

Terms and Conditions for Maybank FlexiCash and CreditAble Term Loan Cashback Promotion (“Promotion”)

1. The Promotion is valid from **18 September 2026 to 31 January 2027** or such other date(s) as may be determined and notified by Maybank in its sole discretion (**“Promotion Period”**).
2. The Promotion is open to principal cardmembers with a personal Visa or MasterCard Credit Card issued by Maybank and whose Credit Card account is in good standing as determined by Maybank (**“Credit Card Account”**) and/or Maybank CreditAble account holders whose Maybank CreditAble account (**“CreditAble Account”**) is in good standing as determined by Maybank (**“Customers”**).
3. To be eligible to receive the Cashback Gift under this Promotion, Customers must within the Promotion Period:
 - a. apply for Maybank FlexiCash (**“FlexiCash”**) and/or Maybank CreditAble Term Loan (**“CreditAble Term Loan”**) via the online application platforms with source code **990062, 990065, 990067, 990068, 990070, or FC019**;
 - b. have the FlexiCash and/or CreditAble Term Loan application approved by Maybank, and the approved loan amount (whether FlexiCash or CreditAble Term Loan) must be no less than S\$10,000, repayable over 36, 48 or 60 monthly instalments; and
 - c. be among the first 300 Applicants who meet the requirements set out in this Clause 3 (**“Eligible Customers”**).
4. Eligible Customers will be eligible to receive **up to 2% cashback** (rounded down to the nearest cent) on the approved Maybank FlexiCash and/or CreditAble Term Loan amount, **capped at S\$2,000** as set out below (**“Cashback Gift”**):

Minimum Approved Loan Amount	Loan Tenor	Cashback on Principal Loan Amount Approved, but capped at S\$2,000
S\$10,000 to S\$29,900	36, 48 or 60 months	0.5% Cashback
S\$30,000 to S\$49,900	36, 48 or 60 months	1.0% Cashback
S\$50,000 and above	36, 48 or 60 months	2.0% Cashback

5. The Cashback Gifts are available on a first-come first-serve basis.
6. Each Eligible Customer shall only be eligible to redeem a maximum of one (1) Cashback Gift for FlexiCash and one (1) Cashback Gift for CreditAble Term Loan under this Promotion, regardless of the number of successful applications for FlexiCash and/or CreditAble Term Loan under this Promotion or the loan amount.
7. If more than one FlexiCash is approved, the FlexiCash with the earliest approved date that meet the requirements in Clause 3 will be considered.
8. If more than one CreditAble Term Loan is approved, the CreditAble Term Loan with the earliest approved date that meet the requirements in Clause 3 will be considered.
9. The Cashback Gift will be credited into the Eligible Customer’s Maybank Credit Card and/or CreditAble Account within 90 business days after the Promotion Period. In the event that the Maybank Credit Card and/or CreditAble Account is terminated or closed (whether by the individual or by Maybank and for whatever reason) prior to the date of crediting of the Cashback Gift, Maybank reserves the right to forfeit the Cashback Gift.
10. To receive the Cashback Gift, the Eligible Customer’s Credit Card and/or CreditAble Account must be in good standing and the Eligible Customer must not be in breach of the terms and conditions

relating to this Promotion, FlexiCash and/or CreditAble Term Loan, or the Credit Card and/or CreditAble Account.

11. The Cashback Gift is not transferable or exchangeable for cash, credit, other goods, services or kind.
12. Maybank reserves the right to claim the full cashback amount received by a Eligible Customer from him/her if any of the following events occurs in respect of him/her:
 - 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; or
 - c. It is determined by Maybank that the Eligible Customer has breached any of the terms and conditions relating to this Promotion or the CreditAble Account.

The Eligible Customer hereby authorises Maybank to debit the full value of the Cashback Gift from the Eligible Customer's CreditAble Account or any other account maintained by the Eligible Customer with Maybank, if any of the above events occurs.

13. Maybank reserves the right to replace, exchange, vary or substitute the Cashback Gifts with another item or gift of similar value without prior notice or reason and without liability to any person.
14. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, loyalty programmes and vouchers, unless otherwise stated by Maybank.
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 Cashback Gifts and/or any applications for FlexiCash and/or CreditAble Term Loan being processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction and/or for any other reason.
16. 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.
17. Maybank's decision on all matters relating to this Promotion (including the awarding of the Cashback Gifts) shall be final, binding and conclusive on all Customers.
18. 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.
19. 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.
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.
21. All prevailing and relevant terms and conditions governing FlexiCash, CreditAble Term Loan, the relevant Credit Card Account and/or the CreditAble Account shall apply. Please visit www.maybank2u.com.sg for more information.