

## Terms and Conditions for Credit Card Referral Programmes

1. Under these Terms and Conditions:

“**Card**” means any Generic Card, eVibe Card or WMC Card.

“**Complimentary Green Fee**” means complimentary green fee booking under Regional Golf Programme.

“**eVibes Card**” means Maybank eVibe credit card available under eVibes Card Referral Programme.

“**eVibe Card Referral Programme**” means eVibes Credit Card Referral Programme for eVibes Card.

“**Generic Card**” means any Maybank credit card available under the Generic Card Referral Programme.

“**Generic Card Referral Programme**” means Generic Credit Card Referral Programme for Generic Cards.

“**Maybank**” means Maybank Singapore Limited.

“**Maybank Credit Cardmembers**” means Maybank principal credit card members.

“**WMC Card**” means Maybank World Master Card available under the WMC Referral Programme.

“**WMC Referral Programme**” means Maybank World Mastercard Referral Programme for WMC Card.

“**Programmes**” means Generic Card Referral Programme, eVibes Card Referral Programme and WMC Referral Programme, and “**Programme**” means any one of them.

“**Referee**” is defined in Clause 4.

“**Referrer**” is defined in Clause 2.

“**Reward**” is defined in Clause 6.

“**Successful Referral**” is defined in Clause 5.

“**Successful Referrer**” is defined in Clause 5.

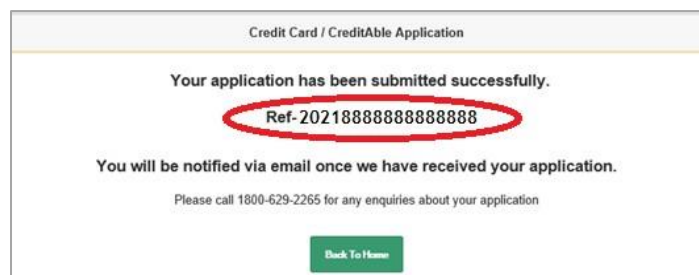
Definitions importing the singular shall include the plural and vice versa.

2. The Programmes are available to individuals who are existing Maybank Credit Cardmembers (“**Referrers**”).



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3. The Programmes consist of (i) Generic Card Referral Programme; (ii) eVibes Card Referral Programme; and (iii) WMC Referral Programme, and are valid from 1 January 2025 to 31 December 2025 unless extended otherwise by Maybank at its sole discretion (“**Programme Period**”).
4. In order to participate in a Programme, Referrers must refer individuals who are not existing Maybank Credit Cardmembers and have not cancelled a Card within nine (9) months prior to the start of the Programme (“**Referees**”) to Maybank to apply for a Card under the relevant Programme as a principal cardmember.
5. For a referral to constitute a “**Successful Referral**” under a Programme, all the following requirements with respect to the relevant Programme must be met during the Programme Period:
  - a. the Referrer must hold a Card under the relevant Programme, and send to:
    - (i) for Generic Card Referral Programme or eVibes Card Referral Programme, at least 1 Referee the link to the prescribed application form to apply for a Card under the relevant Programme; and
    - (ii) for WMC Referral Programme, at least 3 Referees the link to the prescribed application form to apply for a WMC Card under the WMC Referral Programme.
  - b. the Referee is to apply for the Card (as a principal cardmember) via the application form sent by the Referrer pursuant to paragraph (a) above;
  - c. the Referrer is to obtain the Referee’s application reference number (“**AR number**”) from the Referee after the Referee has successfully submitted the application form for the Card. 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:





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- d. the Referrer is to send the AR Number to Maybank via an SMS (using the Referrer's mobile number registered with Maybank) at 79898 in the following format:
- (i) With respect to Generic Card Referral Programme:  
REFER <space> Last 4 digit of Referrer's Maybank Credit Card <space> Referee's AR number <space> Referee's mobile number  
*E.g. REFER 1234 202188888888888888 98765432*
  - (ii) with respect to eVibes Card Referral Programme:  
EREFER <space> Last 4 digit of Referrer's Maybank Credit Card <space> Referee's AR number <space> Referee's mobile number  
*E.g. EREFER 1234 202188888888888888 98765432*
  - (iii) with respect to WMC Referral Programme:  
REFERW <space> Last 4 digit of Referrer's Maybank Credit Card <space> Referee's AR number <space> Referee's mobile number  
*E.g. REFERW 1234 202188888888888888 98765432*
- di. the Referrer must be the first referrer of the Referee, which means that he or she must be the first person sending an AR Number to Maybank for the relevant Referee's application for the Card ("**First Referral**") under the relevant Programme. In the event there are more than one referral made, the referral which SMS (as required under paragraph (d) above) is first received by Maybank shall be the First Referral. The second or any subsequent referrals will be disregarded.
- dii. the Referee(s)' application(s) for a Card must be approved by Maybank on or before 31 December 2025 unless otherwise extended by Maybank at its sole discretion.

A Referrer who has made a Successful Referral shall be called a "**Successful Referrer**".

6. A Successful Referrer will be awarded with the reward ("**Reward**") set out below:
- a. with respect to **Generic Card Referral Programme**, S\$80 cashback per Successful Referral;
  - b. with respect to **eVibes Card Referral Programme**, S\$30 cashback per Successful Referral;  
and
  - c. with respect to **WMC Referral Programme**, one Complimentary Green Fee every 3 Successful Referrals.
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 the Programme, which Maybank shall be able to collect, use and disclose for the purpose of the Programme;



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- b. Inform the Referee that the Referrer is eligible to receive a Reward (as defined in Clause 6 above) under the Programme if the Referrer meets the requirements set out in the terms and conditions of the Programme;
  - c. Inform and obtain the consent of such Referee that the Maybank Card which the Referee signs up for under the Programme may be disclosed to the Referrer by virtue of the Referrer receiving the Reward under the Programme; and
  - d. Inform and obtain the consent of such Referee that, if the Referee does not comply with the terms of the Programme, such fact of non-compliance may be disclosed to the Referrer.
8. By participating in the Programme, Referrers consent to Maybank collecting, using and disclosing their personal data for the purpose of the Programme.
  9. Successful Referrers of **Generic Card Referral Programme** or **eVibes Card Referral Programme** will receive the Reward via their Maybank Card account within 45 working days after the end of the Programme Period or on such other date as determined by Maybank.
  10. Successful Referrers of **WMC Referral Programme** will be contacted by Maybank via SMS ("**Reward Notification SMS**") within 45 working days each time they complete the 3<sup>rd</sup> Successful Referral to redeem their Reward (being a Complimentary Green Fee), and must redeem the Reward within 45 days of the end date of the Programme. Bookings are subject to the availability as advised by the Regional Golf Programme or otherwise determined by Maybank. Any Reward unclaimed in accordance with Maybank's required procedures within the prescribed redemption period may be forfeited, and Maybank shall not be obliged to notify such Successful Referrals prior to or upon such forfeiture. A Successful Referrer of WMC Referral Programme whose Reward has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification of being a Successful Referral or of the deadline for claiming the Reward.

Successful Referrers of WMC Referral Programme shall accept the Reward "as is". For the avoidance of doubts, Maybank is not the supplier of the Complimentary Green Fee 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 Complimentary Green Fee. 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 Complimentary Green Fee. Maybank is not an agent of the merchant(s) supplying the Complimentary Green Fee. Any dispute about the use of the Complimentary Green Fee must be resolved directly with the merchant.

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 applied for under the Programme 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;



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- b. Referee is an existing Maybank Credit Cardmember (including any existing Maybank Credit Card who is in the process of upgrading his/her existing Maybank Credit Card or is awaiting approval of a Credit Card application already submitted);
- c. Referee has applied for a 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 the Programme and/or the Card;
- e. the Referrer is not entitled to the Reward for any reason whatsoever.

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.

- 12. Referers hereby consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to Maybank and such other third party as Maybank may reasonably consider necessary for the purpose of the Programmes, and confirm that they agree to be bound by the terms of the Maybank's Data Protection Policy, a copy of which can be found on [www.maybank2u.com.sg](http://www.maybank2u.com.sg).
- 13. Without prejudice to the generality of Clause 12 above, Referrers authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins a Reward in accordance with applicable laws without prior notice. Referrers 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 Reward.
- 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. The Programmes are 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 Programmes 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 any Programme at any time without notice or liability to any person.
- 18. Maybank employees are not eligible for the Programmes. Maybank shall have the sole and absolute discretion to exclude any person from participating in any Programme without any obligation to furnish any notice and/or reason.



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19. Maybank's decision on all matters relating to the Programmes 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 the Programmes, 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/>.