

Maybank Funds Transfer Cashback Terms and Conditions

1. This Promotion will commence on 6 December 2024 to 24 February 2025 (**"Promotion Period"**).
 2. This Promotion is open to:
 - a. Principal cardmembers with a personal Visa or MasterCard Credit Card issued by Maybank (**"Credit Card"**) and/or
 - b. Maybank CreditAble customers whose accounts with Maybank are in good standing as determined by Maybank, (collectively, **"Customers"**).
 3. The promotional 0% p.a. interest rate for 6 months with 2.28% processing fee (EIR 4.87% p.a.) or 0% p.a. interest rate for 12 months with 4.38% processing fee (EIR 5.06% p.a.) (**"Special Promotional Rate"**) is strictly for approved Funds Transfer applications done via the QR code for this Promotion or Maybank2u website with a minimum approved amount of S\$1,000 in one Funds Transfer application.
 4. Once the Funds Transfer application is submitted, the Funds Transfer request is locked in. No cancellation or change of Funds Transfer details (including without limitation, interest rate, processing fee, transfer amount and/or tenure) will be allowed after the submission of the Funds Transfer application.
 5. The Special Promotional Rate for Funds Transfer is applicable only to the Funds Transfer(s) applied under this Promotion and not to any existing outstanding balances or any amounts subsequently or otherwise incurred on the Customer's Credit Card account and/or CreditAble account which do not fall under this Promotion.
- In the event any application for Funds Transfer submitted under this Promotion does not meet the requirements set out herein, the applicant will not be eligible for the Special Promotion Rate. While such application may still, at Maybank's discretion, be processed, the interest rate and processing fee for such application (if approved) will be determined by Maybank at its discretion based on the Funds Transfer amount approved.
6. The minimum monthly repayment for the Customer's Funds Transfer Account(s) that starts with 1144-XXXX-XXXX-XXXX or 1155-XXXX-XXXX-XXXX or 04133XXXXXX is 3% of total payment due or S\$10, whichever is higher. The

required minimum amount payable shall include any outstanding amount from the Customer's previous statements.

7. Upon expiry of the Special Promotional Rate, the Funds Transfer account will be charged at the prevailing interest rate for outstanding balances. Please note that interest is subject to compounding if the monthly interest charges are not repaid in full.

8. In addition to the Special Promotional Rate, Customers may also receive a Cashback (subject to applicable processing fees), if they meet the following requirements:

- i) they apply for a Funds Transfer from Credit Card and/or a CreditAble account within the Promotion Period via the QR code or Maybank2u website under this Promotion;
- ii) they make a minimum approved Funds Transfer amount of S\$10,000 in one Funds Transfer application, as further described Clause 9 below;
- iii) the approved Funds Transfer must be on 12 month tenure with 4.38% processing fee (EIR 5.06% p.a.); and
- iv) the Funds Transfer application is approved by Maybank within the Promotion Period.

For the avoidance of doubt, the processing fees payable in connection with the Funds Transfer application shall not be counted towards the Funds Transfer amount for the purposes of determining if the approved Funds Transfer amount is at least S\$10,000.00.

Approved Funds Transfers that are submitted via other channels not stated herein, for example but not limited to Telesales or Billing inserts sent with monthly CreditAble or Credit Card statement, are not eligible for Cashback.

Customers who meet the above requirements shall be referred to as **"Customers Eligible for Cashback"**.

9. A Customer Eligible for Cashback who makes a minimum approved Funds Transfer amount of S\$10,000 but less than S\$20,000 in one Funds Transfer application shall be eligible for **one** S\$100 cashback; while a Customer Eligible for Cashback who makes a minimum approved Funds Transfer amount of S\$20,000 in one Funds Transfer application shall be eligible for **one** S\$200 cashback (**"Cashback"**).

10. A Customer Eligible for Cashback will only be entitled to one Cashback (whether S\$100 or S\$200) under this Promotion regardless of the number of Funds Transfer applications made or approved. If a Customer Eligible for Cashback has more than one Funds Transfer application approved under this Promotion, the Cashback he or she to which will be entitled to receive will be

based on, and will be credited to the Credit Card or CreditAble Account connected with, the **first approved** Funds Transfer application under the Promotion.

Illustration:

Customer	Approved CCFT Date	Approved CCFT Amount	Approved CAFT Date	Approved CAFT Amount	Cashback Amount	Account to credit Cashback
A	Nil	Nil	22 Dec 24	S\$20,000	S\$200	CA
B	23 Dec 24	S\$10,000	24 Dec 24	S\$20,000	S\$100	CC
C	24 Dec 24 5 Jan 25	S\$8,000 S\$6,000	23 Dec 24 30 Dec 24	S\$4,000 S\$9,000	S\$0	N.A.
D	26 Dec 24 3 Jan 25	S\$20,000 S\$10,000	29 Dec 24	\$10,000	S\$200	CC

CC: Credit Card Account

CCFT: Credit Card Funds Transfer

CA: CreditAble Account

CAFT: CreditAble Funds Transfer

11. Customers Eligible for Cashback will receive the Cashback within one month after end of the Promotion Period. Maybank will send a note to Customers Eligible for Cashback via any of the following methods at Maybank's sole discretion: SMS, letter or push notification via the Maybank TREATS SG application ("**Cashback Note**").

The Cashback Note will be sent to the Customers Eligible for Cashback via SMS to their mobile phone number per Maybank's record, via post to their residential address per Maybank's record or via the Maybank TREATS SG application.

12. The Funds Transfer amount that may be approved hereunder is capped at a maximum of 95% of the Customer's total available credit limit at the time of processing. Maybank has the absolute discretion to (i) approve or decline any Funds Transfer application, (ii) determine, change or adjust the Funds Transfer amount applied based on the Customer's available credit limit, and (iii) where there is more than one Funds Transfer application received, structure, change or adjust the Funds Transfer amounts of the applications, in any manner it deems fit without giving any reason thereof.

13. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated by Maybank.

14. Maybank shall have the sole and absolute discretion to exclude any person from this Promotion without any obligation to furnish any notice and/or reason.

15. Maybank reserves the right at its sole and absolute discretion to vary these Terms and Conditions, including the Promotion Period from time to time or to suspend or terminate this Promotion at any time without notice, liability or reason to any person.

16. Maybank's decision on all matters relating to this Promotion shall be final, conclusive and binding on all Customers.

17. Maybank, its related corporations, employees and/or independent contractors shall not be liable to the Customer or any other person for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by the Customer and/or any other person by reason of, arising from or in connection with this Promotion or any other reason.

18. 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.

19. 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.

20. Prevailing terms and conditions governing Maybank Personal Credit Cards and Maybank CreditAble shall apply (whichever applicable). Additional Funds Transfer terms and conditions shall also apply; please refer to www.maybank2u.com.sg for further details.