



## **Terms and Conditions for Maybank Hong Bao Sure-Win Game 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.

**"Bonus Gift"** refers to any of the bonus gifts set out in Clause 5.2 below.

**"Eligible Cardmember"** refers to a Maybank Cardmember who is eligible to receive a Prize and/or a Bonus Gift.

**"Game"** refers to the Hong Bao Sure-Win Game conducted by Maybank from 20 March to 14 April 2024 which can be accessed by Maybank Cardmembers via [maybank.sg/hongbao](https://maybank.sg/hongbao) in order to determine which Prizes Maybank Cardmembers who have participated in the Game have won.

**"Game Chance"** refers to one (1) chance to participate in the Game.

**"Maybank"** refers to Maybank Singapore Limited.

**"Maybank Card"** refers to a personal Singapore-issued Maybank Credit or Debit Card.

**"Maybank Cardmember"** refers to a person to whom Maybank has issued a Maybank Card and who shall be a principal cardmember.

**"Prize"** refers to any of the Sure-Win Game prizes set out in Clause 4.1(e) below.

**"Qualifying Period"** refers to the period from 1 January 2024 to 29 February 2024 (both dates inclusive).

**"Redemption eCoupon"** refers to the eCoupon issued by Maybank to the Maybank TREATS SG Mobile App wallet of applicable Eligible Cardmembers which they may use to redeem the corresponding Bonus Gift.

**"Registration Period"** refers to the period from 21 December 2023 to 29 February 2024 (both dates inclusive).

**“Retail Transaction”** refers to an approved retail payment made by the Maybank Cardmember using his/her Maybank Card. All NETS and eNETS transaction on a Maybank Card will not be taken into account. Transactions charged to the Maybank Card which will not be taken into account as Retail Transactions for the purpose of this Promotion 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”):
  - MCC 6012 – Financial Institutions – Merchandise, Services, and Debt Repayment
  - 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
  - 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 Maybank Cardmember;
- (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	• SKR*xglobalmarkets.com*
• EZ Link transport	• SKYFX.COM*
• EZ-LINK (IMAGINECARD)	• TRANSIT*
• EZ-Link EZ-Reload (ATU)	• TRANSITLINK*
• BANC DE BINARY	• TRANSIT LINK*
• BANCDEBINARY.COM	• WWW.IGMARKETS.COM.SG
• Flashpay ATU	• WWW.PLUS500.CO.UK
• MB * MONEYBOOKERS.COM	• WWW.MYEZLINK.COM.SG
• NETS VCASHCARD	• YOUTRIP*
- (i) any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature; and
- (j) any other transactions that Maybank may determine from time to time without prior notice.



**“Spend Requirement”** refers to the minimum spend of S\$2,888 on Retail Transactions during the Qualifying Period. Maybank Cardmembers’ spend on Retail Transactions on their Maybank Card(s) during the Qualifying Period will be aggregated to determine if he/she meets the Spend Requirement. For avoidance of doubt, there is no limit on the number of Retail Transactions that may be combined to meet the Spend Requirement during the Qualifying Period.

**“Transaction Date”** refers to the date on which the relevant Retail Transaction is charged to the Maybank Card during the Qualifying Period. For avoidance of doubt, Retail Transactions must be posted by 7 March 2024, 11:59pm to be counted towards the awarding of Game Chances and/or Bonus Gifts.

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 this Promotion except for:

- a) Maybank Cardmembers whose Accounts are terminated during the Qualifying Period; and
- b) Maybank Cardmembers whose Accounts 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 this Promotion and are not eligible to participate in this Promotion:

- a) Holders of Business Cards, Prepaid Cards and ATM Cards; and
- b) Supplementary cardmembers. Nonetheless, Retail Transactions charged by a supplementary cardmember to a supplementary Maybank credit card shall accrue to the Maybank Cardmember’s corresponding Maybank Card (and therefore count towards the Spend Requirement), 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 Maybank Cardmember from participating in this Promotion.

2.3 By participating in this Promotion, Maybank Cardmembers agree to abide by the terms and conditions stated herein.

2.4 To participate in this Promotion, Maybank Cardmembers must:

- a) Download (if not already downloaded) and login to Maybank TREATS SG Mobile App (“TREATS SG App”);
- b) Allow Notifications (if not already allowed) for the TREATS SG App;
- c) During the Registration Period (ie. 21 December 2023 to 29 February 2024) register for the Promotion via the TREATS SG App under Privileges > Highlights > Hong Bao Sure-Win Game

Promotion Registration. Maybank Cardmembers who have successfully registered for this Promotion will receive a registration eCoupon (“Registration eCoupon”) evidencing their registration for this Promotion in their TREATS SG App wallet. The Registration eCoupon will be valid throughout the Qualifying Period. For avoidance of doubt, the Registration eCoupon does not constitute confirmation of eligibility to participate in the Game nor eligibility to receive a Prize and/or Bonus Gift; and

- d) Meet the Spend Requirement by charging at least S\$2,888 on Retail Transactions to his/her personal Singapore-issued Maybank Card during the Qualifying Period (ie. 1 January 2024 to 29 February 2024).

2.5 Maybank Cardmembers are required to register for the Promotion as set out in Clause 2.4(c) above prior to charging the Retail Transactions to his/her Maybank Card during the Qualifying Period in order for such Retail Transactions to count towards the minimum spend required to qualify for the Bonus Gifts. For avoidance of doubt, any Retail Transactions charged during the Qualifying Period prior to registration for the Promotion will still count towards the Spend Requirement or the awarding of Game Chances, if applicable.

### 3) **Awarding of Game Chances**

3.1 If a Maybank Cardmember has met the requirements set out in Clause 2.4 above and provided that not all the Game Chances have been awarded, he/she will receive Game Chances to participate in the Game as set out below:

- One (1) Game Chance will be awarded for meeting the Spend Requirement of S\$2,888 on Retail Transactions charged to a Maybank Card; and
- One (1) Game Chance will be awarded for every additional S\$1,000 spent on Retail Transactions charged to a Maybank Card, up to a maximum spend of S\$10,888 in total (or up to a maximum of 9 Game Chances per Maybank Cardmember in total).

3.2 The maximum number of Game Chances which may be awarded to all Maybank Cardmembers under this Promotion is 11,888.

3.3 The awarding of Game Chances is on a first-come-first-serve basis in the order in which Maybank Cardmembers meet the Spend Requirement of S\$2,888. At the end of the Qualifying Period, Maybank will compile a list of Maybank Cardmembers who have fulfilled the requirements in Clause 2.4 above and award up to 11,888 Game Chances available in the order in which Maybank Cardmembers met the Spend Requirement of S\$2,888. To illustrate, a Maybank Cardmember who meets the Spend Requirement of S\$2,888 on 7 January 2024 and subsequently charges another S\$7,000 in Retail Transactions to his/her Maybank Card on 25 February 2024 will be awarded all 9 Game Chances before a Maybank Cardmember who charges S\$8,888 in Retail Transactions to his/her Maybank Card (thereby meeting the Spend Requirement) on 30 January 2024 is awarded any Game Chances.



- 3.4 For avoidance of doubt, where there are supplementary cardmembers, Game Chances will only be awarded to the Maybank Cardmembers (being principal Cardmembers).
- 3.5 Only Retail Transactions charged to the Maybank Cardmember's Maybank Card and posted to their monthly statement of Account shall constitute proof of eligible spending for the purposes of this Promotion and awarding of Game Chances and/or Bonus Gifts.
- 3.6 All Retail Transactions counting towards the Spend Requirement and for the awarding of Game Chances and/or Bonus Gifts are based on Transaction Date within the Qualifying Period, and must also be posted to the Maybank Cardmember's Account no later than 7 March 2024, 11:59pm.
- 3.7 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 incurred by a Maybank Cardmember and/or his/her supplementary cardmember(s) being omitted from the awarding of Game Chances and/or Bonus Gifts.
- 3.8 Game Chances accumulated are not transferable and will be cancelled upon the suspension, cancellation and/or termination of the relevant Account or Maybank Card, without Maybank incurring any liability to the Maybank Cardmember or any other person.
- 3.9 Game Chances cannot be transferred to or combined with Game Chances awarded to any other Maybank Cardmember.
- 3.10 In the event that an Account of a Maybank Cardmember is closed and a new Account is opened by the Maybank Cardmember, Game Chances from the closed Account will not be transferred to the new Account.
- 3.11 Where Game Chances are awarded for Retail Transactions which are subsequently cancelled or reversed (in full or in part), the Game Chances awarded will be automatically cancelled.
- 3.12 Maybank reserves the right at any time to withdraw, cancel or invalidate any or all Game Chances assigned to any Account at its sole discretion without notice or reason.
- 3.13 Maybank's transaction records and internal records on the number of Game Chances awarded to a Maybank Cardmember shall be final and conclusive. No correspondence or disputes on the number of Game Chances awarded to any Maybank Cardmember will be entertained.

#### 4) **Sure-Win Game**

- 4.1 Maybank Cardmembers who have been awarded Game Chance(s) will receive a unique code ("Game Code") to participate in the Game.

- a) An eCoupon containing the Game Code ("Game eCoupon") will be sent to the TREATS SG App of Maybank Cardmembers who have been awarded Game Chance(s) by 20 March 2024, barring any unforeseen technical delays. For avoidance of doubt, the Game eCoupon does not constitute confirmation of eligibility to redeem a Prize.
- b) All Game Chances must be utilised by the Maybank Cardmembers from 20 March 2024 to 14 April 2024 ("Game Period") by going to the Game website ("Game Website") which can be accessed via [maybank.sg/hongbao](http://maybank.sg/hongbao), entering the Game Code issued to them and following the prompts shown to utilise their Game Chance(s). After a Game Chance has been successfully utilised, the Prize which the Maybank Cardmember has won will be instantly shown on the Game Website.
- c) Maybank Cardmembers who have been awarded Game Chance(s) can view the number of Game Chance(s) they have been awarded, the number of Game Chance(s) which are unutilised as well as the Prize(s) which they have won by entering the Game Code on the Game Website.
- d) All Game Chances must be utilised during the Game Period. Any Game Chances not utilised within the Game Period will be forfeited.
- e) A maximum of 11,888 Prizes may be won under the Game. The number and kind of Prizes are set out in the table below:

<b>Sure-Win Game Prizes</b>	<b>Number of Prizes</b>
\$1888 Hong Bao Cashback	2
\$888 Hong Bao Cashback	8
\$388 Hong Bao Cashback	10
\$188 Hong Bao Cashback	18
\$88 Hong Bao Cashback	50
\$28 Hong Bao Cashback	800
\$8 Hong Bao Cashback	5,000
\$2 Hong Bao Cashback	6,000

- f) Prizes will be allocated to Maybank Cardmembers who have utilised their Game Chance(s) at random by a computerised system, based on the availability of the Prizes as set out in Clause 4.1 (e) above. Maybank reserves the right to change the Prize allocation mechanics without giving prior notice or reason.
- g) Each Maybank Cardmember may receive up to a maximum of nine (9) Prizes in any combination.
- h) Maybank Cardmembers will receive a Push Notification on their TREATS SG App and the total amount of cashback won as Prize(s) by a Maybank Cardmember will be automatically credited as a single line item into his/her Account by 3 May 2024.
- i) Except for notifications to the Maybank Cardmembers via the TREATS SG App as set out above, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.

## 5) **Bonus Gifts**

5.1 Maybank Cardmembers are required to register for the Promotion as set out in Clause 2.4(c) above prior to charging the Retail Transactions to his/her Maybank Card during the Qualifying Period in order for such Retail Transactions to count towards the minimum spend required to qualify for the Bonus Gifts. For avoidance of doubt, any Retail Transactions charged prior to registration for the Promotion will not count towards the minimum spend required to qualify for the Bonus Gifts.

5.2 Maybank Cardmembers who meet the requirements as set out in Clause 2.4 may also be eligible to receive Bonus Gifts as follows:

- a) First 800 Maybank Cardmembers to charge a minimum of S\$2,888 on Retail Transactions to his/her Card during the Qualifying Period after registering for the Promotion (as set out in Clause 2.4(c) above) to receive a Bee Cheng Hiang Bak Kwa Gift Set;
- b) First 300 Maybank Cardmembers to charge a minimum of S\$6,888 on Retail Transactions to his/her Card during the Qualifying Period after registering for the Promotion (as set out in Clause 2.4(c) above) to receive a Skylight 2-piece Abalone Gift Set; and
- c) First 100 Maybank Cardmembers to charge a minimum of S\$10,888 on Retail Transactions to his/her Card during the Qualifying Period after registering for the Promotion (as set out in Clause 2.4(c) above) to receive S\$168 cashback.

<b>Special Spend Tier</b>	<b>Bonus Gifts</b>	<b>No. of Recipients</b>
S\$2,888	(A) Bee Cheng Hiang Gift Set (worth S\$50.80)	800
S\$6,888	(B) Skylight 2-piece Abalone Gift Set (worth S\$110)	300
S\$10,888	(C) S\$168 Cashback	100

Each Maybank Cardmember may receive one, two or three Bonus Gift(s) subject to him/her meeting the applicable requirement in Clause 5.2, in any combination, up to a maximum of one (1) Bonus Gift of each type (ie. one (1) Bonus Gift for each Special Spend Tier as set out above).

5.3 Maybank Cardmembers who are entitled to receive (A) Bee Cheng Hiang Gift Set and/or (B) Skylight 2-piece Abalone Gift Set will be informed of their eligibility to redeem the Bonus Gift(s) through Push Notification(s) via the TREATS SG App and will also receive Redemption eCoupon(s) by 8 March 2024.

5.4 Maybank Cardmembers who are entitled to receive (C) S\$168 Cashback will be informed through a Push Notification via the TREATS SG App and their Cashback will be automatically credited into his/her Account by 31 March 2024.

5.5 Except for notifications to the Maybank Cardmembers via the TREATS SG App as set out above, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.

5.6 For avoidance of doubt, there is no limit on the number of Retail Transactions that may be combined to meet the minimum spend as set out in Clause 5.2 above.

5.7 Maybank reserves the right to reverse, restructure, forfeit, and/or charge the full cost or retail value (at Maybank's sole discretion) of the Bonus Gift(s) awarded to the Maybank Cardmember's Account or deduct it from any account the Maybank Cardmember holds with Maybank in the event any transaction counted towards the minimum spend to receive the Bonus Gift(s) is invalid, cancelled or reversed (in full or in part) by any party for any reason

**6) Redemption of Prizes and Bonus Gifts**

6.1 All Prizes and Bonus Gifts are available on a first-come, first-serve basis, are while stock last and are not exchangeable for cash, rewards points, credit or in kind in all cases, whether whole or in part. Maybank may, at its discretion, substitute the Bonus Gifts and/or Prizes with an item of equal or similar value without prior notice.

6.2 Eligible Cardmembers must contact Maybank within fourteen (14) calendar days from the respective notification date mentioned above, for any issues in relation to the non-receipt of the Redemption eCoupon. In the event of any disputes in relation to the Promotion, Maybank's decision shall be final.

6.3 Each redemption of a Bonus Gift must be in accordance with these terms and conditions listed in the Redemption eCoupon(s) and the terms and conditions of the merchant. The Eligible Cardmember will need to collect their Bonus Gift(s) in person at the redemption location during the redemption period (which will all be stated in the corresponding Redemption eCoupon), and present the Redemption eCoupon to the Merchant when collecting said Bonus Gift, if and when applicable.

6.4 Eligible Cardmembers shall accept the Bonus Gift(s) "as is". Maybank is not the supplier of the Bonus Gifts (except for cashback) or any related goods and services (the supplier of the Bonus Gifts or any goods and services shall be referred to as the "Merchant") and makes no representation or warranty whatsoever as to the quality, merchantability and/or the fitness of purpose of these Bonus Gifts, and any goods and services provided and assumes no liability or responsibility therefor or for the acts or defaults of the Merchant for any non-delivery, non-performance or defects in these Bonus Gifts or goods and services. Maybank is not an agent of the Merchant. Any dispute over these Bonus Gifts and any goods and service(s) should be resolved directly between the Eligible Cardmember and the Merchant.

6.5 In the event the Redemption eCoupon is lost, misused, stolen or misplaced, the Eligible Cardmember shall not be entitled to a replacement Redemption eCoupon unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to issue a replacement Redemption eCoupon, Maybank reserves the right to charge the full cost or retail value of the Bonus Gift to the Maybank Cardmember's Account or deduct it from any Maybank account held by the Maybank Cardmember if the original Redemption eCoupon is utilised to redeem a Bonus Gift for any reason whatsoever and howsoever.



6.6 Any Bonus Gift not redeemed within the prescribed redemption period stated in the Redemption eCoupon shall be forfeited and any Maybank Cardmember whose Bonus Gift(s) has been forfeited shall not be entitled to any payment of compensation or replacement notwithstanding any claims of not having received the Redemption eCoupon or notification. Strictly no extension or change of time will be allowed if the Eligible Cardmember does not redeem the Bonus Gift(s) within the redemption period stated in the Redemption eCoupon.

6.7 Maybank reserves the right to reverse, restructure, forfeit, and/or charge the full cost or retail value (at Maybank's sole discretion) of the Prize(s) and/or Bonus Gift(s) awarded and/or redeemed to the Maybank Cardmember's Account or deduct it from any account the Maybank Cardmember holds with Maybank in the event:

- a) any transaction counted towards the Spend Requirement and/or for which Bonus Gift(s) and/or Game Chance(s) were awarded (in full or in part) is invalid, cancelled or reversed (in full or in part) by any party for any reason;
- b) any transaction counted towards the Spend Requirement and/or for which Bonus Gift(s) and/or Game Chance(s) were awarded (in full or in part) is found to be used for other Maybank promotions or found to be a transaction that should not be counted towards the Spend Requirement and/or as a Retail Transaction;
- c) the Maybank Cardmember's Account is closed, suspended or not in good standing at any point during the Qualifying Period and/or within six (6) months from the date the Eligible Cardmember receives the Prize(s) and/or Bonus Gift(s);
- d) the Maybank Cardmember is not entitled to the Prize and/or Bonus Gift for any reason whatsoever; or
- e) it is determined by Maybank that the Maybank Cardmember has breached one or more of the terms and conditions of this Promotion.

6.8 Maybank reserves the right to replace, exchange, vary or substitute the Prizes and/or Bonus Gifts at its sole discretion without prior notice or liability to any person.

6.9 The entitlement to and use of Bonus Gift is also subject to such other terms and conditions as may be imposed by the respective Merchant which supplied/supplies the Bonus Gift(s). Additional terms and conditions stated in the Redemption eCoupon shall also apply.

## 7) **General**

7.1 The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.

7.2 Maybank Cardmembers authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins a Prize and/or Bonus Gift in accordance with applicable laws without prior notice. Eligible 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 and/or credit of the Prize or Bonus Gift.

- 7.3 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.
- 7.4 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 Maybank Cardmember and/or any other person by reason of, arising from or in connection with this Promotion and/or use of the Redemption eCoupon, Prize and/or Bonus Gift, redemption of or consumption of any services, products or facilities of any merchants or retailers, any Redemption eCoupon which is misdirected or lost and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.
- 7.5 Maybank's decision on all matters relating to the Promotion (including without limitation the Game Chances awarded to the Maybank Cardmembers, the awarding of the Prizes and Bonus Gifts) shall be final, conclusive and binding on all participants.
- 7.6 Maybank reserves the right at its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time, or withdraw, suspend or discontinue this Promotion at any time without notice or liability to any person.
- 7.7 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. All images of Bonus Gift(s) on any collateral shall be for illustrative purposes only. The actual specifications of the Bonus Gift(s) may differ from the visual used in such collaterals.
- 7.8 These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 7.9 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.
- 7.10 All prevailing and relevant Card terms and conditions and/or agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit <http://www.maybank2u.com.sg>.