

**TERMS & CONDITIONS FOR**

**VISA FIFA WORLD CUP QATAR™ 2022 LUCKY DRAW PROMOTION (“PROMOTION”)**

**1. Definitions**

**“Account”** refers to a personal Singapore issued Maybank Card account maintained by the Maybank Cardmember which has not been terminated and is determined in the sole discretion of Maybank to be in good standing.

**“Draw”** refers to the lucky draw to be conducted by Maybank in accordance with these terms and conditions.

**“Entry”** refers to one (1) chance to win a Draw.

**“Grand Prize”** refers to a 5D4N FIFA World Cup Qatar 2022™ Travel Package for two (2) persons.

**“Grand Prize Winner”** means a Maybank Cardmember who is a winner of the Grand Prize.

**“Maybank”** refers to Maybank Singapore Limited.

**“Maybank Card”** refers to a Maybank Credit Card (ie. a personal Singapore-issued Maybank Visa Credit Card), Maybank Debit Card (ie. a personal Singapore-issued Maybank Visa Debit Card) or a Maybank Football Card

**“Maybank Cardmember”** refers to a person to whom Maybank has issued a Maybank Card and who shall be a principal card member.

**“Maybank Credit Card”** refers to a personal Singapore-issued Maybank Visa Credit Card, except for a Maybank Football Card.

**“Maybank Debit Card”** refers to a personal Singapore-issued Maybank Visa Debit Card.

**“Maybank Football Card”** refers to a personal Singapore-issued Maybank Visa Manchester United or FC Barcelona Credit Card.

**“Prize”** refers to the Grand Prize or the Special Prize.

**“Qualifying Period”** refers to the period from 21 July 2022 to 20 September 2022 (both dates inclusive).

**“Retail Transaction”** means an approved signature-based retail payment made by the Maybank

Cardmember using his/her Maybank Card. PIN-based NETS transactions on a Maybank Debit Card will not be taken into account. "Retail Transaction" shall exclude the following transactions (which therefore will not be taken into consideration for the purpose of the Draw):

- 0% Instalment Plan transactions;
- FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions;
- fees and charges payable to Maybank (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges etc.);
- bill payments (recurring or otherwise);
- payments to educational institutions (e.g. schools, tuition centres etc.);
- income tax payments;
- payments at or to government or government-related agencies or institutions or statutory boards (e.g. Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.);
- payment to financial institutions (e.g. banks, securities brokerage firms etc.) excluding insurance;
- payment of funds to pre-paid accounts (e.g. EZ-Link transactions, Transit Link transactions etc.);
- online payment gateway transactions (e.g. PayPal, Skrill and Bidpay etc.);
- gambling or betting transactions;
- AXS or SAM transactions;
- transactions that may entitle a Maybank Cardmember to receive rebates of 5% or more offered by Maybank under other promotions on the MaybankCard (regardless of whether or not the Maybank Cardmember receives the full rebate) and/or ten (10) times or more TREATS Points on the amount charged;
- any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate/commercial nature;
- any other transaction(s) which Maybank may reasonably determine to be unsuitable to, or should not, constitute a Retail Transaction; and
- Transactions classified under the following Merchant Category Codes ("MCC"): (i) Financial Institutions – Merchandise, Services and Debt Repayment (MCC 6012); (ii) 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); (iii) Non-Financial Institutions – Stored Value Card Purchase / Load (MCC 6540); and (iv) Money Transfer (MCC 4829).

**"Special Prize"** refers to the FIFA World Cup 2022™ Memorabilia Box.

**"Special Prize Winner"** means a Maybank Cardmember who is a winner of the Special Prize.

**"Spend Requirement"** refers to the minimum spend of S\$2,500 during the Qualifying Period.

**“Transaction Date”** means the date on which the relevant Retail Transaction is charged to the Maybank Card during the Qualifying Period.

**“Winner”** means a Grand Prize Winner or a Special Prize Winner.

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

## **2. Eligibility**

2.1 All Maybank Cardmembers whose Accounts are opened/maintained with Maybank and in good standing during the Qualifying Period are eligible to participate in the Draw except for:

- 2.1.1. employees, and immediate families of employees, of Maybank and Maybank’s advertising agencies or sponsors;
- 2.1.2. Maybank Cardmembers whose Accounts are terminated between 21 July 2022 to 20 September 2022 (both dates inclusive); and
- 2.1.3. Any other accounts that are deemed to be delinquent or unsatisfactorily conducted by Maybank at its sole and absolute discretion.

2.2 For the avoidance of doubt, the following do not constitute Maybank Cardmembers for the purpose of the Draw and are not eligible to participate in the Draw:

- 2.2.1. Holders of Business Cards, Prepaid Cards and ATM Cards; and
- 2.2.2. Supplementary cardmembers. Nonetheless, Retail Transactions charged by a supplementary cardmember to a supplementary Maybank credit card shall accrue to the eligible Maybank Cardmember’s corresponding Maybank Credit Card, provided that such supplementary cardmember’s Retail Transactions are charged to the corresponding Maybank Cardmember’s Account. Termination of a supplementary cardmember’s account will not by itself disqualify the eligible Maybank Cardmember from the Draw.

2.3. By participating in the Draw and/or by accepting a Grand Prize or Special Prize, Maybank Cardmembers agree to abide by the terms and conditions stated herein.

2.4. Eligible Maybank Cardmembers must register for this Promotion via the Maybank TREATS SG mobile app before they charge any Retail Transactions to their Maybank Card(s) during the Qualifying Period. Maybank Cardmembers who successfully register for this Promotion will have the eCoupon for this Promotion in their Maybank TREATS SG mobile app wallet. The eCoupon will be valid throughout the Qualifying Period. Retail Transactions charged to a Maybank Card before such registration will not be counted or otherwise taken into account for the awarding of Entries.

### 3. Prizes

3.1. The number of Prizes that will be given out under this Promotion is set out in the table below:

No. of Winners	Prize Type	Prize Description
1	Grand Prize	5D4N FIFA World Cup Qatar 2022™ Travel Package for 2 persons
50	Special Prize	FIFA World Cup 2022™ Memorabilia Box

3.2. There will be no duplicate Winners allowed within the Draw.

3.3. There will be one (1) Draw held on one (1) Draw Date, as set out in Paragraph 5 below, to determine the Winners.

### 4. Awarding of Entries

4.1. If an eligible Maybank Cardmember meets the Spend Requirement during the Qualifying Period, he/she will receive Entries for the Draw as set out below:

4.1.1. Five (5) Entries will be awarded for every S\$50 in local spend in a single eligible Retail Transaction charged to an existing Maybank Credit Card;

4.1.2. Ten (10) Entries will be awarded for every S\$50 in local spend in a single eligible Retail Transaction charged to a new Maybank Credit Card, provided that the application for the Maybank Credit Card is made after the commencement of the Qualifying Period and the Maybank Credit Card is approved and activated during the Qualifying Period;

4.1.3. Ten (10) Entries will be awarded for every S\$50 in local spend in a single eligible Retail Transaction charged to an existing Maybank Football Card or Maybank Debit Card; and

4.1.4. Twenty (20) Entries will be awarded for every S\$50 in local spend in a single eligible Retail Transaction charged to a new Maybank Football Card or Maybank Debit Card, provided that the application for the Maybank Football Card or Maybank Debit Card is made after the commencement of the Qualifying Period and the Maybank Football Card or Maybank Debit Card is approved and activated during the Qualifying Period.

Card Type	Cardmember Status	No. of Entries	Spend Requirement
Maybank Visa Credit Cards	Existing	5 (for every S\$50 spend)	
	New and approved sign-ups	10 (for every S\$50 spend)	

Maybank Visa Football (Manchester United or FC Barcelona) Credit Cards	Existing	10 (for every S\$50 spend)	Minimum spend of S\$2,500
	New and approved sign-ups	20 (for every S\$50 spend)	
Maybank Visa Debit Cards			

4.2. For the avoidance of doubt, where there are supplementary cardmembers, Entries will only be awarded to the Maybank Cardmembers (being principal cardmembers).

4.3. Only Retail Transactions charged to the Maybank Cardmember's Maybank Credit, Football and/or Debit Card and posted to their monthly statement of Account shall constitute proof of eligible spending for the purposes of the Draw and awarding of Entries.

4.4. Retail Transactions for this Promotion are based on Transaction Dates and must be charged to a Maybank Card on or before the last day of the Qualifying Period to be eligible for the Draw.

4.5. Maybank shall not be responsible for any failure or delay in the transmission of Retail Transactions by merchant or establishments, or postal or telecommunication authorities, or any other party which may result in a Retail Transaction or charge incurred by an eligible Maybank Cardmember and/or his/her supplementary cardmember(s) being omitted from the awarding of Entries.

4.6. Entries accumulated are not transferable and will be cancelled upon the suspension, cancellation and/or termination of the relevant Account or Maybank Credit, Football and/or Debit Card, without Maybank incurring any liability to the eligible Maybank Cardmember or any other person.

4.7. Entries cannot be transferred to or combined with Entries awarded to any other Maybank Cardmember.

4.8. In the event that an Account of a Maybank Cardmember is closed and a new Account is opened by the Maybank Cardmember, Entries from the closed Account will not be transferred to the new Account.

4.9. Where Entries are awarded for Retail Transactions which are subsequently cancelled or reversed (in full or in part), the Entries awarded will be automatically cancelled.

4.10. Maybank reserves the right at any time to withdraw, cancel or invalidate any or all Entries assigned to any Account at its sole discretion without notice or reason.

4.11. Maybank's transaction records and internal records on the number of Entries awarded to a Maybank Cardmember shall be final and conclusive. No correspondence or disputes on the number of Entries awarded to any Maybank Cardmember will be entertained.

## 5. Draw

5.1 Draw will be conducted on the 27 September 2022 or such other date as Maybank may determine at its sole discretion at 2 Battery Road, Maybank Tower, Singapore 049907 or such other venue as may be determined by Maybank via a computerised lucky draw system.

5.2. Each Maybank Cardmember may only win one (1) Prize, notwithstanding that he/she is drawn more than 1 time during the Draw. Only the first draw per Maybank Cardmember will be valid for the Draw, and any subsequent drawings of the same Maybank Cardmember for that Draw will be disregarded.

5.3. Maybank reserves the right to draw a reserve winner to substitute the Winner in the event that a Winner is subsequently found to be ineligible or is disqualified or can no longer claim the Prize pursuant to these terms and conditions. Maybank's determination of the Winners shall be final, conclusive and binding. No correspondence or claims relating to such determination will be entertained.

5.4. The Winners will be notified by SMS and/or push notification via TREATS SG app and receive an eCoupon in their wallet for redemption of the Prizes. Except for such notifications to the Winners, Maybank is not obliged to notify or enter into any correspondence with any person on any matter concerning the Draw.

5.5. Results will be announced on Maybank's website at [www.maybank2u.com.sg](http://www.maybank2u.com.sg) within seven (7) working days from the date of the Draw.

5.6. Maybank reserves the right to claim the full cost or retail value (at Maybank's sole discretion) of each Prize from the Winner in the event that: a) any eligible Retail Transaction for which an Entry or Entries was awarded is cancelled or reversed (in full or in part) or found to be invalid or ineligible for the Draw, after the Prize has been awarded; b) the Winner's Account is closed/terminated for whatever reason (whether by the Winner, Maybank or otherwise) within six (6) months from the date the Winner receives the Prize; and/or c) it is determined by Maybank that the Winner has breached any of the terms stated herein or that the Winner is in fact ineligible for the Draw or the Prize. In such cases, the Winner also authorises Maybank to charge to his/her Account the full cost or retail value (at Maybank's sole discretion) of the Prize(s) prior to the closure or termination of his/her Account and/or deduct such amount from any other account the Winner holds with Maybank.

5.7. The entitlement to and use of a Prize is also subject to such other terms and conditions as may be imposed by the respective merchants/vendors ("Merchant") which supplied/supplies the

Prize(s). For avoidance of doubt, Maybank shall not be responsible for any taxes save for GST (including but not limited to airport taxes), or any surcharges which may be imposed by the airline and/or other organisations, or any other additional costs.

5.8. Prizes must be redeemed by the Winners from Maybank or the applicable Merchant(s) within two (2) months after the Winners are notified of their win and in accordance with such procedure as may be determined by Maybank at its sole discretion. Any Prize unclaimed in accordance with Maybank's required procedures within two (2) months after the Winners are notified of their win may be forfeited and Maybank shall not be obliged to notify such Winner prior to or upon such forfeiture. The Winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification of being a Winner or of the deadline for claiming the Prize. The Winner shall liaise with the Merchant of the Prize on the redemption of the Prize.

5.9. If the Winner is under 21 years of age, the Winner shall be allowed to transfer the Prize to his/her nominee provided that the Winner provides an irrevocable written authorisation and/or such other documents as Maybank and/or the Merchant may require.

5.10. The Prize is neither transferable nor exchangeable for cash, credit or otherwise.

5.11. Maybank may, at any time before or after the Draw and in its sole and absolute discretion, substitute a Prize with another prize of similar value without notice and liability to any person.

5.12. 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.

5.13. Maybank reserves the right to transfer the Prize to the next selected reserve winner, and the original drawn winner shall then not be entitled to have any claim on the Prize, in the event that Maybank is unable to contact the original drawn winner within six (6) weeks from the date of the Draw or if the original drawn winner is unable to fulfil the obligations required of him/her in respect of the Draw or the Prize, without notice or liability to any person.

5.14. 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 or redemption or use of the Prize, or lost, late, misdirected, damaged, incomplete, illegible or postage-due mail/notification, or transactions that are processed late, processed incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason.

5.15. Winners shall accept the Prize "as is". Maybank is not the supplier of the Prizes and makes no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms or conditions with respect to the Prize. Maybank assumes no responsibility or liability for the acts or defaults of the Merchant, or for any delay, postponement, non-delivery, non-performance or defects in the Prize. Maybank is not an agent of the Merchant

supplying the Prize. Any dispute about the quality or performance of the Prize must be resolved directly with the Merchant.

## 6. General

6.1. Maybank Cardmembers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins the Prize in accordance with applicable laws without prior notice. Maybank Cardmembers also authorise Maybank to share their personal data with the Merchant(s) or such third party which Maybank may in its reasonable discretion deem necessary to facilitate the redemption of the Prizes.

6.2. The Winners consent to and shall attend a prize presentation ceremony or event and/or participate in Maybank's publicity programmes in relation to the Promotion without any compensation whatsoever. Any and all expenses and/or costs incurred for such attendance shall be borne by the Winner. Maybank reserves the right to use and publish the name, photographs, information, particulars and/or documents of the Winner in any advertisement or other forms of publicity from time to time, and the Winners consent to the same.

6.3. 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.

6.4. Maybank reserves the right, in its sole and absolute discretion, at any time and without notice or liability to any person, to vary, delete or add to any of these terms and conditions from time to time or cancel or terminate the Draw.

6.5. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, injuries, liabilities, expenses or damages whatsoever or howsoever caused arising from in connection with this Promotion, the Draw, the use of the Prizes, and/or redemption of or consumption of any services, products or facilities of any merchant or retailer, including any act or omission relating to the Maybank Cardmembers participation in the Draw, howsoever caused or for any other reason.

6.6. Maybank's decision on all matters relating to the Draw (including without limitation the Entries awarded to the Maybank Cardmembers and the selection of the Winners of the Draw) shall be final, conclusive and binding on all participants.

6.7 Maybank may at any time waive, either unconditionally or on such terms and condition as Maybank deems fit in its 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.

6.8 In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion or the Draw, these terms and conditions shall prevail. All images of the Prizes on any collateral are for illustrative purposes only.





6.9 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.

6.10 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions

6.11 The prevailing terms and conditions governing Maybank Credit Cards, Maybank Debit Cards and Maybank Football Cards, together with the Maybank TREATS Mobile App terms and conditions, shall apply.