

Terms and Conditions for Maybank CreditAble Term Loan - Takashimaya Gift Voucher Promotion (“Promotion”)

1. The Promotion is available from **12 November 2024 to 30 April 2025** or such other date(s) as may be determined and notified by Maybank in its sole discretion (“**Promotion Period**”).
2. The Promotion only applies to:
 - a) new successful applicants of a Maybank CreditAble Account who do not hold any Maybank CreditAble Account and have not cancelled any Maybank CreditAble Account within nine (9) months prior to the start of the Promotion Period (“**New Customers**”); or
 - b) existing Maybank CreditAble Account Holders whose CreditAble Account is in good standing as determined by Maybank (“**Existing Customers**” and together with New Customers to be referred to as “**Customers**”).
3. In order to be eligible to receive My Green Credits™ (MGC) by SP Group worth S\$24.00 and Takashimaya Gift Vouchers worth S\$120.00 (collectively, the “**Gifts**”) under this Promotion, a Customer must fulfil the following requirements:
 - a) (for New Customers only) apply for a new Maybank CreditAble Account (“**CreditAble Account**”) as the main account holder using the application form available on the Promotion website, which can be accessed via the SP Utilities app - Green Marketplace platform, and the application must be approved within the Promotion Period;
 - b) apply for a Maybank CreditAble Term Loan (“**CreditAble Term Loan**”) using the application form with source code **990033 or 990057** available on the Promotion website, which can be accessed via the SP Utilities app - Green Marketplace platform; and
 - c) be one of the first 100 Customers who have their CreditAble Term Loan applications approved within the Promotion Period. The approved CreditAble Term Loan amount must be a minimum of S\$5,000, repayable over 24, 36, 48 or 60 monthly instalments.

Customers who meet the above requirements shall be referred to as “**Successful Customers**”.

4. Each Successful Customer shall only be eligible to redeem the Gifts once under this Promotion, regardless of the number of successful applications for CreditAble Term Loan or the CreditAble Term Loan amount.
5. If more than one CreditAble Term Loan is approved, the loan with the earliest approved date that meets the requirements in Clause 3 will be considered.
6. Within two (2) months after the end of the Promotion Period, Maybank will send a note for redemption of the Gift via any of the following methods at Maybank’s sole discretion: redemption SMS, e-Mail, redemption letter or push notifications via Maybank TREATS SG application (“**Redemption Note**”) to the Successful Customers who are entitled to redeem the Gifts under this Promotion. The Redemption Note will be sent to the Successful Customers via SMS to their mobile phone number per Maybank’s record, via email to their email address per Maybank’s record, via post to their residential address per Maybank’s record or via the Maybank TREATS SG application, and will contain the instructions for the redemption of the Gift.
7. To receive the Gifts, the Successful Customer’s CreditAble Account must be in good standing and conducted in a proper and satisfactory manner as determined by Maybank in its absolute discretion, must not be terminated / closed during the Promotion Period and the Successful Customer must not be in breach of the terms and conditions relating to this Promotion, CreditAble Term Loan or the CreditAble Account.
8. The Successful Customers shall redeem Gifts in accordance with the terms and conditions set out in the Redemption Note, the procedures prescribed by Maybank as well as such other terms and

conditions which may be imposed by the merchant of the Gifts. Any Gift not redeemed within any prescribed redemption period shall be forfeited and any Successful Customers whose Gift has been forfeited shall not be entitled to any payment of compensation or replacement notwithstanding any claims of non-receipt of the Redemption Note. Strictly no extension of such prescribed redemption period will be allowed.

9. Only Successful Customers who receive a Redemption Note directly from Maybank will be entitled to redeem a Gift. In the event that a Redemption Note was sent by Maybank to a Successful Customer but such Successful Customer claims that the Redemption Note was not received or was lost, misused, stolen or misplaced, the Successful Customer shall not be entitled to receive another Redemption Note unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to send another Redemption Note to the Successful Customer, Maybank reserves the right to deduct the full cost or retail value of the Gift(s) from any account held by the Successful Customer with Maybank if the original Redemption Note is utilised to redeem a Gift.
10. Maybank reserves the right to claim the full cost or retail value of the Gifts from a Successful Customer in any of the following events:
 - a. The CreditAble Term Loan amount is reversed by any party for any reason;
 - b. The CreditAble Term Loan amount is prepaid or terminated prior to the end of the approved loan tenure by any party for any reason;
 - c. The Maybank CreditAble account is closed/terminated for whatever reason (whether by the Applicant, Maybank or otherwise) within nine (9) months from the date of opening of such account; or
 - d. It is determined by Maybank that the Successful Customer has breached any of the terms and conditions relating to this Promotion or the CreditAble Account.

In any of the above events, the Successful Customer authorises Maybank to debit the full cost or retail value of the Gifts from the Successful Customer's CreditAble Account or any other account maintained by the Successful Customer with Maybank.

11. The Gifts are strictly non-substitutable, non-exchangeable for cash, credit, kind or other goods and services and are non-transferrable. The model, colour and specifications of the Gift shall be determined by Maybank at its sole discretion. No request for changes to the model, colour or specifications, or any variation and/or enhancement will be entertained.
12. Maybank reserves the right to replace, exchange, vary or substitute the Gifts at its sole discretion with another item or gift of similar value without prior notice or reason and without liability to any person.
13. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
14. Successful Customers shall accept the Gifts "as is". Maybank is not the supplier of the Gifts and makes no representation or warranty whatsoever as to the quality, merchantability and/or the fitness of purpose of the Gifts and assumes no liability or responsibility for the acts or defaults of the merchants or for any non-delivery, non-performance, malfunction or defects in the Gifts. Maybank is not an agent of or in a partnership with the merchants. Any dispute over or in relation to the Gifts should be resolved directly between the Successful Customer and the merchants.
15. 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 Customer and/or any other person by reason of, arising from or in connection with this Promotion and/or the redemption or usage of the Gifts and/or of any service, product or facility of any merchant and/or applications which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.

16. 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.
17. Maybank shall have the sole and absolute discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
18. Maybank's decision on all matters relating to this Promotion (including the awarding of the Gifts) shall be final, binding and conclusive on all Customers.
19. 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 withdraw, suspend or terminate this Promotion at any time without notice or liability to any person.
20. 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. The images of the Gifts in all collaterals are for illustrative purposes only.
21. The prevailing terms and conditions applicable to Maybank CreditAble Account and CreditAble Term Loan shall apply. Please visit www.maybank2u.com.sg for more information.