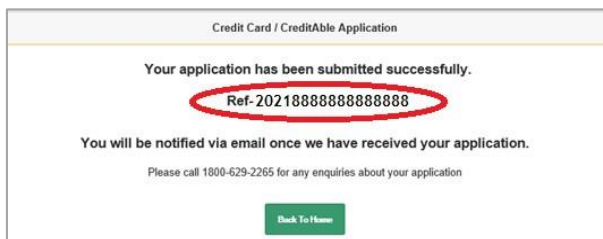




Terms and Conditions for Member-Get-Member Programme (“Promotion”)

1. This Promotion is available to individuals who are existing Maybank Singapore Limited (“**Maybank**”) principal Credit Cardmembers (“**Credit Cardmembers**”) and/or CreditAble account holders (collectively, “**Referrers**”).
2. This Promotion is valid from 1 January to 31 December 2024 (“**Promotion Period**”).
3. In order to participate in this Promotion, Referrers must refer individuals who are not existing Maybank Credit Cardmembers or CreditAble account holders and have not cancelled a Maybank Credit Card and/or CreditAble account within nine (9) months prior to the start of this Promotion (“**Referees**”) to Maybank to apply for a Maybank Credit Card (“**Card**”) as a principal Cardmember and/or CreditAble account (“**CreditAble Account**”) (each an “**Eligible Product**” and collectively, “**Eligible Products**”).
4. For the Referrer to be eligible to receive the Reward (as set out below) under this Promotion, all the following requirements must be met during the Promotion Period:
 - a. First, the Referrer is to send the Referee the link to the prescribed Member-Get-Member application form to apply for a Card and/or CreditAble Account;
 - b. Second, the Referee is to apply for a Card (as a principal Cardmember) and/or CreditAble Account via the Member-Get-Member application form sent by the Referrer;
 - c. Third, the Referrer is to obtain the Referee’s application reference number (“**AR number**”) from the Referee after the Referee has successfully submitted the Member-Get-Member application form for a Card and/or CreditAble Account. The AR number will be displayed on the application submission page upon successful submission. A sample image showing the AR number is set out below for reference and illustration purposes only:



- d. Fourth, the Referrer is to send an SMS (using the Referrer’s mobile number registered with Maybank) to Maybank at 79898 in the following format:
MGM <space> Last 4 digit of Referrer’s Maybank Credit Card <space> Referee’s AR number
<space> Referee’s mobile number
E.g. MGM 1234 2021888888888888 98765432
 - e. Fifth, the Referee’s application for a Card and/or CreditAble Account must be approved by Maybank on or before 31 December 2024.
5. A referral which meets all the requirements set out in this Clause 4 above shall be called a “**Successful Referral**”. A Referrer who has made a Successful Referral shall be called a “**Successful Referrer**”.
6. The Reward (“**Reward**”) which a Successful Referrer can receive under this Promotion is:

Eligible Product	Reward
eVibes Card	S\$30 cashback
Credit Card (other than eVibes Card)	S\$80 cashback
CreditAble Account	S\$80 cashback

7. Prior to referring the Referee to Maybank, Referrers must:
 - a. Obtain the consent of the Referee for the Referrer's provision of personal data relating to the Referee to Maybank for the purpose of this Promotion, which Maybank shall be able to collect, use and disclose for the purpose of this Promotion;
 - b. Inform the Referee that the Referrer is eligible to receive a Reward (as defined in Clause 5 above) under this Promotion if the Referrer meets the requirements set out in the terms and conditions of this Promotion;
 - c. Inform and obtain the consent of such Referee that the Maybank Card and/or CreditAble Account(s) which the Referee signs up for under this Promotion may be disclosed to the Referrer by virtue of the Referrer receiving the Reward under this Promotion; and
 - d. Inform and obtain the consent of such Referee that, if the Referee does not comply with the terms of this Promotion, such fact of non-compliance may be disclosed to the Referrer.
8. By participating in this Promotion, Referrers consent to Maybank collecting, using and disclosing their personal data for the purpose of this Promotion.
9. Limited to one Reward (\$\$30 or \$\$80 cashback, as the case may be) per Successful Referrer, for the Referrer's first Successful Referral (as described in Clause 4 above). The time of the Successful Referral will be determined by the time at which the Referrer sends the SMS required under Clause 4(d) above to Maybank. Subsequent Successful Referrals by the Referrer will be disregarded for purposes of this Promotion.
10. Successful Referrers will receive the Reward via their Maybank Card account within 45 working days after the end of the Promotion Period or on such other date as determined by Maybank.
11. Maybank reserves the right to claim the full value of the Reward from a Successful Referrer in the following events:
 - a. any of the Referee's Card and/or CreditAble Account applied for under this Promotion is closed/terminated for whatever reason (whether by the Referee, Maybank or otherwise) within nine (9) months from the date of issuance of the Card and/or opening date of the CreditAble Account (whichever applicable);
 - b. Referee is an existing Maybank Credit Cardmember and/or CreditAble customer (including any existing Maybank Credit Card and/or CreditAble customer who is in the process of upgrading his/her existing Maybank Credit Card and/or CreditAble or is awaiting approval of a Credit Card and/or CreditAble application already submitted);
 - c. Referee has applied for Maybank supplementary card;
 - d. it is determined by Maybank that the Referrer and/or Referee has breached one of the terms and conditions relating to this Promotion and/or the Card and/or CreditAble Account; or
 - e. the Referrer is not entitled to the Reward for any reason whatsoever.
12. In such cases, the Referrer authorises Maybank to debit from any of the Referrer's account held with Maybank for the full value of the Reward.
13. If more than one Referrer refers the same Referee in accordance with the requirements of this Promotion, Maybank will determine the Successful Referrer based on when Maybank receives the SMS as required under Clause 4(d) from the Referrer.
14. Maybank reserves the right to replace, exchange, vary or substitute the Reward (in full or in part) at its sole discretion without providing prior notice or reason and without liability to any person.
15. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
16. 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 Referrer, Referee and/or any other person by reason of, arising from or in connection with the Promotion and/or of any service, product or facility of any merchant or any transaction that are

processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.

17. 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 to withdraw, suspend or terminate this Promotion at any time without notice or liability to any person.
18. Maybank employees are not eligible for this Promotion. 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.
19. Maybank's decision on all matters relating to this Promotion shall be final, binding and conclusive on all Referrers and Referees.
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.
21. All prevailing and relevant terms and conditions governing Maybank Credit Card and/or CreditAble Account shall apply. For full details, please visit <http://www.maybank2u.com.sg/>.