



Terms and Conditions for Maybank2u Online Account Opening Lucky Draw Promotion (“Promotion”)

1. Definitions

Under these Terms and Conditions:

“Account” is defined in Clause 3(a).

“Chances” means the lucky draw chances awarded to a Customer pursuant to Clause 3 to win a Prize during the Draw.

“Customers” means the individuals as described in Clause 2(a).

“Draw” means lucky draw to be held by Maybank to select the Winners as further described in Clause 4.

“Eligible Transaction” is defined in Clause 3(a).

“Eligible Channel” is defined in Clause 3(a).

“Prizes” is defined in Clause 5(a).

“Maybank” or “MSL” means Maybank Singapore Limited.

“Maybank Malaysia” means Malayan Banking Berhad, Malaysia.

“Promotion Period” means the period between 31 October 2024 and 28 February 2025, both dates inclusive.

“Winner” means a Customer who is a winner of the Prize.

Definitions importing the singular shall include the plural and vice versa.

2. Eligibility

a) All individuals described below are eligible to participate in this Promotion:

- i) Singapore citizens or Permanent Residents of minimum 16 years of age; OR
- ii) Malaysian citizens (who are existing Maybank Malaysia customers and do not fall under paragraph (i) above) that meet the following requirements:
 - A) with a valid current / savings account at Maybank Malaysia;
 - B) with an active Maybank Malaysia online banking access;
 - C) 18 years old and above;
 - D) Malaysia citizen with new Malaysia NRIC only (not applicable for Malaysia Permanent Resident (PR) and foreigners); and
 - E) not an existing customer of MSL.

but excluding:

- AA) existing Savings / Current account holders of MSL;
- BB) employees of Maybank who are directly involved in the work of this Promotion;
- CC) corporate or business customers of MSL; and
- DD) customers whose access to their savings and/or current account at MSL are terminated during the Promotion Period, or when the Prizes are awarded, whichever is earlier.

- b) Maybank has the absolute discretion to exclude any Customer and/or any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
- c) By participating in the Promotion and/or by accepting a Prize, the Customer agrees to abide by the terms and conditions stated herein. In the event the Customer does not agree to these terms and conditions, he/she should not participate in the Promotion and should opt out by informing Maybank of the same.

3. Awarding of Chances

- a) In order to receive a Chance for participation in the Draw, a Customer must open a new Maybank SGD Savings Account (“Account”) online during the Promotion Period through an Eligible Channel, and complete the Eligible Transaction.

Promotion Period	Eligible Transaction	Eligible Channel
31 October 2024	<ul style="list-style-type: none"> Deposit fresh funds of at least S\$3,000* (as deposit amount) into the Account within 30 calendar days upon successful activation of the Account. 	<ul style="list-style-type: none"> Maybank2u SG (Lite) app; or https://apply.maybank.com.sg/regionalcasa (for Malaysian citizens only); or https://www.maybank2u.com.sg/en/personal/accounts/savings/index.page; or https://apply.maybank.com.sg/casa/
1 November 2024 - 28 February 2025	<ul style="list-style-type: none"> Deposit fresh funds of at least S\$5,000* (as deposit amount) into the Account within 30 calendar days upon successful activation of the Account. 	

(*Please note that the minimum deposit required for opening an Account under this Promotion will be changed from S\$3,000 to S\$5,000 with effect from 1 November 2024)

- b) Only successfully activated Accounts will be deemed eligible.
- c) The deposit amount placed into the Account shall be held by Maybank for a period of no less than six (6) months from the date of deposit, unless the Customer withdraws from the Promotion by informing Maybank.
- d) Chances will be awarded to a Customer who meets the requirements set out in Clause 3(a)-(c) above as follows:

Customer	Number of chances
A new Customer who: <ul style="list-style-type: none"> Has not held any products with Maybank before; or Has not held any active products with Maybank since January 2024 	10
An existing Customer who holds an existing product with Maybank (but does not have an existing active Savings/Current Account with Maybank)	5

- e) In the event there are more than one Account opened by a Customer during the Promotion Period, only the first Account opened by the Customer within the Promotion Period will be awarded with the Chances. The maximum Chances a Customer can earn under the



Promotion are capped at 5 or 10, depending on the Customer's profile as described in Clause 3(d).

- f) The Chances awarded are not transferable, and will be cancelled by Maybank, without incurring any liability, upon the suspension, cancellation and/or termination of any account maintained by the Customer with Maybank. In the event that an account is closed and a new account is opened, the Chances from the closed account will not be transferred to the new account.
- g) The Chances awarded to a Customer cannot be transferred to or combined with the Chances awarded to any other customer or to any other Maybank account held by the Customer (whether solely or jointly).
- h) Maybank reserves the right at any time to withdraw, cancel, reverse or invalidate the Chance assigned to any Customer/account without notice or reason.
- i) Maybank's records and the number of Chance allocated to a Customer shall be final, conclusive and binding. The Chances allocated will not be disclosed to the Customer. No correspondence will be entertained.

4. Draw Dates and Results

- a) The Draw will be conducted on the following dates (subject to changes):

	Promotion Period	Draw Date
A.	Account opened on 31 October 2024 or in November 2024	16 Jan 2025
B.	Account opened in December 2024	20 Feb 2025
C.	Account opened in January 2025	20 Mar 2025
D.	Account opened in February 2025	17 Apr 2025

at Maybank Tower Branch 2 Battery Rd, Maybank Tower, Singapore 049907, and performed via RANDBETWEEN function on excel which returns a random integer number among eligible Customers, or such other manual or computerized means as Maybank may determine.

- b) Maybank has the absolute discretion to change the venue, date and time of the Draw without any prior notice or liability to any participating Customers.
- c) The Winners will be randomly selected and Maybank reserves the right to draw reserve winner(s) to substitute any Winner subsequently found to be disqualified or uncontactable. Maybank's determination of the Winners shall be final, conclusive and binding. No correspondence or claims will be entertained.
- d) The results of the Draw shall be published on Maybank's website at www.maybank2u.com.sg and/or on any other publication or social media within seven (7) calendar days from the date the Draw is conducted or on such other date(s) as Maybank may determine at its sole discretion.

5. Prizes

- a) There will be 5 Winners selected each for Promotion Period A, B, C and D from the Draw. Each Winner will be awarded with a S\$10,000 cash prize ("**Prize**").

- b) Each Winner is only eligible to a maximum of one Prize under the Promotion.
- c) The Prize will be credited into the Winners' Maybank SGD Savings Account (except CreditAble Account) within 3 months from respective draw dates, or any other date which Maybank may at its sole discretion determine, provided that the account is not closed or blocked when the Prize is being credited.
- d) A Prize letter will be delivered in a digital format to the Winners by email to their last known e-mail address on record with Maybank by such date(s) as may be determined by Maybank in its sole discretion. Except for notifications to the Winners, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Prize.
- e) Maybank shall not be responsible for any other consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Promotion and/or redemption or use of the Prizes, lost, late, misdirected, damaged, incomplete, illegible or postage-due mail, and/or in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction) or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason.
- f) In the event an Eligible Transaction is cancelled or reversed by any party for any reason and at any time, the said Eligible Transaction will not be considered for the purpose of the Draw.
- g) Maybank reserves the right to deduct the full value of the Prize (or any part thereof) from a Winner's Maybank account in the event:
 - (i) the Eligible Transaction is cancelled or reversed after the Prize has been awarded;
 - (ii) the Winner withdraws the deposit amount (or any part thereof) within the 6-month period from date of deposit;
 - (iii) the Winner closes his/her Maybank Online Banking account, Maybank Deposit, Savings and/or Current Account and/or cancels his/her Maybank Credit Card within six (6) months from the last day of the Promotion;
 - (iv) the Winner is or becomes not eligible for the Prize for any reasons; or
 - (v) it is determined by Maybank that the Winner has not fulfilled any of the conditions required under this Promotion or has breached any terms relating to this Promotion.

6. General

- a) The Customers 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 the 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.
- b) Without prejudice to the generality of paragraph (a) of this Clause, the Customers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she emerges as a Winner, in accordance with applicable laws, without prior notice. The Customers also consent to co-operate with and participate in publicity activities organised by Maybank in relation to the Promotion without compensation whatsoever. All expenses and/or costs incurred for such attendance shall be borne by the Customers and Maybank reserves the right to use the name, address, photographs, information, particulars and/or documents of the Customers in any advertisement or other forms of publicity from time to time. Maybank reserves the right to collect, use and disclose the names and such other particulars of the Customers for the purposes related to the Promotion and in accordance with applicable laws.
- c) The decision of Maybank on all matters relating to or in connection with this Promotion (including without limitation the eligibility of a Customer, the selection of the Winners, the

manner in which Prizes are awarded to the Winners) shall be final, conclusive and binding on all participating Customers. Maybank shall not be obliged to enter into any correspondence with any Customer on any matter concerning this Promotion.

- d) 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 any Customer and/or any other person by reason of, arising from or in connection with the Promotion, the Prize, and/or redemption of or consumption of any services, products or facilities of any merchant or retailer, including any act or omission relating to the Customer's participation in this Promotion, howsoever caused or for any other reason.
- e) 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.
- f) Maybank may at any time waive either unconditionally or on such terms and conditions as the Maybank deems fit in its discretion any right it has under these terms and conditions, however any such waiver shall not preclude Maybank from exercising such rights in the future.
- g) The image of the Prize (if any) in any brochure, marketing or promotional material relating to this Promotion is for illustrative purposes only.
- h) 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.
- i) The prevailing Standard Terms and Conditions governing Internet Banking Services shall apply and can be found at www.maybank2u.com.sg.
- j) These terms and conditions are governed by the laws of Singapore.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 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 S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Information is updated and correct as at 1 January 2025.

Maybank Singapore Limited (UEN: 201804195C)