



Terms and Conditions for Maybank Fund Transfer Arbutus Automatic Timepiece Promotion ("Promotion")

1. The item that the Eligible Customers (as defined below) may redeem under this Promotion is an Arbutus automatic timepiece ("**Gift**") of such model, colour and specifications as may be determined by Maybank Singapore Limited ("**Maybank**"). Only a maximum of 2,000 Gifts may be redeemed under this Promotion and all redemptions shall be in accordance with the procedures prescribed by Maybank.
2. This Promotion is open to:
 - a. principal cardmembers with a personal Visa or MasterCard Credit Card issued by Maybank ("**Credit Card**") whose Credit Card accounts are in good standing as determined by Maybank; and
 - b. CreditAble customers whose CreditAble accounts are in good standing as determined by Maybank,(collectively, "**Customers**").
3. To be eligible to redeem the Gift:
 - a. Customers must (subject to applicable processing fees) apply for a Fund Transfer from either a Credit Card or a CreditAble account (or both) within the period from 1 November 2021 to 21 January 2022 (both dates inclusive) ("**Promotion Period**") using such application form with source code 810205 prescribed by Maybank;
 - b. The Fund Transfer application must have been approved by Maybank Singapore Limited within the Promotion Period;
 - c. The approved transfer amount for the Fund Transfer from either a Credit Card or a CreditAble account (or both) must be at least S\$10,000 and the applicable processing fees for the Fund Transfer must be 1.38%. For the avoidance of doubt, the processing fees payable for the Fund Transfer application shall not be counted towards the Minimum Fund Transfer Amount.

Customers who meet the above requirements shall be referred to as "**Eligible Customers**".

4. Each Eligible Customer shall only be eligible to redeem one (1) Gift regardless of the number of applications for Fund Transfer or the transfer amount, EXCEPT THAT Eligible Customers who have successfully applied for both a Credit Card Fund Transfer ("**CCFT**") with an approved transfer amount of at least S\$10,000.00 and a CreditAble Fund Transfer ("**CAFT**") with an approved transfer amount of at least S\$10,000.00 during the Promotion Period and whose applications were approved by Maybank during the Promotion Period will be eligible to redeem two (2) Gifts.

Illustrations: (subject to the maximum of 2,000 Gifts under this Promotion)

CCFT approved transfer amount	CAFT approved transfer amount	Number of Gifts Eligible Customer will be eligible to redeem
Nil	S\$10,000.00	1
S\$10,000.00	Nil	1
S\$8,000.00	S\$4,000.00	0
S\$12,000.00	S\$8,000.00	1
S\$10,000.00	S\$10,000.00	2

5. Within one (1) month after the end of the Promotion Period, Maybank will send a note for redemption via any of the following methods at Maybank's sole discretion: redemption SMS, redemption letter or push notification via the Maybank TREATS SG application ("**Redemption Note**"). The Redemption note will be sent to the Eligible Customers who are entitled to redeem the 2,000 Gifts available for redemption under this Promotion on a first-come-first-serve basis, such Redemption Note to contain the instructions on how to redeem the Gift. Such Eligible Customers will be referred to as the "**Successful Customers**". The Redemption Note will be sent to the Successful Customers either via SMS to their mobile phone number in Maybank's record, via post to their residential address in Maybank's record, via the Maybank TREATS SG application.
6. The Successful Customers shall redeem Gifts in accordance with the terms and conditions set out in the Redemption Note. Any unredeemed Gift within any prescribed redemption period shall be forfeited and any Successful Customer whose Gift has been forfeited shall not be entitled to any payment of compensation or replacement notwithstanding any claims of not having downloaded or logged into the Maybank TREATS SG application or non-receipt of the Redemption Note. The redemption and use of the Gifts is subject to such other terms and conditions as may be imposed by the merchant(s) supplying the Gifts.
7. Only Successful Customers who receive a Redemption Note directly from Maybank will be entitled to redeem the Gifts. In the event that a Redemption Note was sent by Maybank to a Successful Customer but such Successful Customer claims that the Redemption Note was not received or was lost, the Successful Customer shall not be entitled to receive another Redemption Note unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to send another Redemption Note to the Successful Customer, Maybank reserves the right to deduct the full cost or retail value of the Gift(s) from any account held by the Successful Customer with Maybank if the original Redemption Note is subsequently utilised to redeem a Gift.
8. Maybank reserves the right to claim the full cost or retail value of the Gift from a Successful Customer in any of the following events:
 - a. any of the Successful Customer's eligible Credit Card account and/or CreditAble account is closed/terminated for whatever reason (whether by the Successful Customer, Maybank or otherwise) within nine (9) months from the date of approval of the Fund Transfer;
 - b. the Fund Transfer or the processing fee payment is (in full or in part) reversed by any party for any reason; or
 - c. it is determined by Maybank that the Successful Customer has breached any of the terms and conditions relating to this Promotion, the Credit Card account or the CreditAble account.

In any of the above events, the Successful Customer authorises Maybank to debit the full cost or retail value of the Gift from any of the Successful Customer's Credit Card account or CreditAble account or any other account maintained by the Successful Customer with Maybank.

9. The Gift is not exchangeable for cash, credit, like-kind or other goods and services and is non-transferrable. The model, colour and specifications of the Gift shall be determined by Maybank at its sole discretion. No request for changes to the model, colour or specifications, or any variation and/or enhancement will be entertained.
10. Maybank reserves the right to replace, exchange, vary or substitute the Gift with another item or reward of similar value without prior notice or reason and without liability to any person.
11. Once the Fund Transfer application is approved, the Fund Transfer promotional interest rate/ processing fee is locked in. Any request to change the Fund Transfer (including without limitation, the Fund Transfer pricing) is subject to review and Maybank reserves the right at its sole discretion to approve or reject such request. In the event such request is approved, a S\$80 admin fee is chargeable. The S\$80 admin fee will be charged to the Fund Transfer Account.
12. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
13. Successful Customers shall accept the Gift(s) "as is". Maybank is not the supplier of the Gifts and any related services (the supplier(s) of the Gifts and any related services shall be referred to as "**Merchants**") and makes no representation or warranty whatsoever as to the quality, merchantability and/or the fitness of purpose of the Gifts and/or services and assumes no liability or responsibility therefor or for the acts or defaults of the Merchants or for any non-delivery, non-performance, malfunction or defects in the Gifts. Maybank is not an agent of or in a partnership with the Merchants. Any dispute over or in relation to the Gifts and/or related services should be resolved directly between the Successful Customer and the Merchants.
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 Customer and/or any other person by reason of, arising from or in connection with this Promotion and/or the redemption or usage of the Gift and/or of any service, product or facility of any Merchant or for any other reason.
15. Maybank reserves the right to vary, delete or add to any of these terms and conditions from time to time or to withdraw, suspend or terminate this Promotion at any time without notice or liability to any person. 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. Maybank's decision on all matters relating to this Promotion shall be final, binding and conclusive on all Customers.
16. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail. The images of the Gift in all collaterals are for illustrative purposes only.

17. The prevailing terms and conditions applicable to Maybank Credit Card Fund Transfer and Maybank CreditAble Fund Transfer, the prevailing terms and conditions governing Maybank Credit Cards and Maybank CreditAble, and the Maybank TREATS Mobile App Terms and Conditions, shall apply. Please visit www.maybank2u.com.sg for more information.