

TERMS & CONDITIONS FOR MID-YEAR LUCKY DRAW CAMPAIGN 2023 ("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.

"Chance" refers to one (1) chance to win a Draw.

"Draw" refers to the lucky draw conducted by Maybank to determine the Winners in accordance with these terms and conditions.

"Early Bird Gift" refers to S\$30 cash credit a Maybank Cardmember who has registered for this Promotion is eligible to receive if he/she is amongst the first 1,200 Maybank Cardmembers who meet the minimum spend of S\$1,000 on Retail Transactions on his/her Maybank Card during the Qualifying Period.

"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 prizes set out in Clauses 3.3 to 3.6 below.

"Qualifying Period" refers to the period from 29 April 2023 to 30 June 2023 (both dates inclusive).

"Retail Transaction" means 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. "Retail Transaction" shall exclude the following transactions (which therefore will not be taken into consideration for the purpose of this Promotion):

- 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\$500 on Retail Transactions for the Maybank eVibes Card and minimum spend of S\$1,000 on Retail Transactions for all other personal Maybank Cards 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. To illustrate,

- a Maybank Cardmember holding a Maybank Family & Friends Card will have to spend a minimum of S\$1,000 on Retail Transactions between 29 April to 30 June 2023 to qualify for this Promotion and the Draw; and
- a Maybank Cardmember holding a Maybank eVibes Card will have to spend a minimum of S\$500 on Retail Transaction between 29 April to 30 June 2023 to qualify for this Promotion and the Draw.

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

“Winner” means a Maybank Cardmember who is a winner of the Draw.

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:

2.1.1. Maybank Cardmembers whose Accounts are terminated during the Qualifying Period; and

2.1.2. 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:

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 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 Maybank Cardmember from participating in this Promotion.

2.3 By participating in the Promotion and/or by accepting a Prize or the Early Bird Gift, Maybank Cardmembers agree to abide by the terms and conditions stated herein.

2.4 Maybank Cardmembers must register for this Promotion via the Maybank TREATS SG Mobile App (“TREATS Mobile App”) at any time between 28 April 2023 and 30 June 2023 (both dates inclusive). Maybank Cardmembers who successfully register for this Promotion will have the eCoupon for this Promotion in their TREATS Mobile App wallet. The eCoupon will be valid throughout the Qualifying Period. For avoidance of doubt, the eCoupon does not constitute confirmation of eligibility to participate in the Draw or eligibility to receive the Early Bird Gift.

2.5 Maybank Cardmembers authorise Maybank to disclose and publish his/her name, information and other particulars in line with these Terms and Conditions (in particular at Clauses 7.1 and 7.2) in the event he/she wins a Prize. Maybank Cardmembers who have won a Prize will be notified with a Push Notification via the TREATS Mobile App within seven (7) working days from the Draw date.

2.6 The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated. Notwithstanding the above, the Retail Transactions that count towards the Spend Requirement under this Promotion may also be qualified for the Maybank 8% Cashback When You Spend in Malaysia Promotion.

3. Prizes

3.1. The number and kind of Prizes that will be given out under the Draw is set out in the table below:

No. of Winners	Lucky Draw Prize Description
1	One pair of Business Class tickets on Singapore Airlines anywhere (which will be awarded in the form of 250,000 x 2 KrisFlyer miles)
2	5 Days 4 Nights stay at Club Med Sahoro, Japan inclusive of airfare for two
3	Royal Caribbean's 5N cruise to Malaysia and Thailand in Junior Suite for two onboard Spectrum of the Seas
70	10,000 KrisFlyer miles (which will be awarded in the form of 25,000 TREATS Points)

3.2. There will be one (1) Draw, as set out in Clause 6 below, to determine the Winners.

3.3. **1st Prize: A pair of Business Class tickets to anywhere**

The Prize will be awarded in the form of 250,000 KrisFlyer miles each to the Winner and the Winner's chosen companion. To receive KrisFlyer miles, the Winner and the Winner's companion must have valid KrisFlyer membership accounts. 250,000 KrisFlyer miles can be used to redeem a "Business Saver Award" round-trip ticket from Singapore to New York or a "Business Advantage Award" round-trip ticket from Singapore to select European destinations including London, Paris, Frankfurt or Milan. The awarded KrisFlyer miles can only be used towards redemption of base air fare and cannot be used to offset any taxes or surcharges. This Prize excludes all other items, such as (without limitation) airport tax and fuel, any in-flight purchase or add-ons, additional baggage fees, miscellaneous costs and/or taxes involved in the receiving of KrisFlyer miles, all personal expenses, visa fees and/or any other fees and charges, all of which shall be borne by the Winner. Use of awarded miles are subject to [KrisFlyer Terms and Conditions](#).

The KrisFlyer miles will be credited to the Winner's and his/her chosen companion's KrisFlyer accounts directly. The Winner and the Winner's companion will each have to create a KrisFlyer account (if they do not already have a KrisFlyer account) by a stipulated date as informed by Maybank. If the Winner and/or the Winner's companion do not have KrisFlyer accounts by such stipulated date, Maybank may in its absolute discretion, in lieu of the KrisFlyer miles, choose to credit 1,250,000 TREATS Points in lieu of 500,000 KrisFlyer miles to the Winner's Maybank TREATS Sg account as the Prize instead. Such crediting of TREATS Points will be in two (2) tranches of 625,000 TREATS Points each or in whatever other manner as determined in Maybank's absolute discretion, provided always that all 1,250,000 TREATS Points must be credited to the Winner's Maybank TREATS Sg account by 30 November 2023 and may only be credited in a maximum of three (3) tranches.

3.4 2nd Prize: 5 Days 4 Nights stay in Club Med Sahoro, Japan inclusive of airfare for two

The cost of the Prize is capped at S\$9,000 overall. Travel period is between 3 December 2023 and 31 March 2024. For the avoidance of doubt, air tickets are subject to dynamic pricing (real-time air ticket price) and the prices can only be locked-in at the point of booking. In the event the total cost of the Prize exceeds S\$9,000, the Winner is liable to top up the difference. For avoidance of doubt, if the total cost of the Prize is under S\$9,000, the Winner is not entitled to receive the difference. The Prize cannot be exchanged for cash or other tour packages. Flights and rooms are subjected to availability. The Prize excludes all other items, such as (without limitation) airport tax and fuel, any in-flight purchase or add-ons, additional baggage fees, miscellaneous costs and/or taxes, all personal expenses, visa fees and/or any other fees and charges, all of which shall be borne by the Winner.

3.5 3rd Prize: Royal Caribbean's 5N cruise to Malaysia and Thailand in Junior Suite for two onboard Spectrum of the Seas

The cruise departure date is booked for 7 December 2023. Any changes to the booking will be subject to availability of the cruise package provided by Royal Caribbean. Any additional cost incurred due to the amendment of cruise departure date will be borne by the Winner and no refund will be provided should there be cost savings. The Prize excludes all other items, such as (without limitation) taxes, any on-board purchase or add-ons, additional baggage fees, miscellaneous costs and/or taxes, all personal expenses, visa fees, shore excursion activities and/or any other fees and charges, all of which shall be borne by the Winner.

3.6 4th Prize: 10,000 KrisFlyer miles

The 10,000 KrisFlyer miles will be awarded to Winners in the form of 25,000 TREATS Points (which can be converted into 10,000 KrisFlyer miles). The 25,000 TREATS Points will be automatically awarded to the Winners within thirty (30) days from Draw date.

4. Early Bird Gift

4.1 At the end of the Qualifying Period, Maybank will compile a list of Maybank Cardmembers who have both registered for the Promotion and met the minimum spend of S\$1,000 on Retail Transactions on his/her Maybank Card during the Qualifying Period, and the Early Bird Gifts will be allocated to the first 1,200 of such Maybank Cardmembers who have met such minimum spend.

No. of Recipients	Early Bird Gift Description
1,200	S\$30 cash credit given to first 1,200 Maybank Cardmembers who meet the minimum spend of S\$1,000 during the Qualifying Period

4.2 Each Maybank Cardmember may receive a maximum of one (1) Early Bird Gift under this Promotion regardless of the number of Maybank Cards held by the Maybank Cardmember or the amount charged by the Maybank Cardmember to his/her Maybank Card(s).

4.3 Maybank Cardmembers who are entitled to receive the Early Bird Gift will be informed through a push notification via the TREATS Mobile App and their Early Bird Gift will be automatically credited into his/her Account by 18 August 2023.

4.4 Except for notifications as set out in Clause 4.3 above, Maybank is not obliged to enter into any correspondence with any person on any matter in relation to the Early Bird Gifts.

4.5 The Early Bird Gift can only be used to settle Maybank Card transactions incurred on the Maybank Cardmember's own Maybank Card.

4.6 Early Bird Gifts are not transferable and any accumulated cashback will be forfeited if the Account is terminated for whatever reason, whether by the Maybank Cardmember or otherwise.

4.7 Maybank reserves the right to reverse, restructure and/or forfeit the Early Bird Gift awarded to a Maybank Cardmember by debiting the Maybank Cardmember's Account in the event that: a) any Retail Transaction which counted towards the Spend Requirement is invalid, cancelled or reversed (in full or in part) or found to be ineligible for the Promotion; b) the Maybank Cardmember's Account is closed/terminated for whatever reason (whether by the Maybank Cardmember, Maybank or otherwise) within six (6) months from the date the Maybank Cardmember receives the Early Bird Gift; and/or c) it is determined by Maybank that the Maybank Cardmember has breached any of the terms and conditions stated herein or that the Maybank Cardmember is in fact ineligible to receive the Early Bird Gift.

5. Awarding of Chances

5.1. If a Maybank Cardmember meets the Spend Requirement during the Qualifying Period, he/she will receive Chances to participate in the Draw as set out below:

5.1.1. One (1) Chance will be awarded for every S\$100 in local spend on Retail Transactions charged to a Maybank Card;

5.1.2. Five (5) Chances will be awarded for every S\$100 in foreign spend on Retail Transactions charged to a Maybank Card; and

5.1.3. One-off additional ten (10) Chances will be awarded to new and approved Maybank Cardmembers whose Maybank Card is approved and activated during the Qualifying Period, provided that the application for the Maybank Card is made during the Qualifying Period. For avoidance of doubt, applicants who hold any Maybank Card and/or have cancelled their Maybank Card(s) within nine (9) months prior to the start of the Qualifying Period will not be considered new Maybank Cardmembers.

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

5.3. 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 Chances and/or Early Bird Gifts.

5.4. Retail Transactions for this Promotion are based on Transaction Dates and must be charged to a Maybank Card from 29 April 2023 and till 30 June 2023 (both dates inclusive).

5.5. 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 incurred by a Maybank Cardmember and/or his/her supplementary cardmember(s) being omitted from the awarding of Chances.

5.6. 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.

5.7. Chances cannot be transferred to or combined with Chances awarded to any other Maybank Cardmember.

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

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

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

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

6. Draw

6.1 The Draw will be conducted on 18 July 2023 or any other date(s) 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.

6.2. Each Maybank Cardmember may only win one (1) Prize under this Promotion.

6.3. 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.

6.4. The Winners will be notified through a push notification via TREATS Mobile App. 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.

6.5. Results will be announced on Maybank's website at maybank.sg/lucky within seven (7) working days from the date of the Draw.

6.6 Maybank reserves the right to claim the full cost or retail value (at Maybank's sole discretion) of the Prize from the Winner in the event that: a) any Retail Transaction for which an Chance or Chances 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 and conditions 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 prior to the closure or termination of his/her Account and/or deduct such amount from any other account the Winner holds with Maybank.

6.7 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), or any surcharges which may be imposed, or any other additional costs.

6.8 All Prizes must be claimed by the Winners from Maybank or the applicable Merchant(s) within one (1) month from the date the Winners are notified of his/her 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 one (1) month from the date the Winners are notified of his/her 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. Maybank will inform the Winner of his/her win, but subsequently, the Winner shall liaise with the Merchant on the redemption of the same.

6.9 The Prize is neither transferable nor exchangeable for cash, credit or otherwise, unless otherwise explicitly stated.

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

6.11 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.

6.12 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 one (1) week 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.

6.13 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(s) or redemption or use of the Prize(s).

6.14 Winners shall accept the Prize “as is”. No change of destination (if pre-determined) is permitted and no request for changes, modification, variation and/or enhancement will be entertained.

6.15 Except for TREATS Points, Maybank is not the supplier of 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 Prizes. Maybank assumes no responsibility or liability for the acts or defaults of the Merchant(s), or for any delay, postponement, non-delivery, non-performance or defects in the Prizes. Maybank is not an agent of the Merchant(s) supplying the Prizes. Any dispute about the quality or performance of the Prize must be resolved directly with the Merchant.

7. General

7.1. 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. Winners 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 crediting of the Prizes.

7.2. The Winners consent to and shall (if required) 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.

7.3. Maybank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.

7.4. 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 Promotion.

7.5. 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 and/or the use of the Prizes or Early Bird Gifts, and/or redemption of or consumption of any services, products or facilities of any merchant or retailer and/or transactions which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason, including any act or omission relating to the Maybank Cardmembers' participation in this Promotion, howsoever caused or for any other reason.

7.6. Maybank's decision on all matters relating to the Promotion (including without limitation the Chances awarded to the Maybank Cardmembers, the selection of the Winners of the Draw and the awarding of the Early Bird Gifts) shall be final, conclusive and binding on all participants.

7.7 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.

7.8 In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail. All images of the Prizes on any collateral are for illustrative purposes only. The actual specifications of the Prizes may differ from the visual used in such collaterals.

7.9 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.

7.10 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

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