



Terms and Conditions for Maybank Digital Banking Lucky Draw Promotion (“Promotion”)

1. Definitions

Under these Terms and Conditions:

“**Chance**” means the lucky draw chance(s) awarded to eligible customers during the Promotion Period as stated in Clause 3.

“**Customer**” means an eligible individual customer of Maybank as described in Clause 2(a) who has performed the Eligible Transaction(s) during the Promotion Period.

“**Draw**” means any of the five monthly draws to be held by Maybank to select the Winners as described in Clause 5(a).

“**Eligible Transactions**” means any of the eligible transactions as stated in Clause 3(a).

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

“**Prize**” means one mobile phone of winner’s choice (subject to stock availability), capped at S\$1,800 per phone.

“**Promotion Period**” means the period between 1 August 2021 and 31 December 2021 (both dates inclusive) for the Promotion.

“**Qualifying Period**” means the Qualified Period as described in Clause 5(a).

“**Winner**” means a Customer who is a winner of a Prize.

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

2. Eligibility

- a) All individual customers who have access to Maybank Mobile Banking (Maybank2u SG app) are eligible for this Promotion, except for:
 - i) employees of Maybank, its advertising agencies or sponsors and their immediate families;
 - ii) corporate or business customers of Maybank; and
 - iii) Customers whose access to Maybank Mobile Banking (Maybank2u SG app), Maybank savings and/or current account are terminated during the Promotion Period, or when the Prizes are awarded, whichever is earlier.
- b) Maybank has the absolute discretion to exclude any Customer and/or any person from participating in any Draw without any obligation to furnish any notice and/or reason.
- c) By participating in the Promotion and/or in any Draw and/or by accepting a Prize, 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. Awarding of Chances

- a) To qualify and receive Chances for participation in the Draw, Customers must successfully perform at least an eligible transaction (as described in the table below) (“**Eligible Transaction**”) via Mobile Banking (Maybank2u SG app), within the Promotion Period.

	Eligible Transactions Performed via Mobile Banking (Maybank2u SG app)	Chances Awarded
	Minimum amount per transaction (except for Online Account Opening/Online TD placement) shall be S\$10.	
1.	Online Account Opening (min. S\$500)/Online TD placement (min. S\$20,000)	5
2.	Update of Contact Details (mobile number and/or email address)	2
3.	Setting up Secure2u (digital token) (wef 1 September 2021)	10
4.	Link at least 1 other bank or SGX Central Depository (CDP) account with Maybank MView	5
5.	Refreshing financial information with Maybank MView (wef 1 September 2021)	2
6.	Funds Transfer via FAST	1
7.	Bill Payment (including credit card payment)	2
8.	PayNow transfer (of up to S\$1,000 outgoing, including Scan & Pay)	1
9.	PayNow transfer (of >S\$1,000)	3
10.	Remittance (including RegionLink Online Funds Transfer to Philippines and Telegraphic Transfers)	3
	Maximum Lucky Draw Chances per Customer per month	30

- b) When the Customer performs a transaction that is an Eligible Transaction for this Promotion within the Promotion Period, the Customer shall be eligible to earn the number of Chances stated in the above table for each such transaction, except that:
- (i) with respect to the Eligible Transaction under item (2) above, the Customer shall be eligible to earn no more than 2 Chances throughout the Promotion Period; and
 - (ii) with respect to the Eligible Transaction under item (3) above, the Customer shall be eligible to earn no more than 10 Chances throughout the Promotion Period,
 - (iii) with respect to the Eligible Transaction under item (4) above, the Customer shall be eligible to earn no more than 5 Chances throughout the Promotion Period,
- regardless of the number of any such transaction(s) performed during the Promotion Period.
- c) 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 Chances.
- d) Where an Eligible Transaction is made from a joint Maybank account, the Chance shall be awarded to the Customer who performed the Eligible Transaction and this Customer shall be the Customer eligible to participate in the Draw.
- e) Chances are not transferable, and will be cancelled by Maybank, without incurring any liability, upon the suspension, cancellation and/or termination of any account which was used to conduct the Eligible Transaction(s). In the event that an account is closed and a new account is opened, the Chance(s) from the closed account will not be transferred to the new account.
- f) Chances cannot be transferred to or combined with the Chances awarded to any other Customer or to any other Maybank account held by the Customer (whether solely or jointly).
- g) Maybank reserves the right at any time to withdraw, cancel, reverse or invalidate the number of Chances assigned to any Customer/account without notice or reason.
- h) Maybank's records and the total number of Chances allocated to a Customer shall be final, conclusive and binding. No correspondence will be entertained.

4. Draws

- a) The Chances that the Customer earns during a Qualifying Period shall be referred to as “Monthly Chances” for purpose of the Draw for the relevant Qualifying Period.
- b) The Customer shall be eligible to earn up to a maximum aggregate of thirty (30) Monthly Chances per Qualifying Period.
- c) The Monthly Chances earned in a calendar month (being a Qualifying Period) shall only be applicable for the Draw conducted in the following calendar month, and can only be used towards the said Draw. The said Monthly Chances shall not be eligible for use in any other Draw(s).
- d) Each Customer is entitled to win a maximum of one Prize in each Draw, regardless of the number of Eligible Transactions performed during the Promotion Period.

5. Draw Dates and Results

- a) The Draws will be conducted at Maybank@AMK, Block 710A, Ang Mo Kio Avenue 8, #01-2627, Singapore 561710 and via manual or computerized means as Maybank may determine, with the first Draw to take place on 28 September 2021. Further details of the Draws are set out in the below table.

Draw	Qualifying Period	No. of Winner(s)	Lucky Draw Date
1	1 Aug - 31 Aug 2021	2	28 Sep 2021
2	1 Sep - 30 Sep 2021	2	28 Oct 2021
3	1 Oct - 31 Oct 2021	2	29 Nov 2021
4	1 Nov - 30 Nov 2021	2	28 Dec 2021
5	1 Dec - 31 Dec 2021	2	26 Jan 2022

- b) Maybank has the absolute discretion to change the venue, date and time of the Draw without any prior notice or liability to any participating Customers.
- c) The Winners will be randomly selected and Maybank reserves the right to draw reserve winner(s) to substitute any Winner subsequently found to be disqualified or uncontactable. Maybank’s determination of the Winners shall be final, conclusive and binding. No correspondence or claims will be entertained.
- d) The results of the Draw shall be published on Maybank’s website at www.maybank2u.com.sg and/or on any other publication or social media within seven (7) calendar days from the date the Draw is conducted or on such other date(s) as Maybank may determine at its sole discretion.

7. Prizes

- a) There will be 2 Winners selected in each Draw. The Prizes to be given away under this Promotion are as follows:

Draw	Detail of Prize (for each Winner)
1st Draw - Aug (28 Sep 2021)	1 mobile phone model of Winner’s choice (capped at S\$1,800)
2nd Draw - Sep (28 Oct 2021)	1 mobile phone model of Winner’s choice (capped at S\$1,800)
3rd Draw - Oct (29 Nov 2021)	1 mobile phone model of Winner’s choice (capped at S\$1,800)
4th Draw - Nov (28 Dec 2021)	1 mobile phone model of Winner’s choice (capped at S\$1,800)

5th Draw - Dec (28 Jan 2022)	1 mobile phone model of Winner's choice (capped at S\$1,800)
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(Please note that the phone model of Winner's choice is subject to stock availability and a cap of maximum S\$1,800 per phone.)

- b) A redemption letter to redeem the Prize ("Prize Letter") will be sent to the Winners by ordinary post, to their last known address on record with Maybank, by such date(s) as may be determined by Maybank in its sole discretion. Except for notifications to the Winners, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Prize.
- c) Prizes must be redeemed by the Winners in accordance with the terms and conditions set out in the Prize Letter. Any unredeemed Prize or balance amount shall be forfeited. Any Winner whose Prize has been forfeited shall not be entitled to any payment, compensation or replacement notwithstanding non-receipt of the Prize Letter by the Winner. The redemption of the Prize is subject to such other terms and conditions as may be imposed by the merchant(s) supplying the Prize.
- d) In the event the Prize Letter is not received, lost, misplaced, damaged or stolen, the Winner's entitlement to a replacement prize letter is subject to the sole discretion and final determination of Maybank. Where a replacement prize letter is issued, Maybank reserves the right to deduct the value of the Prize from any Maybank account held by the Winner if the original Prize Letter is used to redeem an additional Prize.
- e) Winners shall accept the Prize "as is". Maybank is not the supplier of the Prize and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Prize and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the Prize. Maybank is not an agent of the merchant. Any dispute over the Prize, product quality and/or services provided by a merchant should be resolved directly with the merchant.
- f) Maybank reserves the right to replace any Prize at any time at its discretion with another item of a similar value without notice.
- g) Maybank shall not be responsible for any other consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Promotion and/or redemption or use of the Prize, lost, late, misdirected, damaged, incomplete, illegible or postage-due mail, and/or in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction) or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason.
- h) 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 the Draw. If an Eligible Transaction is reversed after the Prize(s) has been awarded, Maybank has the right to deduct the value of the Prize(s) from any Maybank account the Winner holds with Maybank. Maybank reserves the right to deduct the full value of the Prize(s) from the Winner's Maybank account in the event such Winner 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 date of the Draw.
- i) Where the Prize has already been utilised or redeemed by any Winner, Maybank has the right to deduct the value of the Prize(s) from any Maybank account the Winner holds with Maybank if it is determined by Maybank that the Winner has not fulfilled any of the conditions required under this Promotion or breached one of the terms relating to this Promotion.

8. General

- a) The participating Customers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins one of the Prizes, in accordance with applicable laws, without prior notice. The Winners also consent to co-operate with and participate in publicity activities organised by Maybank in relation to the Draw without compensation whatsoever. All expenses and/or costs incurred for such attendance shall be borne by the Winners and Maybank reserves the right to use the name, address, photographs, information, particulars and/or documents of the Winners 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 Winners solely for the purposes related to the Draw and in accordance with applicable laws.
- b) The decision of Maybank on all matters relating to or in connection with this Promotion and/or the Draw (including without limitation the eligibility of a Customer, the Chances awarded to the Customers, the selection of the Winners, the manner in which Prizes are awarded to the Winners and the conduct of the Draw) 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 and/or the Draw.
- c) 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 Draw, the Gift, the Prize 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 the Draw, howsoever caused or for any other reason.
- d) Maybank has the absolute discretion at any time to amend, vary, delete or add to any of these terms and conditions and to suspend, cancel or discontinue this Promotion and/or the Draw at any time without prior notice and without liability to the Customer or any other person.
- e) 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.
- f) The image of the Prize(s) (if any) in any brochure, marketing or promotional material relating to this Promotion is for illustrative purposes only.
- g) 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.
- h) The prevailing Standard Terms and Conditions governing Internet Banking Services and PayNow shall apply and can be found at www.maybank2u.com.sg.
- i) These terms and conditions are governed by Singapore laws.

Information is updated and correct as at 8 November 2021.

Maybank Singapore Limited (UEN: 201804195C)