



Terms and Conditions for Maybank2u Race to the Top Promotion (“Promotion”)

1. Definitions

Under these Terms and Conditions:

“Customers” means the customers as described in Clause 2(a).

“Eligible Transactions” means the eligible transactions as described in Clause 3(b).

“Eligible Channels” means any of the eligible channels as described in Clause 3(b).

“Gifts” means the Gifts as described in Clause 3(d).

“Maybank” means Maybank Singapore Limited.

“Promotion Period” means the period between 8 May 2023 and 31 August 2023, both dates inclusive.

“Winner” means a Customer who is a winner of the Gift.

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

2. Eligibility

- a) All individual Customers who have access to the Maybank2u SG app, Maybank2u SG (Lite) app and/or Maybank2u Online Banking are eligible for this Promotion, except for:
 - i) employees of Maybank who work on or are involved in the work of this Promotion; and
 - ii) customers whose access to the above digital channels, 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, 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 Winners and Gifts

- a) To qualify and emerge as a Winner of a Qualifying Period, a Customer must:
- have registered for PayNow by linking his/her NRIC and/or mobile number to his/her Maybank Savings or Current Account (except CreditAble Account) (whether before or any time during the relevant Qualifying Period) and remain so for 3 months after the end of the Promotion Period; AND
 - Be one of the top 125 Customers with the most accumulated points from the Eligible Transactions that he or she performs during the relevant Qualifying Period.
- b) For the purposes of this Clause 3, “Eligible Transactions” means any eligible transaction described in the table below performed by the Customer via the Eligible Channel during a Qualifying Period and the payment of which must be made from the Customer’s Maybank Savings or Current Account (excluding CreditAble Account):

Eligible Transactions (Minimum amount per transaction shall be S\$20, except for online iSAVvy Time Deposit placement)	Eligible Channels
Funds Transfer (includes FAST, Scan & Pay, PayNow, GIRO, and transfer to own and other Maybank Accounts)	<ul style="list-style-type: none"> Maybank2u SG app Maybank2u SG (Lite app); or Maybank2u Online Banking
Bill Payments (Local and Overseas)	
Credit Card Bill Payments (includes own credit card bill payment)	
Remittance (includes Telegraphic Transfers and Instant funds transfer to Malaysia)	
Online iSAVvy Time Deposit Placement (minimum amount of S\$20,000)	

- c) Every Eligible Transaction successfully completed within the Promotional Period entitles the Customer to 1 point, and every Eligible Transaction successfully completed on a Wednesday within the Promotional Period entitles the Customer to double the point for each such transaction made on that day, provided that:
- For Funds Transfer (regardless of transfer method), the maximum point that the Customer may earn in respect of the Eligible Transactions paid to the same account number or PayNow ID within a calendar month is capped at 40 per month; and
 - For Credit Card Bill Payments, the maximum point that the Customer may earn in respect of the Eligible Transactions paid to the same credit card number within a calendar month is capped at 20 per month.
- d) Winners will be rewarded with the gifts set out below (“Gifts”):

	Qualifying Periods	No. of Winners	Gift
1.	8 - 31 May 2023	Top 125 Customers	S\$50 cash credit each
2.	1 - 30 June 2023	Top 125 Customers	S\$50 cash credit each
3.	1- 31 July 2023	Top 125 Customers	S\$50 cash credit each
4.	1 - 31 August 2023	Top 125 Customers	S\$50 cash credit each

- e) Only successful transactions will be deemed eligible.

- f) In the event that there are more than one Winner with the same number of points, the Gifts will be issued to them on a first come first served basis, depending on which of them completed the final transaction which entitled them that amount of points first.
- g) Points for a Qualifying Period will be accumulated from Eligible Transactions transacted across all Eligible Channels during the relevant Qualifying Period, and reset monthly on the first day of the following Qualifying Period.
- h) Each Winner is only eligible to a maximum of 2 Gifts under the Promotion, that is, a maximum of S\$100 cash credit.
- i) The Gifts will be credited into the Winners' Maybank Savings/Current Accounts (except CreditAble Account) within 2 months from the end of the relevant Qualifying Period, or any other date which Maybank may at its sole discretion determine, provided that the accounts are not closed or blocked when the Gifts are being credited.
- j) 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 Gifts.
- k) Where an Eligible Transaction is made from a joint Maybank account, the Gift shall be awarded to the Customer who performed the Eligible Transaction and this Customer shall be the Customer eligible to participate in the Promotion.
- l) 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 Winner. If an Eligible Transaction is reversed after the Gift(s) has been awarded, Maybank has the right to deduct the value of the Gift(s) from any Maybank account the Winner holds with Maybank.
- m) Maybank reserves the right to deduct the full value of the Gift(s) from the Winner's Maybank account in the event such the 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 last day of the Promotion.

5. 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 Winner, 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 Winners, the manner in which Gifts are awarded to the Winners) 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, 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, 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 30 June 2023.

Maybank Singapore Limited (UEN: 201804195C)