

Terms and Conditions for Youngstarz Account Opening Promotion ("Promotion")

- 1. This Promotion is available from 26 November 2020 and shall end on a date to be determined by Maybank in its absolute discretion or until the Gifts (defined below) are fully redeemed, whichever is earlier ("Promotion Period").
- 2. Customers ("Account Holders") who open new Youngstarz Savings Account ("Account") and deposit fresh funds ("Deposit Amount") at any Maybank branch in Singapore during the Promotion Period will receive the following POPULAR Bookstore voucher ("Gift"):

Deposit Amount	Gift
Min. S\$6,000	S\$30 worth of POPULAR vouchers

- 3. The Deposit Amount placed into the Account will be held by Maybank for a period of 10 months from the date the deposit is made and will not be available for withdrawal during this period, unless the Account Holder withdraws from the Promotion by informing Maybank. If within this 10-month period, the Account Holder closes their Account or withdraws all or part of the Deposit Amount, Maybank will in its sole discretion deduct the value of the Gift from the Account.
- 4. Deposit Amount made in relation to the Promotion must be in fresh funds. Maybank cheques or transfers made from the Account Holder's existing Maybank account(s) (if any) shall not qualify.
- 5. Different Gifts may be offered during the Promotion Period. Gifts are issued on a first-come-first-served basis and are while stocks last. Gifts are not exchangeable by the Account Holder for cash, credit or any other item. Maybank has the right to replace the Gifts with an item(s) of equivalent value without prior notice or reason. The Gift must be redeemed by the Account Holder in accordance with the terms and conditions set out in the redemption letter and/or such other terms and conditions as may be imposed by the relevant Merchant(s) supplying the Gift(s). Any unclaimed Gift shall be forfeited. Any Account Holder whose Gift has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of the redemption letter.
- 6. Limited to one set of Gift per Account throughout the Promotion Period.
- 7. In the event the redemption letter and/or Gift is lost, misplaced, damaged or stolen, the Account Holder's entitlement to a replacement Gift is subject to the sole discretion and final determination of Maybank. Where a replacement Gift is issued, Maybank reserves the right to deduct the value of the Gift from the Youngstarz Account if the original redemption letter is utilized to redeem an additional Gift.
- 8. By using the Gift, you agree to the terms and conditions of the relevant Merchant providing the Gift.
- 9. This Promotion is applicable to individuals only.
- 10. Maybank employees are not eligible to participate in the Promotion. Maybank has the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
- 11. Maybank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all Account Holders.

- 12. Account Holders shall accept the Gifts "as is". Maybank is not the supplier of the Gift(s), good(s) and service(s) and makes no representation or warranty whatsoever as to the quality, merchantability and/or fitness of purpose of the Gift(s), good(s) and service(s) provided and assumes no liability or responsibility for the acts or defaults of the Merchants or for any non-delivery, non-performance or defects in the Gift(s), good(s) and/or service(s). Maybank is not an agent of the Merchants. Any disputes over the Gift(s), product quality and/or services by a Merchant should be resolved directly between the Account Holder and the relevant Merchant.
- 13. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, liability, expense, damage and/or injury whatsoever or howsoever incurred or sustained by any Account Holder and/or any other person by reason of, arising from or in connection with the Promotion and/or the redemption or use of the Gifts and/or any good, service, product or facility of any Merchant or for any other reason.
- 14. Maybank reserves the right in its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate the Promotion at any time without prior notice or liability to any person.
- 15. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
- 16. The Standard Terms and Conditions governing Youngstarz Savings Account apply.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to \$\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to \$\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Information correct as at 26 November 2020

Maybank Singapore Limited (UEN: 201804195C)