

Terms and Conditions for CreditAble Term Loan Apple AirPods Promotion (“Promotion”)

1. The Promotion is available from **12 November 2024 to 31 January 2025** or such other date(s) as may be determined and notified by Maybank Singapore Limited (“**Maybank**”) in its sole discretion (“**Promotion Period**”).
2. The Promotion only applies to new successful applicants of a Maybank CreditAble account (“**CreditAble Account**”) who do not hold any CreditAble Account and have not cancelled any CreditAble Account within nine (9) months prior to the start of the Promotion Period (“**Applicants**”).
3. The first 100 Applicants who meet all the requirements below within the Promotion Period (“**Successful Applicants**”) will be entitled to receive an **Apple AirPods (3rd generation) with Lightning Charging Case worth S\$261.40 (“Gift”)** subject to the terms herein:
 - a. apply for a new CreditAble Account as the main account holder;
 - b. apply for a Maybank CreditAble Term Loan (“**CreditAble Term Loan**”) within the Promotion Period via the online application form with source code **990072** prescribed by Maybank and have his/her application approved by Maybank within the Promotion Period; and
 - c. The approved CreditAble Term Loan amount must be no less than S\$10,000, repayable over 36, 48 or 60 monthly instalments.
4. Each Successful Applicant shall only be eligible to receive the Gift once under this Promotion, regardless of the number of successful applications for CreditAble Account or CreditAble Term Loan, or the CreditAble Term Loan amount.
5. If more than one CreditAble Term Loan is approved, the CreditAble Term Loan with the earliest approved date that meet the requirements in Clause 3 will be considered.
6. Within two (2) months after the end of the Promotion Period, Maybank will send a note for redemption of the Gift via any of the following methods at Maybank’s sole discretion: redemption SMS, redemption letter or push notifications via Maybank TREATS SG application (“**Redemption Note**”) to the Successful Applicants who are entitled to redeem the Gifts under this Promotion. The Redemption Note will be sent to the Successful Applicants via SMS to their mobile phone number per Maybank’s record, via post to their residential address per Maybank’s record or via the Maybank TREATS SG application, and will contain the instructions for the redemption of the Gift.
7. To receive the Gift, the Successful Applicant’s CreditAble Account must be in good standing and conducted in a proper and satisfactory manner as determined by Maybank in its absolute discretion, must not be terminated / closed during the Promotion Period and the Successful Applicant must not be in breach of the terms and conditions relating to this Promotion, CreditAble Term Loan or the CreditAble Account.
8. The Successful Applicants shall redeem Gifts in accordance with the terms and conditions set out in the Redemption Note, the procedures prescribed by Maybank as well as such other terms and conditions which may be imposed by the merchants of the Gifts. Any Gift not redeemed within any prescribed redemption period shall be forfeited and any Successful Applicants whose Gift has been forfeited shall not be entitled to any payment of compensation or replacement notwithstanding any claims of non-receipt of the Redemption Note. Strictly no extension of such prescribed redemption period will be allowed.
9. Only Successful Applicants who receive a Redemption Note directly from Maybank will be entitled to redeem the Gift. In the event that a Redemption Note was sent by Maybank to a Successful Applicant but such Successful Applicant claims that the Redemption Note was not received or was lost, misused, stolen or misplaced, the Successful Applicant shall not be entitled to receive another Redemption Note unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to send another Redemption Note to the Successful Applicant, Maybank reserves the right to deduct

the full cost or retail value of the Gift from any account held by the Successful Applicant with Maybank if it turns out that the original Redemption Note has been utilised to redeem the Gift.

10. Maybank reserves the right to claim the full cost or retail value of the Gift from a Successful Applicant in any of the following events:
 - a. The CreditAble Term Loan amount is reversed by any party for any reason;
 - b. The CreditAble Term Loan amount is prepaid or terminated prior to the end of the approved loan tenure by any party for any reason; or
 - c. It is determined by Maybank that the Successful Applicant has breached any of the terms and conditions relating to this Promotion or the CreditAble Term Loan, or the relevant CreditAble Account.

In any of the above events, the Successful Applicant authorises Maybank to debit the full cost or retail value of the Gift from the Successful Applicant's CreditAble Account or any other account maintained by the Successful Applicant with Maybank.

11. The Gift is strictly non-substitutable, not exchangeable for cash, credit, kind or other goods and services and is non-transferrable. The model, colour and specifications of the Gift shall be determined by Maybank at its sole discretion. No request for changes to the model, colour or specifications, or any variation and/or enhancement will be entertained.
12. Maybank reserves the right to replace, exchange, vary or substitute the Gift at its sole discretion with another item or gift of similar value without prior notice or reason and without liability to any person.
13. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, loyalty programmes and vouchers, unless otherwise stated by Maybank.
14. Successful Applicants shall accept the Gifts "as is". Maybank is not the supplier of the Gifts and makes no representation or warranty whatsoever as to the quality, merchantability and/or the fitness of purpose of the Gifts and assumes no liability or responsibility therefor or for the acts or defaults of the merchants or for any non-delivery, non-performance, malfunction or defects in the Gifts. Maybank is not an agent of or in a partnership with the merchants. Any dispute over or in relation to the Gifts should be resolved directly between the Successful Applicant and the merchants.
15. 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 this Promotion and/or the redemption or usage of the Gifts and/or of any service, product or facility of any merchant and/or applications which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction and/or for any other reason.
16. The Applicants consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to Maybank and such other third party as Maybank may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the Maybank's Data Protection Policy, a copy of which can be found on www.maybank2u.com.sg.
17. Maybank shall have the sole and absolute discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
18. Maybank's decision on all matters relating to this Promotion (including the awarding of the Gifts) shall be final, binding and conclusive on all Applicants.

19. Maybank reserves the right in 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 this Promotion at any time without notice or liability to any person.
20. 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 images of the Gift in all collaterals are for illustrative purposes only.
21. The prevailing terms and conditions applicable to CreditAble Term Loan and the CreditAble Account shall apply. Please visit www.maybank2u.com.sg for more information.