

TERMS & CONDITIONS FOR MAYBANK CARDS STAYCATION DAILY DRAW PROMOTION (“PROMOTION”)

1. Definitions

“**Account**” means 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**” means one (1) chance to win a Draw.

“**Draw**” means each lucky draw to be conducted by Maybank in accordance with these terms and conditions. Ten (10) Draws will be conducted under this Promotion.

“**Foreign spend**” means spending in currencies other than Singapore Dollar.

“**Local spend**” means spending in Singapore Dollar.

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

“**Maybank Card**” means a personal Singapore-issued Maybank Credit Card or Maybank Debit Card.

“**Maybank Cardmember**” means a person to whom Maybank has issued a Maybank Principal Credit Card or Maybank Debit Card.

“**Prize**” means a 2D1N Deluxe Room stay at Hotel Michael™, Resorts World Sentosa. One (1) Prize will be awarded by Maybank for each day within the Qualifying Period.

“**Qualifying Period**” means the period from 15 March 2021 to 31 December 2021 (both dates inclusive).

“**Retail Transaction**” means an approved signature-based retail payment made by the Maybank Cardmember using his/her Maybank Card. PIN-based NETS transactions on a Maybank Debit 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 the Draw):

- 0% Instalment Plan transactions;
- FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions;
- fees and charges payable to Maybank (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges etc.);
- bill payments (recurring or otherwise);
- payments to educational institutions (e.g. schools, tuition centres etc.);
- income tax payments;
- payments at or to government or government-related agencies or institutions or statutory boards (e.g. Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.);
- payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies etc.);

- payment of funds to pre-paid accounts (e.g. EZ-Link transactions, Transit Link transactions etc.);
- online payment gateway transactions (e.g. PayPal, Skrill and Bidpay etc.);
- gambling or betting transactions;
- AXS or SAM transactions;
- transactions that may entitle a Cardmember to receive rebates of 5% or more offered by Maybank under other promotions on the Card (regardless of whether or not the Cardmember receives the full rebate) and/or ten (10) times or more TREATS Points on the amount charged;
- any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate/commercial nature; and
- any other transaction(s) which Maybank may reasonably determine to be unsuitable to, or should not, constitute a Retail Transaction.

“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 any one or more of the Prizes in the Draw.

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

2. **Eligibility**

- 2.1. All Maybank Cardmembers whose Accounts are open and in good standing during the Qualifying Period are eligible to participate in the Draw except for:
 - 2.1.1. employees, and immediate families of employees, of Maybank and Maybank’s advertising agencies or sponsors;
 - 2.1.2. Maybank Cardmembers whose Accounts are terminated between 15 March 2021 and 31 December 2021 (both dates inclusive); and
 - 2.1.3. Any other accounts that 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 the Draw and are not eligible to participate in the Draw:
 - 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 eligible Maybank Credit Cardmember’s corresponding Maybank Credit Card, provided that such supplementary cardmember’s Retail Transactions are charged to the corresponding Maybank Credit Cardmember’s Account. Termination of a supplementary cardmember’s account will not by itself disqualify the eligible Maybank Credit Cardmember from the Draw.
- 2.3. By participating in the Draw and/or by accepting a Prize, Maybank Cardmembers agree to abide by the terms and conditions stated herein.
- 2.4. Eligible Maybank Cardmembers must register for the Draw via the Maybank TREATS SG mobile app before they charge any Retail Transactions to their Maybank Cards during the Qualifying Period. Cardmembers who successfully register for this Promotion will have the eCoupon for this

Promotion in their Maybank TREATS SG mobile app wallet. The eCoupon will be valid throughout the Qualifying Period. Retail Transactions charged to a Maybank Card before such registration will not be counted or otherwise taken into account for the awarding of Chances.

3. **Prizes**

- 3.1. One (1) Prize will be awarded for each day within the Qualifying Period. That is, there will be one (1) Winner for each day within the Qualifying Period.
- 3.2. There will be no duplicate Winners allowed within the same month. Winners from previous Draw(s) are able to participate in the subsequent Draw(s) in subsequent month(s), provided that they meet the requirements set out in these terms and conditions.
- 3.3. There will be ten (10) Draws held across 5 Draw dates, as set out in Paragraph 5 below, to determine the Winners.

4. **Awarding of Chances**

- 4.1. During the Qualifying Period, an eligible Maybank Cardmember will receive Chances for each Draw as set out below:
 - 4.1.1. One (1) Chance will be awarded for every S\$10 in local spend in a single eligible Retail Transaction charged to a Maybank Card during the Qualifying Period, to participate in the corresponding Draw in relation to the relevant Transaction Date;
 - 4.1.2. Five (5) Chances will be awarded for every S\$10 equivalent (at such conversion rate as may be determined by Maybank at its sole discretion) in foreign spend in a single eligible Retail Transaction charged to a Maybank Card during the Qualifying Period, to participate in the corresponding Draw in relation to the relevant Transaction Date; and
 - 4.1.3. Ten (10) Chances will be awarded for every new and successful personal Maybank Credit Card application, provided that the application is approved and the Maybank Credit Card is activated (by making at least one (1) eligible Retail Transaction of any amount) during the Qualifying Period.
- 4.2. For the avoidance of doubt, where there are supplementary cardmembers, Chances will only be awarded to the Maybank Credit Cardmembers.
- 4.3. 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 the Draw and awarding of Chances.
- 4.4. Retail Transactions for this Promotion are based on Transaction Dates within each calendar month and must be charged to a Maybank Card on or before the last day of each calendar month to be eligible for the corresponding Draw for that calendar month. Retail Transactions for each Draw must be posted to statement of Account by the 7th day of the following month. Please refer to the following table:

Draw No.	Calendar Month within the Qualifying Period	Retail Transactions must be posted to Account by	Draw Date
1	15 – 31 March 2021	7 April 2021	10 May 2021

2	1 – 30 April 2021	7 May 2021	
3	1 – 31 May 2021	7 June 2021	12 July 2021
4	1 – 30 June 2021	7 July 2021	
5	1 – 31 July 2021	7 August 2021	10 September 2021
6	1 – 31 August 2021	7 September 2021	
7	1 – 30 September 2021	7 October 2021	10 November 2021
8	1 – 31 October 2021	7 November 2021	
e 9	1 – 30 November 2021	7 December 2021	10 January 2022
10	1 – 31 December 2021	7 January 2022	

- 4.5. 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 or charge incurred by an eligible Maybank Cardmember and/or his/her supplementary cardmember(s) being omitted from the awarding of Chances.
- 4.6. 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 eligible Maybank Cardmember or any other person.
- 4.7. Chances cannot be transferred to or combined with Chances awarded to any other Maybank Cardmember.
- 4.8. 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.
- 4.9. 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.
- 4.10. 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.
- 4.11. 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.

5. **Draws**

- 5.1. Draws will be conducted on the 10th day of every 2nd month within the Qualifying Period or such other date as Maybank may determine at its sole discretion ("Draw Date") at Maybank Centre, 1 Ang Mo Kio Street 64, Singapore 569083 or such other venue as may be determined by Maybank via a computerised lucky draw system, as set out in the following table:

Draw No.	Calendar Month within the Qualifying Period	Total No. of Prizes per month (1 Prize per day)	Draw Date
1	15 – 31 March 2021	17 Prizes (March)	10 May 2021

2	1 – 30 April 2021	30 Prizes (April)	
3	1 – 31 May 2021	31 Prizes (May)	12 July 2021
4	1 – 30 June 2021	30 Prizes (June)	
5	1 – 31 July 2021	31 Prizes (July)	10 September 2021
6	1 – 31 August 2021	31 Prizes (August)	
7	1 – 30 September 2021	30 Prizes (September)	10 November 2021
8	1 – 31 October 2021	31 Prizes (October)	
9	1 – 30 November 2021	30 Prizes (November)	10 January 2022
10	1 – 31 December 2021	31 Prizes (December)	

- 5.2. The Prizes for each day will be awarded to one (1) different Winner per month.
- 5.3. Each Maybank Cardmember may only win one (1) Prize per Draw, notwithstanding that he/she is drawn more than 1 time for each Draw. Only the first draw per Maybank Cardmember per Draw will be valid for the Draw, and any subsequent drawings of the same Maybank Cardmember for that Draw will be disregarded.
- 5.4. 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(s) 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.
- 5.5. The Winners will be notified by ordinary post at their last known contact address in Maybank's record. Except for notifications to the Winners, Maybank is not obliged to notify or enter into any correspondence with any person on any matter concerning the Draw.
- 5.6. Results will be announced on Maybank's website at www.maybank2u.com.sg within seven (7) working days from the date of each Draw. Results of all five (5) Draws will be published on Maybank's website within seven (7) working days after the date of the fifth draw.
- 5.7. Maybank reserves the right to claim the full cost or retail value (at Maybank's sole discretion) of each Prize from the Winner in the event that: a) any eligible Retail Transaction for which a 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 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(s) prior to the closure or termination of his/her Account and/or deduct such amount from any other account the Winner holds with Maybank.
- 5.8. 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).
- 5.9. Prizes must be claimed by the Winners from Maybank or the applicable Merchant(s) on or before 31 March 2022 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 by 31 March 2022 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. The Winner shall liaise with the Merchant of the Prize on the collection, registration and use of the Prize.

- 5.10. If the Winner is under 21 years of age, the Winner shall be allowed to transfer the Prize to his/her nominee provided that the Winner provides an irrevocable written authorisation and/or such other documents as Maybank and/or the Merchant may require.
- 5.11. The Prize is neither transferable nor exchangeable for cash, credit or otherwise.
- 5.12. Maybank may, at any time before or after the Draw and in its sole and absolute discretion, substitute a Prize with another prize of similar value without notice and liability to any person.
- 5.13. 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.
- 5.14. 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 three (3) days 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.
- 5.15. 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 or redemption or use of the Prize, or lost, late, misdirected, damaged, incomplete, illegible or postage-due mail, or transactions that are processed late, processed incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason.
- 5.16. Maybank 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 Prize. Maybank assumes no responsibility or liability for the acts or defaults of the Merchant, or for any delay, postponement, non-delivery, non-performance or defects in the Prize. Maybank is not an agent of the Merchant supplying the Prize. Any dispute about the quality or performance of the Prize must be resolved directly with the Merchant.

6. **General**

- 6.1. 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.
- 6.2. The Winners consent to and shall attend a prize presentation ceremony or event and/or participate in Maybank's publicity programmes. 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.
- 6.3. Maybank shall have the sole and absolute discretion to exclude any person from participating in the Draw without any obligation to furnish any notice and/or reason.
- 6.4. 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 Draw.
- 6.5. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, damage and/or injury whatsoever or howsoever caused arising from this Promotion, the Draw and/or the use of the Prizes.

- 6.6. Maybank's decision on all matters relating to the Draw (including without limitation the Chances awarded to the Maybank Cardmembers and the selection of the Winners of the Draw) shall be final, conclusive and binding on all participants.
- 6.7. Maybank may at any time waive, either unconditionally or on such terms and conditions 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.
- 6.8. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion or the Draw(s), these terms and conditions shall prevail. All images of the Prize on any collateral are for illustration purposes only.
- 6.9. These terms and conditions shall be governed by the laws of Singapore and the participants of the Draw irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 6.10. 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 (Cap 53B) to enforce any of these terms and conditions.
- 6.11. 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.