

## Terms and Conditions for Maybank Property Loan Member-Get-Member Programme ("Programme")

1. Referrers will be eligible to receive a Reward when they successfully refer a Referee for a Maybank Property Loan (defined terms as described below).
2. "Referrer" refers to an individual who:
  - (i) must have an existing banking facility with Maybank including but not limited to savings or current accounts;
  - (ii) agrees to have his or her name disclosed to all Referees, for the purposes of or in connection with this Programme; and
  - (iii) must not be an employee (or immediate family members of an employee) of Maybank and its related corporations.
3. "Referee" refers to an individual who must not be existing Maybank Property Loan customer. Where the Referee is one of the joint borrowers for the Property Loan, the referral will not qualify for this Programme if any one of the joint borrowers has an existing Property Loan(s) with Maybank.
4. By referring the Referee, the Referrer confirms to Maybank that the Referrer has obtained the consent of the Referee to give the Referee's name and contact information to Maybank in order that Maybank may contact the Referee to offer banking facilities.
5. The referral must be made in writing in a format acceptable to Maybank before the Referee's submission of a Property Loan application. Such referral must also be prior to any other persons having referred the same Referee and prior to any of the joint borrowers under the Property Loan application being referred. For avoidance of doubt, a Referrer cannot refer himself or herself.
6. "Property Loan" refers to any loan granted by Maybank in connection with:
  - (i) purchase of completed or under construction or resale HDB or private residential property in Singapore; or
  - (ii) refinancing of a HDB or private residential property from another financial institution or institution in Singapore; or
  - (iii) purchase of completed or under construction or resale commercial and industrial property in Singapore; or
  - (iv) refinancing of a commercial and industrial property from another financial institution or institution in Singapore.
7. A successful referral is achieved when the Referee accepts Maybank's Letter of Offer for a Property Loan which meets Maybank's stipulated guidelines (as may be changed from time to time) ("Successful Referral"). A Referrer who has made a Successful Referral shall be called a "Successful Referrer".
8. The Successful Referrer is entitled to receive one (1) Reward (as described below) per Successful Referral.

9. The Reward a Successful Referrer shall receive for a Successful Referral shall depend on the loan amount set out in Maybank's Letter of Offer that was accepted by the Referee and shall be as follows:

Loan amount set out in Maybank's Letter of Offer that was accepted by the Referee	Reward
S\$300,000 to < S\$600,000	S\$250 cash credits
S\$600,000 to < S\$1,500,000	S\$500 cash credits
≥ S\$1,500,000	S\$1,000 cash credits

10. The Reward will be credited into the Successful Referrer's Singapore dollar (SGD) denominated savings or current sole or joint account with Maybank as stated in the referral form. Such Successful Referrer's account must, at the time of crediting of the Reward, have been maintained in good standing and conducted in a proper and satisfactory manner as determined by Maybank in its discretion, in order for the Successful Referrer to receive the Reward.
11. A Referrer whose Maybank SGD denominated savings or current account as stated in the referral form is terminated or suspended at the time of the intended crediting of the Reward shall forfeit the Reward. A Referrer whose Reward has been forfeited shall not be entitled to any compensation.
12. By participating in this Programme, the Referrer confirms that the Reward is not and will not be used in any manner to fund the purchase of the Property by the Referee (if applicable).
13. Maybank reserves the right to replace, exchange, vary or substitute the Reward with an item(s) of equivalent value at its sole discretion without prior notice or reason and without liability to any persons.
14. Maybank reserves the right to determine at its sole discretion the eligibility of the Referee(s) for the loans, the amount of the Reward to be credited, the payment mode and the recipient of the Reward.
15. This Programme is not valid in conjunction with any other promotions or programmes offered by Maybank.
16. If more than one person refers the same referee or if different joint borrowers under the Property Loan application are referred, whether under this Programme or any other Maybank referral programme, only the first person to make the referral will be eligible for the referral incentive under the relevant programme. In the event of any dispute, Maybank shall have the sole and final discretion in deciding which person made the first referral.
17. Maybank reserves the right not to give the Reward if any information provided is incomplete or inaccurate.
18. Maybank reserves the right not to give the Reward where any other form of referral fee had been paid to acquire the Property Loan.
19. Maybank shall have the sole and absolute discretion to exclude any person from the Programme without any obligation to furnish any notice and/or reason.

20. Maybank reserves the right in its sole and absolute discretion to add, delete or vary any of these terms and conditions from time to time, and to suspend, terminate and/or withdraw the Promotion at any time without prior notice or liability to any person.
21. 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 Referrer, Referee and/or any other person by reason of, arising from or in connection with the Programme and/or the use of the Reward and/or any referral form that is misdirected or lost and/or any transaction that is processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
22. Maybank's decision on all matters with regard to the Programme (including but not limited to the interpretation and application of these terms and conditions and the awarding of the Reward) shall be final, conclusive and binding on all participants of this Programme.