

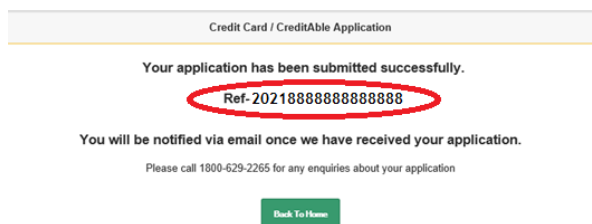
Terms and Conditions for Member-Get-Member Programme (“Promotion”)

1. This Promotion is available to existing Maybank Singapore Limited (“Maybank”) principal Credit Cardmembers (“Credit Cardmembers”) and/or CreditAble customers (collectively, “Referrers”).
2. Referrers must refer contacts (“Referees”) to Maybank via the prescribed Member-Get-Member application form for Maybank Credit Card (“Card”) and/or CreditAble Account (“Eligible Account”).
3. All referral Eligible Account applications, i.e. Card and/or CreditAble applications, submitted by Referees under this Promotion must be approved by Maybank on or before 31 December 2022 (“Promotion Period”).
4. Prior to referring the Referee to Maybank, Referrers must:
 - a. Obtain the consent of the Referee to the Referrer’s provision of personal data relating to the Referee in the form 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 Member-Get-Member reward under this Promotion (“Reward”) if the Referrer complies with the terms and conditions of this Promotion;
 - c. Inform and obtain the consent of such Referee that the Maybank account(s) which the Referee signs up for under this Promotion will 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 will be disclosed to the Referrer.
5. By participating in this Promotion, Referrers consent to Referees disclosing their personal data to Maybank and consent to Maybank collecting, using and disclosing their personal data for the purpose of this Promotion.

6. The Reward which Referrers can receive under this Promotion is:

Eligible Account	Reward per successful Referee
eVibes Card	S\$20
Credit Card (other than eVibes Card) and/or CreditAble	S\$50

7. To be eligible to receive the Reward under this Promotion, Referrers must within the Promotion Period:
 - a. First, send the Referee the link to the Member-Get-Member application form for Eligible Account application;
 - b. Second, obtain the Referee’s Eligible Account Application Reference number (“AR number”) from the Referee after the Referee has successfully submitted the Member-Get-Member application form. The AR number will be displayed on the application submission page upon successful submission. The following image is for reference and illustration purposes only:



- c. Third, send an SMS (using Referrer’s mobile number registered with Maybank) to Maybank at **79898** in the following format:

MGM <space> Last 4 digit of Maybank Credit Card <space> Referee’s AR number <space> Referee’s mobile number

E.g. **MGM 1234 2021888888888888 98765432**

8. Limited to one Reward (\$20 or \$50, as the case may be) per successful Referrer, for the Referrer’s first successful referral for a Referee’s Eligible Account based on the earliest date of SMS (as described in clause 7(c) above) received by Maybank. Subsequent successful referrals by the Referee will be disregarded for

purposes of this Promotion.

9. 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.
10. Referrers acknowledge that Referrers will only receive the Reward if the Referee successfully applies for an Eligible Account. Referrers will not be entitled to receive the Reward if the Referee:
 - a. is an existing Maybank Credit Cardmember or CreditAble customer;
 - b. has cancelled his/her Maybank Credit Card/CreditAble Account within nine (9) months prior to the start of this Promotion; or
 - c. is applying for a Maybank supplementary creditcard.
11. Maybank reserves the right to claim the full value of the Reward from a successful Referrer in the following events:
 - a. any of such Referee's Eligible Account is closed/terminated for whatever reason (whether by the Referee, Maybank or otherwise) within nine (9) months from the opening date of the Eligible Account;
 - 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 is applying for a Maybank supplementary card; or
 - d. it is determined by Maybank that the Referrer has breached one of the terms and conditions relating to this Promotion or the Eligible Account.

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 prior to the closure or termination of the Referee's Eligible Account.
12. If more than one Referrer refers the same Referee, Maybank will determine the successful Referrer based on the earliest date of Eligible Account application received by Maybank.
13. 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.
14. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
15. 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 the redemption 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.
16. Maybank reserves the right 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.
17. This Promotion is applicable to individuals only.
18. Maybank employees are not eligible for this Promotion. Maybank shall have the sole and absolute discretion to exclude any person from the 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/>.