



**Terms and Conditions for Maybank Mortgage Online - Refinancing Campaign (“Campaign”)**

1. This Campaign is available from 13 February 2023 to 14 May 2023 (both dates inclusive), unless otherwise extended or otherwise terminated by Maybank in its sole discretion (the “Campaign Period”).
2. Applicants who apply for Refinancing of Private/HDB/Commercial/Industrial and Overseas properties loan with Maybank (“Loan”) via Maybank Mortgage Online Application with Singpass and meet the conditions set out in paragraph (3) below (“Applicants”) are eligible to participate in the Campaign.
3. To be eligible to receive a Gift (as described in the table below), the Applicant must, during the Campaign Period, successfully apply for a Loan which loan amount (as reflected in the letter of offer) falls within the required loan quantum (“Loan Quantum”) as set out in the table below (“Successful Applicant”). For avoidance of doubt, the Loan must be applied for, approved and accepted within the Campaign Period.

<b>Loan Quantum</b>	<b>Gift</b>
S\$250,000 to S\$499,000	S\$150 eCapitaVouchers
S\$500,000 and above	S\$300 eCapitaVouchers

4. Unless provided otherwise herein, each Successful Applicant is entitled to receive one (1) Gift per successful Loan application, and the Gift (in respect of its value) is issued to the Successful Applicant based on the Loan Quantum of that Successful Applicant’s Loan as set out in paragraph 3 above. For avoidance of doubt, if there are more than one Applicant under the same Loan, only one Gift will be issued for that Loan application, notwithstanding that there are more than one borrower/applicant under that Loan application.
5. In the event of non-approval, non-acceptance and/or cancellation of the Loan, the Successful Applicant will not be eligible to receive the Gift. If the Loan is cancelled after the Redemption Notification has been sent and/or the Gift has been redeemed and/or if it is determined by Maybank in its sole discretion that the Successful Applicant has breached any of the terms and conditions relating to this Campaign and/or the Loan, Maybank has the right to deduct the full value of the Gift from any account such Successful Applicant holds with Maybank.
6. Maybank reserves the right to approve or reject any application of a Loan at its sole discretion without giving any reason.
7. The Gift is issued on a first-come-first-served basis, while stocks last. A Successful Applicant will be notified via email if he or she is eligible to receive the Gift, and the Gift must be

redeemed by the Successful Applicant within one month of the Successful Applicant's receipt of such notification from Maybank ("Redemption Notification").

8. The Gift is neither transferable nor exchangeable for cash, credit or in kind, unless otherwise provided herein. Successful Applicants are not allowed to exchange the Gift or select another item other than the Gift offered to them in this Campaign. Strictly no extension will be allowed if Successful Applicants do not utilise the Gift(s) within the validity period stated on the Gift(s). Any unutilised Gift shall be forfeited. Any Successful Applicant whose Gift was unutilised shall not be entitled to any payment or compensation.
9. Maybank shall have the sole and absolute discretion to exclude any person from participating in the Campaign without providing any notice or reason.
10. 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 Campaign at any time without prior notice or liability to any person.
11. Maybank's decision on all matters relating to this Campaign shall be final, conclusive and binding on all Applicants.
12. Maybank reserves the right to replace, exchange, vary or substitute any or all Gift(s) at its sole discretion without providing prior notice or reason and without liability to any person.
13. This Campaign is not valid in conjunction with other Maybank offers, campaigns, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
14. Successful Applicants shall accept the Gift(s) "as is". Maybank is not the supplier of the Gift(s) and any related service(s) and makes no representation or warranty whatsoever as to the availability, merchantability and/or the fitness of purpose of the Gift(s), the good(s) and service(s) provided and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the Gift(s), the good(s) and service(s). Maybank is not an agent of the merchant. Any dispute over the Gift(s), product quality and/or services by a merchant should be resolved directly with the merchant.
15. In the event the Gift(s) is lost, misplaced, defaced, damaged or stolen, the Successful Applicant will not be entitled to a replacement Gift.
16. 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 Applicant and/or any other person by reason of, arising from or in connection with the Campaign and/or the redemption or usage of the Gift(s) and/or of any service, product or facility of any merchant or any application that is processed late, delayed or lost due to any reason or for any other reason.

17. In the event of any inconsistency between these terms and condition and any brochure, marketing or promotional material relating to this Campaign, these terms and condition shall prevail.

18. The prevailing Standard Terms and Conditions pertaining to the Loan shall apply, together with the terms and conditions of the Gift merchant for the use of the Gift.

Information is correct as of 13 February 2023.

Maybank Singapore Limited (UEN: 201804195C)