



Terms and Conditions for Maybank2u SG App – Bank, Pay & Be Rewarded (“Promotion”)

1. Definitions

Under these Terms and Conditions:

“Account” means a SGD Savings account to be opened with Maybank pursuant to Clause 3 below.

“Eligible Transaction” means the Eligible Transaction as described in Clause 3(a).

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

“Month” means any calendar month within the Promotion Period.

“Promotion Period” means the period between 1 September 2026 and 30 November 2026, both dates inclusive.

“Qualified Customer” means a Customer eligible for the Reward.

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

2. Eligibility

a) Individuals described below (“Customers”) 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 Maybank Singapore Limited

but excluding:

- AA) existing Savings / Current account holders of MSL;
- BB) customers who close their Savings / Current account when or prior to submitting the Account application;
- CC) employees of MSL;
- DD) corporate or business customers of MSL; and
- EE) customers whose access to their MSL Savings and/or Current account are terminated during the Promotion Period, or when the Gifts 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 Reward, 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. Qualified Customers and Awarding of Gifts

a) **Tier A:** To qualify and emerge as a Qualified Customer for a Month and eligible for Reward A under Tier A, the Customer must be one of the first 300 Customers within that Month to open a new Account online through an Eligible Channel, and complete any Tier A Eligible Transactions on an Eligible Channel as described in the table set out in paragraph (c) below.

b) **Tier B:** Qualified Customer that has met the requirement under paragraph (a) above may be eligible for Reward B, if he or she completes any Tier B Eligible Transactions on an Eligible Channel within the same Month.

c)

Tier	Eligible Transactions	Eligible Channels	Reward
Tier A	Tier A Eligible Transactions: (i) Open a new Account; and (ii) deposit fresh funds* of at least S\$3,000 (as deposit amount) into the Account and maintain this sum in your Account until the next calendar month#. Exception: Customers aged 16 to 25 years old (both ages inclusive) who successfully open a SaveUp Account during the Promotion Period are only required to deposit and maintain S\$500 of fresh funds in the Account until the next calendar month#.	Maybank2u SG app; or https://apply.maybank.com.sg/regionalcasa (for Malaysian citizens only); or https://www.maybank2u.com.sg/en/personal/accounts/savings/index.page; https://apply.maybank.com.sg/casa/	Reward A: Welcome cash reward of S\$50
Tier B	Tier B Eligible Transaction: Make any of the following transactions within the same month the Customer opened the Account. Min. S\$30 per transaction • PayNow • E-Angbao	Maybank2u SG app; or Maybank2u Online Banking	Reward B: Cash reward of S\$5



	• Scan & Pay to NETS QR • Pay Credit Card Bills		
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**Fresh funds mean funds in the form of non-Maybank cheques or cashier's orders, not transferred from any existing Maybank accounts (savings, current, fixed deposit), not withdrawn from any existing Maybank current/savings or fixed deposit account and re-deposited (whether part or all of the amounts withdrawn) into the new Account at any time during the Promotion Period.*

#illustration

Date of Fresh Fund Deposits	Last day of Deposit holding period
Between 1 Sept to 30 Sept 2026 (both dates inclusive)	31 October 2026
Between 1 Oct to 31 Oct 2026 (both dates inclusive)	30 November 2026
Between 1 Nov to 30 Nov 2026 (both dates inclusive)	31 December 2026

- d) Only successfully activated Accounts will be deemed eligible.
- e) For the avoidance of doubt, Maybank reserves the right to determine a customer's eligibility based on the Customer's age as of the date of Account application and the Account type successfully opened under the Promotion.
- f) Only the first Maybank SGD Savings account opened by Qualified customer is deemed eligible.
- h) Each Qualified Customer is only eligible to a maximum of one Reward A and one Reward B (i.e. up to S\$55 cash credit) under the Promotion.
- i) Rewards are on a while stocks last first come first served basis.
- j) The Reward will be credited into Qualified Customer's Account within 3 months from the month the Account was activated; or any other date which Maybank may at its sole discretion determine, provided that the Account is in active and good standing, not closed or blocked when the Reward is being credited.
- k) For the avoidance of doubt, other mobile or online transactions not stated as an Eligible Transaction herein shall not be considered eligible transactions for the awarding of the Reward.
- l) Where an Eligible Transaction is made from a joint Account, the Reward shall be awarded to the Customer who performed the Eligible Transaction and this Customer shall be the Customer eligible to participate in the Promotion.
- m) 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 identifying the Qualified Customers.
- n) Maybank reserves the right to deduct the full value of the Reward (or any part thereof) from the Qualified Customers' Maybank account without prior notice in the event:
- (i) an Eligible Transaction is cancelled or reversed after the Reward has been awarded;



- (ii) such Qualified Customer 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;
- (iii) the Customer is or becomes not eligible for the Reward for any reasons; or
- (iv) it is determined by Maybank that the Customer has not fulfilled any of the conditions required under this Promotion or has breached any terms relating to this Promotion.

o) The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated. In the event that you have been awarded a Reward under this Promotion, you will no longer be eligible to participate in, and will be automatically disqualified from participating in the Digital Deposit Bundle Rewards Promotion, and vice versa.

4. 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 Qualified Customer, 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 Qualified Customers, and the manner in which Rewards are awarded to the Qualified Customers) 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 or the Rewards, including any lost, late, misdirected, damaged, incomplete, illegible or postage-due mail, and/or any transactions being processed late, incorrectly or lost (including any incorrect classification of category in respect of any transaction) due to computer or other electronic breakdown or malfunction or any other reason, 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 Reward(s) (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 Minimum 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 of 31 August 2026.

Maybank Singapore Limited (UEN: 201804195C)