



Terms and Conditions Governing the Maybank Apple Pay Promotion 2022 (“Promotion”)

1. Definitions

- 1.1 **“Card”** means a personal Singapore-issued Maybank credit card or Maybank debit card except Maybank Business Platinum Mastercard and Maybank Business Platinum Visa Debit Card.
- 1.2 **“Promotion Period”** means the period from 9 August 2022 to 31 October 2022.
- 1.3 **“Reward”** means a S\$10 gift card from % Arabica.
- 1.4 **“Qualifying Transaction”** shall refer to an approved and posted transaction using Apple Pay with a digitised Maybank Card at either (i) merchant’s contactless-enabled point-of-sales terminals; or (ii) application that supports Apple Pay in-app purchase.

2. Promotion and Eligibility

- 2.1. The Promotion is open to all principal cardmembers of Maybank credit and debit cards issued in Singapore that are enabled for digitisation in Apple Pay available on supported devices offered by Apple, whose Card accounts are in good standing as determined by Maybank (“Cardmembers”). Maybank Business Platinum Mastercard, Maybank Business Platinum Visa Debit card and Supplementary cardmembers are not eligible to participate in this Promotion.
- 2.2. To be eligible for the Reward, a Cardmember must be among the first 2,500 Cardmembers to charge a minimum aggregate amount of S\$50.00 in Qualifying Transaction(s) to his/her Card during the Promotion Period.
- 2.3. Each Cardmember is only entitled to receive one (1) Reward, regardless of the value of the Qualifying Transaction(s) during the Promotion Period or the number of Cards he/she has.
- 2.4. Rewards are available on a first-come, first-serve basis, are while stocks last and are not exchangeable for cash, credit or in kind by the Cardmember.
- 2.5. Maybank shall have the sole and absolute discretion to exclude any person from this Promotion without any obligation to furnish any notice and/or reason and Maybank’s decision on all matters with regards to this Promotion shall be final, conclusive and binding on all Cardmembers.

3. Notification and Redemption

- 3.1. Eligible Cardmembers who are eligible for the Reward will receive an eCoupon in his/her Maybank TREATS SG mobile application (“TREATS Mobile App”) wallet, within five (5) days after the Cardmember has charged a minimum of S\$50.00 in Qualifying Transaction(s).
- 3.2. Eligible Cardmembers who have the TREATS Mobile App will receive a push notification notifying him/her that he/she is eligible for the Reward.

- 3.3. Eligible Cardmembers who do not have the TREATS Mobile App will receive a SMS at his/her mobile number registered with Maybank notifying him/her that he/she is eligible for the Reward.
- 3.4. The eCoupon in the TREATS Mobile App must be presented to the merchant at the point of redemption. Strictly no extension of time will be allowed if the eligible Cardmember does not redeem the Reward during the redemption period as stated in the eCoupon. Please refer to list of details of redemption locations.
 - a. CapitaSpring: No.01-K2 CapitaSpring, 86 Market Street, Singapore 048947
 - b. Jewel Changi Airport: #01-K208 78 Airport Boulevard, Singapore 819666
 - c. Chip Bee Gardens: 44 Jalan Merah Saga #01-58, Singapore 278116
 - d. 313 @Somerset: 313 Orchard Rd, #01-14/15, Singapore 238895
 - e. Arab Street: 56 Arab St, Singapore 199753

4. General

- 4.1. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
- 4.2. Maybank reserves the right to replace, exchange, vary or substitute the Reward at its sole discretion without prior notice or liability to any person.
- 4.3. The eligible Cardmember shall accept the Reward "as is". Maybank is not the supplier of the Reward and goods and service(s) and makes no representation or warranty whatsoever as to the quality, merchantability and/or fitness for purpose of the Reward and goods and service(s) provided and assumes no liability or responsibility for the acts or defaults of the merchant or retailer for any non-delivery, non-performance or defects in the Reward or goods and service(s). Maybank is not an agent of the merchant or retailer. Any disputes on product quality or services provided by a merchant or retailer should be resolved directly between the Cardmember and the merchant or retailer.
- 4.4. In the event an eCoupon is lost, misused, stolen or misplaced, the eligible Cardmember shall not be entitled to a replacement eCoupon unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to issue a replacement eCoupon, Maybank reserves the right to charge the full retail value of the Reward to the Cardmember's Card account or deduct it from any Maybank account held by the Cardmember if the original redemption eCoupon is utilised to redeem the Reward for any reason whatsoever and howsoever.
- 4.5. Maybank reserves the right to charge the full retail value of the Reward redeemed to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank if:
 - a. any transaction counted as a Qualifying Transaction towards the minimum spend of S\$50.00 (in full or in part) is invalid, cancelled or reversed (in full or in part) by any party for any reason;
 - b. any transaction counted as a Qualifying Transaction towards the minimum spend of S\$50.00 (in full or in part) is found to be used for other Maybank promotions or found to not be a Qualifying Transaction;
 - c. it is determined by Maybank that the Cardmember has breached one or more of the terms and conditions of this Promotion;
 - d. the Cardmember's Card account is closed, suspended or terminated at any time during the Promotion Period for whatever reason; or

- e. the Cardmember's Card account is not maintained in good standing throughout the Promotion Period.
- 4.6. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with the Promotion, use of the eCoupon or Reward, redemption of or consumption of any services, products or facilities of any merchants or retailers, and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.
- 4.7. 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 withdraw, suspend or discontinue this Promotion at any time without notice or liability to any person.
- 4.8. Additional terms and conditions stated in the eCoupon issued by Maybank apply together with the terms and conditions of the merchant.
- 4.9. 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 Reward on any collateral shall be for illustrative purposes only.
- 4.10. All prevailing and relevant Maybank Card terms and conditions and/or agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit <http://www.maybank2u.com.sg>.