Terms and Conditions for Maybank One-Month Instalment Waiver Promotion ("Promotion")

1. This Promotion is only available to principal Maybank Credit cardmembers ("**Cardmembers**") from 1 October 2026 to 31 December 2026 ("**Promotion Period**").

2. The Promotion comprises three (3) phases ("**Phases**"):
   Phase 1: 1 October 2026 – 31 October 2026
   Phase 2: 1 November 2026 – 30 November 2026
   Phase 3: 1 December 2026 – 31 December 2026

3. To be eligible for this Promotion, Cardmembers must fulfill both the following requirements:

   a) Charge a minimum amount of S$800 to a Maybank Credit Card ("**Card**") during any Phase for purchases (but excluding transactions specified in clause 7 below) made at the same Participating Merchant ("**Required Amount**") with a 6, 12, 24 or 36 months Maybank 0% Instalment Payment Plan ("**IPP**") ("**IPP Transactions**"); and

   b) Register for the Promotion within the Promotion Period via the Maybank TREATS SG Mobile App ("**TREATS Mobile App**") under Privileges > Highlights > Unlock One-Month Free IPP Promotion Registration. Cardmembers who successfully register for this Promotion will receive an eCoupon evidencing their registration for this Promotion in their TREATS Mobile App. Such eCoupon will be valid throughout the Promotion Period. For avoidance of doubt, the eCoupon does not constitute confirmation of eligibility for Waiver. Only one (1) registration is required for participation in this Promotion. Once the Cardmember registers successfully via the TREATS Mobile App, the registration remains valid for all subsequent Phase(s) within the Promotion Period.
   Example: To be eligible for Phase 1, registration must be made by 31 October 2026. Cardmembers who register in Phase 1 will be automatically enrolled in Phase 2 and Phase 3. If you did not register in Phase 1, register for Phase 2 between 1 to 30 November 2026 (both dates inclusive) to qualify for Phases 2 and 3. If you miss both Phase 1 and Phase 2, register for Phase 3 between 1 to 31 December 2026 (both dates inclusive) to be eligible for Phase 3.

4. Cardmembers may participate in **more than one Phase**, provided that they meet the Required Amount requirement for the relevant Phase(s). Only Transactions charged during a Phase will count toward the Required Amount for that Phase**.**

Example: If a Cardmember registers on 15 November 2026, any IPP Transactions made in Phase 1 (October) will not qualify. Only IPP Transactions from Phase 2 and Phase 3 may be counted.

5. A Cardmember that meets the requirements in clause 3 above in respect of his/her IPP Transactions with the Participating Merchant ("**Eligible Cardmember**") will, subject to the terms herein, be entitled to a waiver of IPP one-month instalment, to be calculated in the formula set out below, but capped at S$100 per Participating Merchant per Phase ("**Waiver**").

$$\frac{Transaction\ Amount}{Month\ of\ IPP} = Waiver\ amount\ (Capped\ at\ S\$100)$$

(Kindly note that the Waiver amount for an Eligible Cardmember in respect of his/her IPP Transactions with the Participating Merchant under this Promotion is capped at S$100 per Participating Merchant per Phase. Any excess amount owing to the relevant Participating Merchant shall remain payable by Cardmembers.)

6. For the purposes of this Promotion, a "**Participating Merchant**" refers to any merchants and its respective outlets participating in Maybank 0% Instalment Payment Plan as set out in https://www.maybank2u.com.sg/en/personal/cards/card-services/short-term-financing/ipp.page.

7. Transactions which will not be taken into account to determine if the Required Amount is met include (but are not limited to):
   Any transaction deemed by Maybank at its sole discretion to be of a business and/or corporate nature;
   a) Online transactions;
   b) Any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST);
   c) Any monthly instalments under any existing monthly IPP; and
   d) Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, be counted towards the Required Amount.

8. Only IPP Transactions will be taken into account when determining whether the Required Amount is met.

9. All IPP Transactions must also be posted to the Cardmember's Card account no later than 7 November 2026, 7 December 2026 and 7 January 2027 for Phases 1, 2 and 3 respectively to be taken into account for this Promotion.

10. IPP Transactions charged by a supplementary cardmember(s) (if any) to the principal Cardmember's corresponding Card may also be considered to determine if the Requirement Amount is met.

11. The Waiver is limited to the first 10,000 per Participating Merchant per Phase, on a first-come, first-serve basis.

12. Eligible Cardmembers for Phases 1, 2 and 3 will be informed via the TREATS Mobile App that they are eligible for the Waiver by 30 November 2026, 31 December 2026 and 31 January 2027 respectively. Except for notifications to the Eligible Cardmembers via the TREATS Mobile App as set out above, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.

13. The Waiver for Phases 1, 2 and 3 will be automatically credited to the Eligible Cardmember's Card account by 30 November 2026, 31 December 2026 and 31 January 2027 respectively.

14. The Waiver earned can only be used to settle the Card transactions incurred on the Eligible Cardmember's own Card.

15. Waiver is not transferable, so any accumulated Waiver will be forfeited if the Card account is terminated for whatever reason, whether by the Cardmember or otherwise.

16. Maybank reserves the right to reverse, restructure, and/or forfeit the Waiver awarded to a Cardmember by debiting the Cardmember's Card account accordingly in the event:
    a) any transaction counted towards the Required Amount is (in full or in part) invalid, cancelled or reversed (in full or in part) by any party for any reason;
    b) any transaction counted towards the Required Amount is (in full or in part) found to be used for other Maybank promotions or found to be a transaction that should not be counted towards the Required Amount;
    c) the Cardmember's Card account is closed, suspended or not in good standing at any point during the Promotion Period or before the Waiver is credited;
    d) the Cardmember is not entitled to the Waiver for any reason whatsoever; or
    e) it is determined by Maybank that the Cardmember has breached one or more of the terms and conditions of this Promotion.

17. Should there be an early termination of the Cardmember's IPP, Maybank reserves the right to charge a termination fee of S$150 to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank.

18. Maybank reserves the right to replace, exchange, vary or substitute the Waiver at its sole discretion without prior notice or liability to any person.

19. Maybank has the sole discretion to exclude any person from participating in this Promotion and Maybank's decision on all matters relating to this Promotion (including the awarding of the Waiver) shall be final, conclusive and binding on all Cardmembers.

20. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by the Cardmember and/or any other person by reason of, arising from or in connection with this Promotion, any incorrect Waiver being awarded to a Cardmember in respect of any transaction due to any reason whatsoever or howsoever and/or transactions which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.

21. Cardmembers consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to Maybank and such other third party as Maybank may reasonably consider necessary for the purpose of this Promotion, and confirm that they agree to be bound by the terms of the Maybank's Data Protection Policy, a copy of which can be found on www.maybank2u.com.sg.

22. Maybank reserves the right at its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time, or withdraw, suspend or discontinue this Promotion at any time without notice or liability to any person.

23. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail.

24. All prevailing and relevant Card terms and conditions and/or agreement, the 0% Instalment Plan Terms and Conditions available at https://www.maybank2u.com.sg/en/personal/cards/card-services/short-term-financing/ipp.page, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit https://www.maybank2u.com.sg.