

## Terms and Conditions for Maybank Business Platinum Card Spend & Redeem Promotion (“Promotion”)

1. This Promotion will commence on 1 April 2024 and end on 30 April 2024 (both dates inclusive) or such date(s) as determined by Maybank Singapore Limited (“Maybank”) in its absolute discretion (“Promotion Period”).
2. Only Maybank Business Platinum Mastercard and Maybank Business Platinum Visa Debit Card (“Card”) customers (“Companies”) are eligible to participate in this Promotion.
3. To be eligible to receive a gift of S\$150 Fairprice Group Voucher (“Gift”), Companies must be amongst the first 150 Companies to charge to their Card(s) a combined minimum spend of S\$800 on retail transactions during the Promotion Period (“Minimum Spend”).
4. The Gift is available on a first-come, first-served basis, while stocks last and is limited to the first 150 Companies which fulfil the requirements of this Promotion (“Successful Companies”).
5. Each Successful Company is entitled to redeem one (1) Gift.
6. A redemption letter to redeem the Gift (“Redemption Letter”) will be sent by ordinary post to each Successful Company to its last known address on record with Maybank. Except for notifications to the Successful Companies, Maybank is not obliged to enter into any correspondence concerning the Promotion with any company or person.
7. Gifts must be redeemed by Successful Companies in accordance with the terms and conditions set out in the Redemption Letter.
8. Gifts must be redeemed from the merchant within one (1) month from the date of the Redemption Letter. Any unredeemed or unutilised Gift shall be forfeited. Any Successful Company whose Gift has been forfeited shall not be entitled to any payment, compensation or replacement notwithstanding any claims of non-receipt of the Redemption Letter by the Successful Company. Strictly no extension of the prescribed redemption period will be allowed. The redemption and use of the Gift is subject to such other terms and conditions as may be imposed by the merchant(s) supplying the Gift.
9. Maybank will use the date on which the transaction is posted to the Company’s Card account to calculate if the Minimum Spend is met, unless the transaction is excluded by Maybank in its absolute discretion. Card transactions as reflected in the monthly statement of Card account shall constitute proof of eligible spending counting towards the Minimum Spend for purposes of the Promotion. Proof of charge slips is not proof of eligible spending counting towards the Minimum Spend for the purposes of this Promotion.
10. The transactions charged to the Card(s) which will not be taken into account for the Minimum Spend include (but are not limited to):
  - a) Payments made to government or government-related institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government purchases and any other government services not classified here)
  - b) Betting or gambling transactions;
  - c) Brokerage/securities transactions;
  - d) Payments to insurance companies
  - e) Transactions classified under the following Merchant Category Codes (“MCC”):
    - i. MCC 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment
    - ii. MCC 6051 – Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (including but not limited to Cryptocurrency), Money Orders, Account Funding, Travelers Cheques, and Debt Repayment
    - iii. MCC 6540 - Non-Financial Institutions – Stored Value Card Purchase/Load (including but not limited to Grab mobile wallet top-ups)
  - f) Transactions made via AXS or SAM;
  - g) FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, interest charges, or any other miscellaneous charges charged to the Company;
  - h) payment of funds to prepaid accounts such as those listed below (such list is not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party):

• EZ LINK PTE LTD (FEVO)	• OANDA ASIA PAC*
• EZ Link EZ-LINK*	• PAYPAL* BIZCONSULTA
• EZLINK EZ-Link	• PAYPAL* CAPITALROYA
• EzLink	• SKR*Skrill.com

- EZLINKS.COM
- EZ Link transport
- EZ-LINK (IMAGINECARD)
- EZ-Link EZ-Reload (ATU)
- BANC DE BINARY
- BANCDEBINARY.COM
- Flashpay ATU
- MB \* MONEYBOOKERS.COM
- NETS VCASHCARD
- SKR\*xglobalmarkets.com\*
- SKYFX.COM\*
- TRANSIT\*
- TRANSITLINK\*
- TRANSIT LINK\*
- WWW.IGMARKETS.COM.SG
- WWW.PLUS500.CO.UK
- WWW.MYEZLINK.COM.SG
- YOUTRIP\*

i) Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be counted towards the Minimum Spend.

11. The Gift is not exchangeable for cash, credit or in kind and the validity date of the Gift cannot be changed. Successful Companies are not allowed to exchange or select another item other than the Gift offered to them in this Promotion.
12. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
13. Maybank reserves the right to replace, exchange, vary or substitute any or all Gifts at its sole discretion without providing prior notice or reason and without liability to any company or person.
14. In the event the Redemption Letter is lost, misplaced, defaced, damaged or stolen, the Successful Company's shall not be entitled to receive a replacement redemption letter unless otherwise agreed to by Maybank in its sole discretion. Where a replacement redemption letter is issued, Maybank reserves the right to charge the full cost or retail value of the Gift to any of the Successful Company's Card account(s) or debit such amount from any account(s) held by such Company with Maybank if the original Redemption Letter is used to redeem an additional Gift.
15. Maybank reserves the right to claim the full cost or retail value of the Gift from a Successful Company in the following events: (a) any of such Company's Card account is closed/terminated for whatever reason (whether by the Company, Maybank or otherwise) within nine (9) months from the opening date of the Card account; (b) any Card transaction used towards the Minimum Spend (in full or in part) is invalid, cancelled or reversed by any party for any reason; (c) any Card transaction used towards the Minimum Spend is found to be used for other Maybank promotions or is found to be a transaction that should not be counted towards the Minimum Spend; (d) it is determined by Maybank that the Company has breached one of the Terms and Conditions relating to this Promotion and/or the Card account. In such cases, the Successful Company authorises Maybank to charge the full cost or retail value of the Gift to any of the Company's Card account(s) or deduct it from or debit such amount from any account(s) held by the Company with Maybank (prior to the closure or termination of the Company's Card account, if applicable).
16. Successful Companies shall accept the Gift "as is". Maybank is not the supplier of the Gift and any related good(s) or service(s) and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Gift and any related good(s) or service(s) provided 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 Gift. Maybank is not an agent of the merchant. Any dispute over the Gift, product quality and/or services provided by a merchant should be resolved directly between the Successful Company and the merchant.
17. The redemption and use of the Gift and any related good(s) or service(s) is also subject to such other terms and conditions as may be imposed by the merchant supplying the Gift and any related good(s) or services(s). Please check with the merchant for details.
18. 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 Company and/or any other person by reason of, arising from or in connection with the Promotion and/or the redemption or usage of the Gift and/or of any service, product or facility of any merchant and/or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.

19. Maybank reserves the right to vary, delete or add to any of these Terms and Conditions from time to time or to withdraw, suspend or terminate this Promotion at any time without notice or liability to any company or person.
20. Maybank employees are not eligible for this Promotion and Maybank shall have the sole and absolute discretion to exclude any company or person from the Promotion without any obligation to furnish any notice and/or reason.
21. Maybank's decision on all matters relating to this Promotion (including the awarding of Gifts) shall be final, binding and conclusive on all Companies.
22. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to this Promotion, these Terms and Conditions shall prevail. The image of the Gift in any brochure, marketing or promotional material relating to this Promotion is for illustrative purposes only.
23. Terms and Conditions governing Maybank Business Platinum Mastercard and Maybank Business Platinum Visa Debit Card (whichever applicable) shall also apply.