



## Terms and Conditions for Maybank Win Back Your angbao CNY Lucky Draw Promotion (“Promotion”)

### 1. Definitions

Under these Terms and Conditions:

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

“**Customer**” means an individual customer of Maybank who can access and login to Maybank2u SG (Lite) app to use the Service.

“**Draw**” means the lucky draw to be held by Maybank to select the Prize Winners of the Prizes as stated in Clause 4.

“**Eligible Transaction**” is as defined in Clause 2(a).

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

“**Prize**” means one of the 888 prizes to be awarded by Maybank under this Promotion and is further described in Clause 5.

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

“**Promotion Period**” means the period between 20 January 2022 and 28 February 2022 (both dates inclusive) for the Promotion.

“**Service**” means the “e-angbao” services available on Maybank2u SG (Lite) app.

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

### 2. Eligibility

- a) Subject to Clause 2(b) below, all Customers who use the Service to make a minimum transfer of S\$8.00 from their Maybank Savings or Current Account (excluding CreditAble) to a PayNow recipient (whether to their mobile number, NRIC/FIN and/or VPA (Mobile Number)) within the Promotion Period (“**Eligible Transaction**”) are eligible for the Promotion.
- b) The following customers are not eligible for the Promotion:
  - i) employees of Maybank, its advertising agencies or sponsors and their immediate families;
  - ii) corporate or business customers of Maybank; and/or
  - iii) Customers whose access to Maybank2u SG (Lite) app, Maybank deposit, savings and/or current account is/are terminated during the Promotion Period.
- c) 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.
- d) By participating in the Promotion and/or in any Draw and/or by accepting a Prize, the Customer agrees 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, the Customer must successfully perform the Eligible Transaction within the Promotion Period in accordance with the terms set out herein.
- b) The Customer will earn one Chance for every Eligible Transaction performed during the Promotion Period, up to a maximum aggregate of one hundred (100) Chances.
- 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. Draw Date and Result**

- a) The Draw will be conducted on 30 March 2022 at Maybank@AMK, Block 710A, Ang Mo Kio Avenue 8, #01-2627, Singapore 561710 and via manual or computerized means as Maybank may determine.
- 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 Prize Winners will be randomly selected and Maybank reserves the right to draw reserve winner(s) to substitute any Prize Winner subsequently found to be disqualified or uncontactable. Maybank's determination of the Prize 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](http://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.

### **5. Prizes**

- a) The Prizes to be given away under this Promotion are cash credits as set out below:

Qualifying Period	Number of Prize Winners	Detail of Prizes
20 January 2022 - 28 February 2022	888	Each Prize Winner will win back the transfer amount of his/her Eligible Transaction (for up to S\$28) performed during the Promotion Period

The Prizes will be credited into the Prize Winners' Maybank Savings/Current Account. The Prize Winners must have a valid Maybank Savings/Current Account in order to receive the Prizes.

- b) Each Customer is entitled to win a maximum of one Prize during the Promotion, regardless of the number of Eligible Transactions performed during the Promotion Period.
- c) Prize Winners shall accept the Prize "as is". Maybank makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness for purpose of the Prize and assumes no liability or responsibility for any non-delivery, non-performance, problems or defects in the Prize.
- d) Maybank reserves the right to replace any Prize at any time at its discretion with another item of a similar value without notice.
- e) 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.
- f) 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 Prize Winner holds with Maybank. Maybank reserves the right to deduct the full value of the Prize(s) from the Prize Winner's Maybank account in the event such Prize 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.
- g) Where the Prize has already been utilised or redeemed by any Prize Winner, Maybank has the right to deduct the value of the Prize(s) from any Maybank account the Prize Winner holds with Maybank if it is determined by Maybank that the Prize Winner has not fulfilled any of the conditions required under this Promotion or breached one of the terms relating to this Promotion.

## 6. 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 Prize 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 Prize Winners and Maybank reserves the right to use the name, address, photographs, information, particulars and/or documents of the Prize 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 Prize Winners 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 Prize Winners, the manner in which Prizes are awarded to the Prize 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 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](http://www.maybank2u.com.sg).
- i) These terms and conditions are governed by Singapore laws.

**Information is correct as at 20 January 2022.**

Maybank Singapore Limited (UEN: 201804195C)