



TERMS & CONDITIONS OF MAYBANK MANCHESTER UNITED TOP SPENDER & LUCKY DRAW TO WIN A TRIP PROMOTION 2023/2024 ("PROMOTION")

1. Definitions

"**Account**" means a personal 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**" refers to one (1) chance to win the Lucky Draw.

"**Lucky Draw**" refers to the lucky draws conducted by Maybank to determine the Prize Winners in accordance with these terms and conditions.

"**Lucky Draw Winner**" refers to a Winner who wins the Prize through the Lucky Draw.

"**Maybank**" means Maybank Singapore Limited.

"**Maybank Card**" means a Maybank Manchester United Platinum Visa Credit Card and/or Maybank Manchester United Platinum Visa Debit Card.

"**Maybank Cardmember**" means a person to whom Maybank has issued a Maybank Card and who shall be a principal cardmember.

"**Prize**" means a Trip to Old Trafford.

"**Qualifying Period**" means the period from 5 August 2023 to 31 May 2024 (both dates inclusive).

"**Retail Transaction**" means an approved retail payment (in Singapore dollars or in foreign currency) made by the Maybank Cardmember using his/her Maybank Card, but excludes the following transactions (which therefore will not be taken into consideration for the purpose of the Promotion):

- NETS and eNETS transactions
- 0% Installment Plan transactions
- FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions
- Fees and charges (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 institution (eg. schools, tuition centres etc)
- Reversals and Money transfers
- Income Tax Payments
- AXS and SAM transactions
- Transactions classified under the following Merchant Category Codes ("MCC"):
 - Financial Institutions – Merchandise, Services, and Debt Repayment (MCC 6012)
 - Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment (MCC 6051)
 - Non-Financial Institutions – Stored Value Card Purchase/Load (MCC 6540)
 - Money Transfer (MCC 4829)
- Payments at or to government agencies (e.g. the Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.) or statutory boards
- Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies etc.)
- Online payment gateway transactions (e.g. PayPal, Skrill, Bidpay etc.)
- Payment of funds to pre-paid accounts. The following examples are not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party:



- BANC DE BINARY*
- BANCDEBINARY.COM*
- EZ LINK PTE LTD (FEVO)
- EZ Link transport
- EZ Link*
- EZ-LINK (IMAGINE CARD)
- EZ-Link EZ-Reload (ATU)
- EZLINK*
- EzLink*
- EZ-LINK*
- FlashPay ATU*
- MB*
- MONEYBOOKERS.COM
- NETS VCASHCARD*
- OANDA ASIA PAC*
- OANDAASIAPA
- PAYPAL*
- BIZCONSULTA
- PAYPAL*
- CAPITALROYA
- PAYPAL*
- OANDAASIAPA
- Pepperstone Group Ltd
- Saxo Cap Mkts Pte Ltd
- SKR*SKRILL.COM
- SKR*xglobalmarkets.com*
- SKYFX.COM*
- TL-ABT*
- TRANSIT LINK*
- WWW.IGMARKETS.COM

- Any donations
- Gambling or betting transactions
- Any transaction deemed by Maybank to be of a business and/or corporate/corporate nature
- Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, constitute a Retail Transaction

"**Spend Requirement**" refers to the minimum spend of S\$50 on Retail Transactions on the Maybank Card during the Qualifying Period to qualify for the Lucky Draw.

"**Transaction Date**" means the date on which a Retail Transaction is charged to the Maybank Card during the Qualifying Period.

"**Trip to Old Trafford**" has the meaning ascribed to it in Clause 3.1.

"**Winner**" means the Maybank Cardmember who is the winner of a Prize.

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

2. **Eligibility**

- 2.1. All Maybank Cardmembers whose Accounts are opened/maintained with Maybank and in good standing during the Qualifying Period are eligible to participate in the Promotion except for:
 - 2.1.1. Maybank Cardmembers whose Accounts are terminated in the last 9 months; and
 - 2.1.2. 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 this Promotion:
 - 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 Principal Maybank Cardmember's corresponding Maybank Card, provided that such supplementary cardmember's Retail Transactions are charged to the corresponding Maybank Cardmember's Account. Termination of a supplementary cardmember's account will not by itself disqualify the Maybank Cardmember the Promotion.



- 2.3. By participating in the Promotion and/or by accepting a Prize, Maybank Cardmembers agree to abide by the terms and conditions stated herein.
- 2.4. To be eligible to receive a Prize, Maybank Cardmembers must:
- 2.4.1. be amongst the top 3 spenders calculated based on the aggregate Retail Transactions charged to his/her Maybank Card during the Qualifying Period under this Promotion who also charge a minimum of S\$1,000 in Retail Transactions to his/her Maybank Card every calendar month during the Qualifying Period under this Promotion ("**Top Spender**"); or
- 2.4.2. be amongst the 2 Lucky Draw Winners under this Promotion.
- 2.5. For avoidance of doubt, no registration is required to participate in this Promotion. All eligible Maybank Cardmembers will be automatically entered into the Lucky Draw if they meet the Spend Requirement.
- 2.6. In order for a Retail Transaction to be counted for the Promotion, it must be charged to a Maybank Card on a Transaction Date that falls within the Qualifying Period and posted to his/her monthly statement of Account.
- 2.7. Retail Transaction for this Promotion are based on Transaction Dates and must be charged to a Maybank Card on or before 31 August 2023, 30 September 2023, 31 October 2023, 30 November 2023, 31 December 2023, 31 January 2024, 29 February 2024, 31 March 2024, 30 April 2024 or 31 May 2024 (whichever applicable) to count towards the spend requirement of S\$1,000 in Retail Transactions for each calendar month during the Qualifying Period.
- 2.8. 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 a Maybank Cardmember and/or his/her supplementary cardmember(s) not being counted towards the Promotion.
- 2.9. Retail Transactions 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 Maybank Cardmember or any other person.
- 2.10. Retail Transactions cannot be transferred to or combined with other spend awarded to any other Maybank Cardmember.
- 2.11. In the event that an Account of a Maybank Cardmember is closed and a new Account is opened by the Maybank Cardmember, Retail Transactions from the closed Account will not be transferred to the new Account.
- 2.12. Maybank's transaction records and internal records of Maybank Cardmember's Retail Transactions within the Qualifying Period shall be final and conclusive. No correspondence or disputes in relation to the Promotion (including the awarding of the Prizes) will be entertained.
- 2.13. Maybank Cardmembers authorise Maybank to disclose and publish his/her name, information and other particulars in line with these Terms and Conditions (in particular at Clauses 6.1 and 6.2) in the event he/she wins a Prize.

3. **Winners & Prizes**

- 3.1. The Prizes to be awarded for this Promotion are as set out in the following table:

Number of Prize(s)	Prize
5	<ul style="list-style-type: none">A <i>pair</i> of return economy flight tickets to Manchester, UK, three (3) nights (twin sharing) stay in a 4-star hotel accommodation and a pair of VIP hospitality tickets to catch Manchester United live in Old Trafford,



	Manchester, UK in the 2023/2024 season (collectively known as “ Trip to Old Trafford ”)
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- 3.2. The Prizes for this Promotion will be awarded as follows:

Winners	Prize	Redemption eCoupon (“Redemption eCoupon”) will be issued by
3 Top Spenders	Trip to Old Trafford	Redemption eCoupon for Trip to Old Trafford will be issued via Maybank TREATS SG app within 60 business days after the end of the Qualifying Period
2 Lucky Draw Winners		

- 3.3. There will be a total of 5 Winners in this Promotion. For the avoidance of doubt, the availability of Trip to Old Trafford is further subject to any travel regulations and restrictions or COVID-19 safety measures or rules (including without limitation travel ban or quarantine requirements) as may be imposed by the governmental authorities (whether in Singapore, UK or elsewhere) from time to time, and Maybank shall in no event be responsible or liable for any cancellation, suspension, changes, delay or unavailability of the Prize for the Trip to Old Trafford for whatever reason.
- 3.4. Winners of a “Trip to Old Trafford” of any previous promotions by Maybank will not be eligible to win the Prize under this Promotion.
- 3.5. The Winners will be notified by the Maybank TREATS SG app and/or SMS and/or ordinary post and/or contacted via telephone at his/her last known contact in Maybank’s record within 60 business days from the end of the Qualifying Period, and the Redemption eCoupons will be issued by the dates reflected in Clause 3.2 above. Except for such notifications to the Winners, Maybank is not obliged to notify or enter into any correspondence with any person on any matter concerning the Promotion.
- 3.6. 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). For avoidance of doubt, Maybank shall not be responsible for any taxes save for GST (including but not limited to airport taxes), or any surcharges which may be imposed by the airline and/or other organisations, or any other additional costs.
- 3.7. Prizes must be claimed by the Winners from Maybank or the applicable Merchant(s) on or before the stated date in the Redemption eCoupon 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 the stated date 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. Maybank will inform the Winner of his/her win, but subsequently, the Winner shall liaise with the Merchant of the Prize on the collection, redemption and use of the Prize.
- 3.8. The Prize is neither transferable nor exchangeable for cash, credit or otherwise.
- 3.9. Winners will be announced on maybank.sg/mu within 60 business days from the Qualifying Period.

4. Awarding of Chances

- 4.1. If an eligible Maybank Cardmember meets the Spend Requirement during the Qualifying Period, he/she will receive Chance(s) to participate the Lucky Draw as set out below:



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- 4.1.1. One (1) Chance will be awarded for every S\$50 in local or foreign spend for Retail Transactions charged to a Maybank Card during the Qualifying Period.
- 4.2. For the avoidance of doubt, where there are supplementary cardmembers, Chances will only be awarded to the Maybank Cardmembers (being principal 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 Lucky Draw and awarding of Chances.
- 4.4. Retail Transactions for this Promotion are based on Transaction Dates and must be charged to a Maybank Card from 5 August 2023 to 31 May 2024 (both dates inclusive) to be eligible for the Lucky Draw.
- 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. Lucky Draw

- 5.1. The Lucky Draw will be conducted on 11 June 2024 as Maybank may determine at its sole discretion at 2 Battery Road, Maybank Tower, Singapore 049907 or such other venue as may be determined by Maybank via a computerised lucky draw system.
- 5.2. Each Maybank Cardmember may only win one (1) Prize under this Promotion.
- 5.3. The Top Spenders shall not be eligible for another Prize through the Lucky Draw under this Promotion.
- 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 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.

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 without prior notice. Maybank Cardmembers also authorise Maybank to share their personal



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data with the Merchant(s) or such third party which Maybank may in its reasonable discretion deem necessary to facilitate the redemption or distribution of the Prizes.

- 6.2. The Winners consent to and shall (if required) attend a prize presentation ceremony or event and/or participate in Maybank's publicity programmes in relation to the Promotion without any compensation whatsoever. 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 reserves the right to select or draw (whichever applicable) 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 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.
- 6.4. 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 Retail Transaction used for the purposes of this Promotion is cancelled or reversed (in full or in part) or found to be invalid or ineligible for the Promotion, 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 and conditions stated herein or that the Winner is in fact ineligible for the Promotion 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.
- 6.5. Maybank may, at any time before, during or after the Qualifying Period and in its sole and absolute discretion, substitute a Prize with another prize of similar value without notice and liability to any person.
- 6.6. 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.
- 6.7. Maybank reserves the right to transfer the Prize to the next selected reserve winner, and the original selected and/or drawn winner (whichever applicable) shall then not be entitled to have any claim on the Prize, in the event that Maybank is unable to contact the original winner within five (5) days from the date Maybank first attempts to notify the Winners or if the original winner is unable to fulfil the obligations required of him/her in respect of the Promotion or the Prize, without notice or liability to any person.
- 6.8. Winners shall accept the Prize "as is". Maybank is not the supplier of the Prizes 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 Prizes. 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 Prizes. Any dispute about the quality or performance of the Prize must be resolved directly with the Merchant.
- 6.9. Maybank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
- 6.10. 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 Promotion.
- 6.11. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, injuries, liabilities, expenses or damages whatsoever or



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howsoever caused arising from in connection with this Promotion, the Lucky Draw and/or the redemption or use of the Prizes, and/or redemption of or consumption of any services, products or facilities of any merchant or retailer and/or transactions which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason, including any act or omission relating to the Maybank Cardmembers' participation in this Promotion, howsoever caused or for any other reason.

- 6.12. Maybank's decision on all matters relating to the Promotion (including but not limited to the Chances awarded to the Maybank Cardmembers and the selection of the Winners) shall be final, conclusive and binding on all Maybank Cardmembers.
- 6.13. 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.
- 6.14. 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 Prizes on any collateral are for illustration purposes only.
- 6.15. These terms and conditions shall be governed by the laws of Singapore and the participants of the Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 6.16. The prevailing terms and conditions and/or agreement governing Maybank Credit Cards and Maybank Debit Cards, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply.

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