4 or 5 has been met for each of the first two consecutive months upon approval of the Eligible Card:
  - (a) with respect to spend on the Eligible Card, Maybank will use the date on which the Eligible Transaction is posted to the Applicant’s Eligible Card account, provided that the Applicant’s Eligible Card application has been approved; and

- (b) with respect to spend on the CreditAble account, Maybank will use the total aggregate amount of Daily Spend for that month, where Daily Spend is the cumulative total transactions performed through the CreditAble account within the same day.
9. Charge slips shall not be sufficient proof of eligible spending going towards the Minimum Spend or the dates of posting of Eligible Transactions. For the purposes of the Promotion, only Eligible Transactions reflected in the monthly statement of account of the Eligible Card or the CreditAble account shall constitute sufficient proof of an Eligible Transaction on the Eligible Card or the CreditAble account and the date of posting of the Eligible Transaction.
10. A Successful Applicant will receive either a redemption letter at his/her last known address on record with Maybank, or a push notification sent to his/her mobile phone through the Maybank TREATS SG Mobile Application ("TREATS Mobile App") to notify him/her if the Activation Gift is available for selection and how the Successful Applicant may select his/her Activation Gift ("Activation Gift Selection Catalogue"). If certain Activation Gifts are no longer available, this will be reflected in the Activation Gift Selection Catalogue. If a Successful Applicant selects:
- (a) S\$200 cashback, the S\$200 cashback will be credited into the Eligible Card account within 5 business days; or
  - (b) AirPods (3rd generation) with Lightning Charging Case worth S\$261.40, he/she will receive an eCoupon for the redemption of the Gift in his/her TREATS Mobile App wallet (or in the alternative at Maybank's discretion, a redemption letter); or
  - (c) a pair of American Tourister Linex 66/24 Luggage TSA worth S\$336, he/she will receive an eCoupon for the redemption of the Gift in his/her TREATS Mobile App wallet (or in the alternative at Maybank's discretion, a redemption letter); or
  - (d) 10,000 KrisFlyer miles, the 25,000 TREATS Points will be credited into the Eligible Card account within 2 business days.
11. In the event a Successful Applicant has not yet installed or registered to use the TREATS Mobile App, an SMS will be sent to such Successful Applicant's registered mobile phone number on record with Maybank to prompt such Successful Applicant to download and login to the TREATS Mobile App to access the Activation Gift Selection Catalogue.
12. Successful Applicants need to refer to the redemption eCoupon or redemption letter for details on the redemption of the Activation Gifts (except for the S\$200 cashback and the 10,000 KrisFlyer miles awarded in the form of 25,000 TREATS Points).
13. No reservation of colour is allowed for the Activation Gift (if applicable). The Activation Gift may come in different colours and will be subject to availability, on a first-come-first-served basis.

14. Activation Gifts (except for the S\$200 cashback and the 10,000 KrisFlyer miles awarded in the form of 25,000 TREATS Points) must be claimed from the merchant within 60 days from the date of the redemption letter or eCoupon. Any unclaimed Activation Gift will be forfeited. Any Successful Applicant whose Activation Gift has been forfeited shall not be entitled to any payment or compensation notwithstanding that the Successful Applicant may not have received the redemption letter, push notification or SMS for any reason whatsoever. The redemption of the Activation Gifts is subject to such other terms and conditions as may be imposed by the merchant(s) supplying the Activation Gifts.
15. In the event the eCoupon, redemption letter or Activation Gift Selection Catalogue is lost, misplaced, misused, defaced, damaged or stolen, the Successful Applicant shall not be entitled to a replacement eCoupon, redemption letter or Activation Gift Selection Catalogue, unless otherwise agreed by Maybank in its sole discretion. Where Maybank decides to issue a replacement eCoupon, redemption letter or Activation Gift Selection Catalogue, Maybank reserves the right to deduct the value of the Activation Gift from any of the Successful Applicant's Eligible Card account, CreditAble account or any Maybank account held by such Successful Applicant if the original redemption letter or Activation Gift Selection Catalogue or eCoupon is used to redeem an additional Activation Gift and/or eCoupon or redemption letter (whichever applicable).
16. Maybank reserves the right to claim the full cost or retail value of the Activation Gift from a Successful Applicant in the following events: (a) any of such Applicant's Eligible Card account or CreditAble account is closed/terminated for whatever reason (whether by the Applicant, Maybank or otherwise) within nine months from the opening date of the Eligible Card account or CreditAble account; (b) any transaction counted by Maybank towards the Minimum Spend is (in full or in part) cancelled or reversed by any party for any reason; (c) any transaction counted by Maybank towards the Minimum Spend is found to be used for other Maybank promotions or turns out or found to be ineligible to be counted towards the Minimum Spend; or (d) it is determined by Maybank that the Applicant has breached any of the terms and conditions relating to the Promotion, the Eligible Card account or the CreditAble account or (e) the Successful Applicant is not entitled to Activation Gift for any reason whatsoever. In such cases, the Applicant authorises Maybank to debit the full cost or retail value of the applicable Activation Gift from any of the Applicant's Eligible Card account or CreditAble account or deduct such amount from any account the Applicant holds with Maybank.
17. Activation Gifts are not exchangeable or refundable for cash, credit or in kind.
18. Successful Applicants shall accept the Activation Gifts "as is". Maybank is not the supplier of the Activation Gifts (except for the S\$200 cashback and the 25,000 TREATS Points) or any related services and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Activation Gifts or related services and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the Activation Gifts. Maybank is not an agent of the merchant. Any dispute over the Activation Gifts (except for the S\$200 cashback and the 25,000 TREATS Points), product quality and/or services by a merchant should be resolved directly with the merchant.
19. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
20. Maybank reserves the right to replace, exchange, vary or substitute any or all Activation Gifts at its sole discretion without providing prior notice or reason and without liability to any person.
21. Maybank has the sole discretion to exclude any person from participating in this Promotion.

22. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any Applicant and/or any other person by reason of, arising from or in connection with the Promotion and/or use of the Activation Gift Selection Catalogue, redemption eCoupon, redemption letter or the Activation Gift and/or any Activation Gift Selection Catalogue, redemption eCoupon, redemption letter or Activation Gift which is misdirected or lost and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.
23. Maybank reserves the right at its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time, or to withdraw, suspend or terminate the Promotion at any time without notice or liability to any person.
24. Maybank's decision on all matters relating to the Promotion (including the awarding of the Activation Gifts) shall be final, binding and conclusive on all Applicants.
25. Additional terms and conditions stated in the redemption eCoupons or the redemption letters issued by Maybank for the redemption of the Activation Gifts shall apply together with the terms and conditions of the merchant.
26. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail. Images of the Activation Gift in collaterals are solely for illustrative purposes only.
27. All prevailing and relevant terms and conditions and/or agreement governing the Eligible Cards and Creditable accounts shall apply. The Maybank TREATS Mobile App Terms and Conditions shall also apply. Please visit <http://www.maybank2u.com.sg> for more information