



Terms and Conditions for Maybank2u e-angbao 2025 Campaign ("Promotion")

1. Definitions

Under these Terms and Conditions:

"**Gift**" means Gift A or Gift B as described in Clause 3(b) and (c).

"**Maybank**" means Maybank Singapore Limited.

"**Promotion Period**" means the period between 20 January and 28 February 2025 (both dates inclusive).

"**Qualified Customers**" means the qualified customers as described in Clause 3(a).

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

2. Eligibility

a) All individual Maybank customers who have access to Maybank2u SG (Lite) app ("**Customers**") are eligible for this Promotion, except for:

- (i) Employees of Maybank who work on or are involved in the work of this Promotion, Maybank's advertising agencies or sponsors, and their immediate families; and
- (ii) Customers whose access to the above digital channel, Maybank 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 Gift, the Customers agree 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 Gifts

a) To be deemed a Qualified Customer, a Customer must:

- (i) Successfully perform the eligible transactions as described in the table below ("**Eligible Transactions**") via the Eligible Channel during the Promotion Period; AND
- (ii) Be one of the first 500 Customers to fulfil the criteria in 3(a)(i).

Eligible Transactions	Eligible Channel
Send at least 3 e-angbao to 3 unique mobile numbers during the Promotion Period (Minimum amount per e-angbao shall be S\$20 and the transaction must be performed through the Customer's Maybank Savings and/or Current Account, excluding CreditAble Account)	Maybank2u SG (Lite) app



b) Qualified Customers will be rewarded with cash prizes ranging from S\$8 - S\$188, as randomised by our system and further described in the table below (“**Gift A**”), classified under Category A of the Promotion, subject to the terms and conditions herein:

CATERGORY A		
Allocated Quota	Gift A	
500 winners		
	Number of winners	Amount
	250	S\$8
	150	S\$28
	80	S\$88
	20	S\$188

c) In addition and without prejudice to paragraph (b) above, Top 3 Qualified Customers who performed the highest value amount of Eligible Transactions during the Promotion Period will be rewarded with cash prizes set out below (“**Gift B**”), classified under Category B of the Promotion, subject to the terms and conditions herein:

CATEGORY B	
Top Transactors	Gift B
Top 1	S\$1,888 cash
2 nd Top	S\$1,088 cash
3 rd Top	S\$888 cash

d) In the event that there are more than one Qualified Customer with the same value amount of Eligible Transactions under Category B, Gift B will be issued to them on a first come first served basis, depending on which one of them completes their final Eligible Transaction first.

e) Only successful transactions will be deemed eligible.

f) For the avoidance of doubt, an Eligible Transaction must be a transaction successfully performed within the Promotion Period through the Customers’ Savings and/or Current Account using the Eligible Channel, and does not include transactions performed through CreditAble Account.

g) Any other mobile or online transactions not stated as an Eligible Transaction herein shall not be considered eligible transactions for the awarding of the Gift.

h) Each Qualified Customer is only eligible to a maximum of One (1) Gift for each category. A Qualified Customer may be rewarded a Gift under each of Category A and Category B if he or she meets the criteria for both categories.

i) The Gift will be credited into the Qualified Customers’ Savings/Current account by 31 May 2025, or any other date which Maybank may at its sole discretion determine, provided that the account is not closed or blocked when the Gift is being credited.



j) 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 awarding of the Gift.

k) Maybank reserves the right to deduct the full value of the Gift(s) from the Customer's Maybank account in the event:

- (i) the Eligible Transaction is reversed after the Gift has been awarded;
- (ii) such 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 after the Promotion Period;
- (iii) the Customer is or becomes not eligible for the Gift 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 breached any terms relating to this Promotion.

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 they emerge 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 solely 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, the manner in which Gifts are awarded to the Qualified Customers) shall be final, conclusive and binding on all 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 Gift, 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, or any breakdown or malfunction in any computer system or equipment, or any failure or delay in posting of transactions which may result in any Customer being omitted from enjoying the benefits of 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 Gift(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.

Information is updated and correct as at 1 January 2025.

Maybank Singapore Limited (UEN: 201804195C)