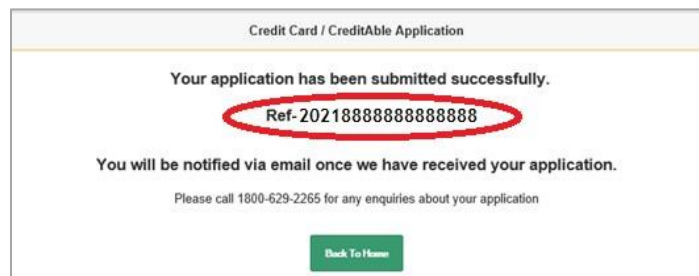


Terms and Conditions for Credit Card Referral Programme (“Programme”)

1. This Programme 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 Programme is valid from 1 January to 31 December 2024 (“**Programme Period**”).
3. In order to participate in this Programme, 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 Programme (“**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 Programme, all the following requirements must be met during the Programme Period:
 - a. First, the Referrer is to send the Referee the link to the prescribed Credit Card Referral Programme 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 Credit Card Referral Programme 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 Credit Card Referral Programme 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 be the first Referrer referring a given Referee to send an SMS (using the Referrer’s mobile number registered with Maybank) to Maybank at 79898 in the following format:

For Credit 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

For 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

- e. Fifth, the Referee’s application for a Card and/or CreditAble Account must be approved by Maybank on or before 31 December 2024.

The first referral referring a given Referee which meets all the requirements set out in this Clause 4 above shall be called a “**Successful Referral**”. Which referral is the first referral is determined by the order in which the SMS required under Clause 4(d) above is received by Maybank from the Referrer(s). A Referrer who has made a Successful Referral shall be called a “**Successful Referrer**”.

- 5. The Reward (“**Reward**”) which a Successful Referrer can receive under this Programme is:

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

- 6. 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 Programme, which Maybank shall be able to collect, use and disclose for the purpose of this Programme;
 - b. Inform the Referee that the Referrer is eligible to receive a Reward (as defined in Clause 5 above) under this Programme if the Referrer meets the requirements set out in the terms and conditions of this Programme;

- 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 Programme may be disclosed to the Referrer by virtue of the Referrer receiving the Reward under this Programme; and
 - d. Inform and obtain the consent of such Referee that, if the Referee does not comply with the terms of this Programme, such fact of non-compliance may be disclosed to the Referrer.
7. By participating in this Programme, Referrers consent to Maybank collecting, using and disclosing their personal data for the purpose of this Programme.
8. Limited to one Reward (S\$30 or S\$80 cashback, as the case may be) per Successful Referral. Subsequent referrals referring the same Referee will be disregarded for purposes of this Programme and will not be eligible for a Reward.
9. Successful Referrers 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. 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 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 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 Programme and/or the Card and/or CreditAble Account; or
 - e. the Referrer is not entitled to the Reward for any reason whatsoever.
11. 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. 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.



Maybank

13. This Programme is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
14. 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 Programme 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.
15. 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 Programme at any time without notice or liability to any person.
16. Maybank employees are not eligible for this Programme. Maybank shall have the sole and absolute discretion to exclude any person from participating in this Programme without any obligation to furnish any notice and/or reason.
17. Maybank's decision on all matters relating to this Programme shall be final, binding and conclusive on all Referrers and Referees.
18. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Programme, these terms and conditions shall prevail.
19. 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/>.