Terms and Conditions for Maybank Family & Friends Card 0.3% Cashback on AXS Programme ("Programme")

- 1. Under the Programme, principal Maybank Family & Friends Card ("Card") cardmembers ("Cardmembers") who hold a valid Singapore-issued personal Card will enjoy 0.3% cashback ("Bonus Cashback") on AXS transactions posted to their Card account in accordance with these terms and conditions.
- 2. Maybank shall have the sole and absolute discretion to exclude any person from participating in the Programme without any obligation to furnish any notice and/or reason and Maybank's decision on all matters with regards to the Programme shall be final and conclusive.
- 3. For the purpose of computing the Bonus Cashback under the Programme, Maybank will use the date on which the AXS transactions are posted to the Cardmember's Card account. Charge slips shall not be sufficient proof of date of posting of transactions.
- 4. The Bonus Cashback will only be awarded on the first \$\$50 of each AXS transaction posted to the Card, and the amount will be rounded down to the nearest cent during computation.
- 5. The Bonus Cashback will be credited to the Card account by the 10th business day of the month following the date on which the transaction was posted to the Card account or such later date as may be determined by Maybank.
- 6. For the avoidance of doubt, the Programme applies only to Cardmembers (being principal cardmembers). However, Bonus Cashback will be awarded to a Cardmember's Card account for AXS transactions charged by his/her supplementary cardmembers to their supplementary cards and posted to the Cardmember's Card account.
- 7. The Programme is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated. AXS transactions for which Bonus Cashback were awarded shall not be valid or used or counted for the purposes of other Maybank offers, promotions, in-house offers, discounts cards, loyalty programmes and vouchers, unless otherwise stated.
- 8. Maybank reserves the right to vary the percentage or quantum of the Bonus Cashback or any cap on the Bonus Cashback at any time and at its sole discretion without prior notice or liability to any person.
- 9. Maybank reserves the right to reverse and/or restructure the Bonus Cashback awarded to a Cardmember by debiting the Cardmember's Card account (or debiting such amount from any other account held by the Cardmember with Maybank) in the following events: (i) there is no transaction corresponding to any transaction for which Bonus Cashback is awarded; (ii) any AXS transaction for which Bonus Cashback is awarded is cancelled or reversed (in full or in part) by any party for any reason and at any time; (iii) any AXS transaction for which Bonus Cashback was awarded is found to have been used for another Maybank promotion; (iv) it is determined by Maybank that the Cardmember has breached any of the terms and conditions of the

Programme including those stated herein; or (v) the Bonus Cashback awarded to a Cardmember exceeds the cap mentioned in paragraph 4 above.

- 10. Cashback is not transferable. If a Cardmember terminates his/her Card account, any accumulated and unutilized cashback will be forfeited.
- 11. 0% Interest Instalment Plans made via AXS kiosk or AXS mobile app will not be eligible for the Programme.
- 12. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with the Programme, and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons, and/or any incorrect Bonus Cashback being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction), and/or for any other reasons.
- 13. Maybank reserves the right, at its sole and absolute discretion from time to time at any time and without notice or liability to any person, to vary, delete or add to any of these terms and conditions, and/or withdraw, suspend or discontinue the Programme.
- 14. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Programme, these terms and conditions shall prevail.
- 15. All prevailing and relevant Maybank Card terms and conditions and agreement shall apply. For full details, please visit maybank.sg/ff