



MAYBANK FC BARCELONA VISA CARD EUROPEAN FOOTBALL CHAMPIONSHIP 2020 PROMOTION ("PROMOTION") TERMS AND CONDITIONS

1. Definitions

- **"Account"** means a Maybank Card account maintained by the Maybank Cardmember which has not been terminated and is determined by Maybank at its sole discretion of Maybank to be in good standing.
- **"Chance"** means one opportunity to win a Prize during the Draw.
- **"Draw"** means the lucky draws referred to in section 3a below to be conducted by Maybank in accordance with these terms and conditions.
- **"Maybank"** means Maybank Singapore Limited.
- **"Maybank Card"** means a personal Singapore-issued Maybank FC Barcelona Visa Signature Credit Card.
- **"Maybank Cardmember"** means a person who is a principal cardmember to whom Maybank has issued a Maybank Card.
- **"Prize"** means 20,200 TREATS Points. Ten (10) Prizes will awarded to Maybank Cardmembers in the Draw.
- **"Qualifying Period"** means the period from 6 July 2021 and 31 August 2021 (both dates inclusive).
- **"Retail Transaction"** means an approved retail payment made by the Maybank Cardmember using his/her Card. Retail Transactions will not include the following transactions (such list is not exhaustive):
 - Payments made to government 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)
 - Betting or gambling transactions
 - Brokerage/securities transactions
 - Payment to insurance
 - Transactions classified under the following Merchant Category Codes ("MCC"):
 - Financial Institutions – Merchandise, Services, and Debt Repayment (MCC 6012)
 - Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment (MCC 6051)
 - Non-Financial Institutions – Stored Value Card Purchase/Load (MCC 6540)
 - Transactions made via AXS and SAM
 - FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, Interest charges, any other miscellaneous charges charged by the Cardmember, or payment of funds to prepaid accounts listed below. The following examples are not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party:

• BANC DE BINARY*	• EZ-LINK*	• Pepperstone Group Ltd
• BANCDEBINARY.COM*	• FlashPay ATU*	• Saxo Cap Mkts Pte Ltd
• EZ LINK PTE LTD (FEVO)	• MB *	• SKR*SKRILL.COM
• EZ Link transport	• MONEYBOOKERS.COM	• SKR*xglobalmarkets.com*
• EZ Link*	• NETS VCASHCARD*	• SKYFX.COM*
• EZ-LINK (IMAGINE CARD)	• OANDA ASIA PAC*	• TL-ABT*
• EZ-Link EZ-Reload (ATU)	• OANDAASIAPA	• TRANSIT LINK*

- EZLINK*
- EzLink*
- PAYPAL * BIZCONSULTA
- PAYPAL * CAPITALROYA
- PAYPAL *
- WWW.IGMARKETS.COM
- OANDAASIAPA

- a) Online payment gateway transactions (e.g. PayPal, Skrill, Bidpay etc.);
 - b) Gambling or betting transactions; or
 - c) Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature.
- **“Winner”** means the Maybank Cardmember who is the winner of one of the Prizes.

Definitions importing the singular shall include the plural and vice versa.

2. **Eligibility**

- a) Participation in the Promotion is open to selected Maybank Cardmembers whose Accounts are open and in good standing during the Qualifying Period who have been notified by Maybank of their eligibility to participate in the Promotion via electronic direct mailer, SMS and/or push notification from the Maybank TREATS SG Mobile App (“TREATS Mobile App”).
- b) Notified Cardmembers may participate in the Promotion by registering for the Promotion via the TREATS Mobile App during the Promotion Period, by saving the e-Coupon for this Promotion on the TREATS Mobile App. Cardmembers who successfully register for this Promotion on the TREATS Mobile App will have the e-Coupon for this Promotion in their TREATS Mobile App wallet (“Registered Cardmembers”).
- c) Cardmembers who have not been notified by Maybank and did not register for this Promotion will not be eligible to participate.
- d) By participating in the Promotion, Registered Cardmembers agree to abide by the terms and conditions stated herein.
- e) By participating in the Draw and/or by accepting a Prize, participants agree to abide by the terms and conditions stated herein.

3. **Awarding of Chances**

- a) Registered Cardmembers who charge a minimum of five (5) transactions each with a minimum amount of S\$30 on eligible Retail Transactions to their Card during the Qualifying Period will receive one (1) Chance for the Draw.
- b) Only Retail Transactions posted to the Registered Cardmember’s monthly statement of Account shall constitute proof of eligible spending for purposes of the Draw. Charge slips are not sufficient proof of eligible spending. Retail Transactions must be posted to the Account no later than five (5) working days after the end of the Qualifying Period.
- c) Maybank shall not be responsible for any failure or delay in the transmission of evidence of Retail Transactions by merchant establishments, postal or telecommunication authorities or any other party which may result in a transaction made by a Maybank Cardmember or his/her supplementary cardmember(s) being omitted from the count for the purposes of the awarding of Chances.

- d) Chances accumulated to an Account are not transferable to another Account and will be cancelled and forfeited upon the suspension, cancellation and/or termination of the Account by any party for any reason whatsoever, without Maybank incurring any liability whatsoever.
- e) Chances cannot be transferred to or combined with Chances awarded to any other eligible Maybank Cardmember's Account.
- f) For the avoidance of doubt, in the event that an Account of Maybank Cardmember is closed and the Maybank Cardmember opens another new Account, Chances from the closed Account will not be transferred to the new Account.
- g) Chances awarded in respect of Retail Transactions which are subsequently cancelled or reversed for any reason whatsoever will be cancelled.
- h) Maybank reserves the right at any time to withdraw, cancel or invalidate any number of Chances awarded to any Account without notice or reason.
- i) Maybank's transaction records and its records on the total number of Chances awarded to an eligible Maybank Cardmember shall be final and conclusive. Maybank will not entertain any correspondence regarding the Chances awarded to any Registered Cardmember.

4. **Draw**

- a) The Draw will be conducted via a manual draw on 29 September 2021 or such other date as Maybank may determine at its sole discretion at Maybank Tower Level 1, 2 Battery Road, Singapore 049907 or such other venue as may be determined by Maybank.
- b) One (1) Prize will be awarded to each Winner. The Winner for each Prize will be randomly selected during the Draw.
- a) Each Registered Cardmember may only win one (1) Prize for the Draw. Any subsequent drawings of the same Registered Cardmember will be disregarded.
- c) The Winners shall be notified by ordinary post and/or contacted via telephone at his/her last known contact on record with Maybank. Except for notification to the Winners, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Draw.
- d) Results of the Draw will be announced on Maybank's website at www.maybank2u.com.sg within seven (7) working days after the date of the Draw.
- e) Maybank reserves the right to claim the full cost or value of a Prize from a Winner in the event that:
 - i. any eligible Retail Transaction for which the Winner was awarded any Chance is cancelled or reversed by any party for any reason after the Draw;
 - ii. such Winner's Account is closed/terminated for whatever reason (whether by the Maybank Cardmember, Maybank or otherwise) within six (6) months from the date such Winner receives the Prize; or
 - iii. it is determined by Maybank in its sole and absolute discretion that such Winner has breached any of the terms and conditions stated herein.
 - iv. In any of the above events, the Winner authorises Maybank to debit his/her Account for the full cost or value of the Prize prior to the closure or termination of his/her Account or deduct such cost or value from any other account the Winner holds with Maybank.
- f) Prizes will be credited into the Winners' Card Account, in accordance with such procedure as may be prescribed by Maybank, within thirty (30) working days after the date of the Draw. Any Winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding that the Winner may not have received any notification of being a Winner or of the deadline for claiming the Prize.
- g) The Prize is not transferable nor exchangeable for other prizes or cash or otherwise. Maybank may, at any time at its sole and absolute discretion, substitute the Prize with another prize of similar value without notice and liability to any person.
- h) Maybank shall not be responsible for any other consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Draw and/or use of the Prize, lost, late, misdirected, damaged, incomplete, illegible or postage-due mail, or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason.

- i) A Winner is not entitled to any payment or compensation from Maybank should the Winner be disqualified or the Prize be forfeited for whatever reason.

5. **General**

- a) Maybank Cardmembers hereby authorise Maybank to disclose and publish their names and other particulars publicly in the event that he/she wins a Prize, in accordance with applicable laws.
- b) The Winner consents to attend any prize presentation ceremony or event and/or participate in Maybank's publicity programmes relating to the Draw, if any. Any and all expenses and/or costs incurred for such attendance shall be borne by the Winner. Maybank reserves the right to use the name, address, photographs, information, particulars and/or documents of the Winners in any advertisement or other forms of publicity from time to time, and the Winners consent to the same.
- c) Maybank shall have the sole and absolute discretion to exclude any person from participating in the Draw without any obligation to furnish any notice and/or reason.
- d) 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 terminate the Draw at any time without notice or liability to any person.
- e) Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, damage and/or injury whatsoever or howsoever caused arising from or in connection with (i) the Draw; (ii) the Prize; (iii) any breakdown or malfunction in any computer system or equipment or any access and/or use or failure or inability to access and/or use the TREATS Mobile App (including any downtime, crash, breakdown or malfunction of or defects or glitches in the TREATS Mobile App) or any inability to download the TREATS Mobile App, howsoever arising, including without limitation, from any late or non-notification, any error in computing, technical hardware or software breakdown, malfunctions or defects, failed, delayed or incorrect transactions, or lost or unavailable network connections, or any notice that is lost or misdirected which may affect a Maybank Cardmember's eligibility to participate in the Draw and/or to receive/use/grab the e-Coupon.
- f) Maybank's decision on all matters relating to the Draw (including without limitation the Chances awarded to the Maybank Cardmembers and the selection of the Winner of the Draw) shall be final, conclusive and binding on all participants.
- g) Maybank may at any time waive either unconditionally or on such terms and conditions as the Maybank deems fit at its sole discretion any right it has under these terms and conditions. However, any such waiver shall not preclude Maybank from exercising such rights in the future.
- h) In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Draw, these terms and conditions shall prevail. All images of the Prize on any collateral shall be for illustration purposes only.
- i) These terms and conditions shall be governed by the laws of Singapore and the participants of the Draw irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- j) All prevailing and relevant Maybank card terms and conditions or agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit <http://www.maybank2u.com.sg/>.