

Fair Dealing Disclosure Notice (For Retail/Wealth Customers)

In providing products and services to our customers, there may be situations where we may have to exercise our right to unilaterally revise certain terms and conditions of such products or services.

This Disclosure Notice seeks to set out some of the circumstances in which we may exercise our right to unilaterally revise our terms and conditions. These circumstances include (without limitation):

- any breach of agreement (including covenants) resulting in a revision, suspension or termination of facilities;
- any closure of accounts or actions commenced by us as a result of or arising from any money laundering, terrorism financing and/or financial crime reasons;
- any actual, potential and/or suspected breach of any applicable laws or regulatory requirements;
- any changes in the exchange rates or market conditions affecting foreign currency transactions;
- any revisions to the interest rates, fees or charges arising from changes or fluctuations in the prevailing market conditions;
- any changes to your credit risk rating, financial standing or credit profile which may result in a variation of existing credit limits and/or the recall of facilities;
- developments in laws or regulatory requirements;
- changes in market conditions which may result in us having to enhance our risk management framework, processes and/or practices;
- any circumstances which we determine in our discretion may constitute a risk to our operations, reputation, customers and/or our ability to comply with legal or regulatory obligations;
- changes in industry practices;
- changes in operating hours, availability of services/products due to maintenance, updates or disruptions; and/or
- changes to our operating processes and/or systems.

If we revise any of our terms and conditions, to the extent reasonably practicable and/or appropriate, we will endeavor to provide you with prior notice in accordance with our usual practice. Such notice may be given to you by exhibiting notice of the revisions or making available a set of the revised terms and conditions at our branches, on our website or via publication through any media, or by post, SMS, email or push notifications. The revisions will take effect from the effective date mentioned in the notice.

In the event that you disagree with any of the revisions to our terms and conditions, you may:

- discontinue utilising our services;
- terminate the facilities made available to you;
- sell/redeem/cancel/transfer the investment products purchased with or through us;
- discontinue operating your account(s) with us;
- close your account(s) with us,

before the effective date of the revisions.

If you continue to utilise our services or operate your account(s) with us, or if you do not cancel the facilities made available to you, or if you hold on to any of your investments made through us, you shall be deemed to have agreed to the revisions to our terms and conditions as notified to you.

Note that the termination of services and facilities, sale/redemption/cancellation/transfer of investment products and closure of accounts will be governed by the terms and provisions applicable to the services, facilities, products and accounts. You may be required to make full payment of outstanding amounts (including applicable fees and charges) to us before the revisions take effect. Prematurely withdrawing or terminating certain investments or products may also result in charges being incurred.

If you have any queries or concerns after being notified of revisions to our terms and conditions, and would like to understand the options available to you, you may:

- Call our 24-hour banking hotline number 1800-MAYBANK (629 2265) in Singapore or 65 6533 5229 from overseas.
- Write to us via www.maybank2u.com.sg by clicking CALL US (Get in touch).
- Visit a Maybank branch. If the Customer Service Officer is unable to address your query or concern, you may request to speak to the Branch Manager.