



Terms and Conditions for Maybank Funds Transfer Garmin Vivomove Timepiece Promotion ("Promotion")

1. The item that the Successful Customers (as defined below) may redeem under this Promotion is a Garmin Vivomove Timepiece ("**Gift**") of such model, colour and specifications as may be determined by Maybank Singapore Limited ("**Maybank**"). A maximum of 400 Gifts are available under this Promotion on a first-come-first-serve basis and all redemptions shall be in accordance with the procedures prescribed by Maybank.
2. This Promotion is open to:
 - a. principal cardmembers with a personal Visa or MasterCard Credit Card issued by Maybank ("**Credit Card**") whose Credit Card accounts are in good standing as determined by Maybank; and
 - b. Maybank CreditAble customers whose CreditAble accounts are in good standing as determined by Maybank,(collectively, "**Customers**").
3. To be eligible to redeem the Gift, the following requirements must be met:
 - a. Customers must (subject to applicable processing fees) apply for a transfer ("**Funds Transfer**") of outstanding balance(s) from any credit card or credit line account(s) held with any bank or financial institution in Singapore, other than Maybank to either a Maybank Credit Card or a CreditAble account (or both) within the period from 29 September 2023 to 21 December 2023 (both dates inclusive) ("**Promotion Period**") via online pre-login url shared by Maybank;
 - b. The Funds Transfer application must have been approved by Maybank within the Promotion Period; and
 - c. The approved Funds Transfer amount must be at least S\$10,000.00 and the applicable processing fees for the Funds Transfer must be 2.68% for 6 months (EIR 5.72% p.a.) or 4.68% for 12 months (EIR 5.40% p.a.). 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.Customers who meet the above requirements shall be referred to as "**Eligible Customers**".
4. Each Eligible Customer shall only be eligible to redeem one (1) Gift regardless of the number of applications for Funds Transfer or the Funds Transfer amount, EXCEPT THAT Eligible Customers who have successfully applied for both a Credit Card Funds Transfer ("**CCFT**") and a CreditAble Funds Transfer ("**CAFT**") which each individually meet the requirements as set out in Clause 3 above, will be eligible to redeem two (2) Gifts.

Illustrations: (subject to the maximum of 400 Gifts under this Promotion)

Approved CCFT amount	Approved CAFT amount	Number of Gifts Successful Customer will be eligible to redeem
Nil	S\$10,000.00	1
S\$10,000.00	Nil	1
S\$8,000.00	S\$4,000.00	0
S\$12,000.00	S\$8,000.00	1
S\$10,000.00	S\$10,000.00	2

5. The Gifts offered under this Promotion are limited to the first 400 successful Funds Transfer applications by Eligible Customers which meet the requirements in Clause 3 (“Successful Customers”), on a first-come-first-serve-basis.
6. Within one (1) month after the end of the Promotion Period, Maybank will send a note for redemption of the Gift to Successful Customers via any of the following methods at Maybank’s sole discretion: redemption SMS, redemption letter or push notification via the Maybank TREATS SG application (“**Redemption Note**”). The Redemption Note will be sent to the Successful Customers 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 and will contain the instructions for the redemption of the Gift.
7. The Successful Customers shall redeem Gifts in accordance with the terms and conditions set out in the Redemption Note and the procedures prescribed by Maybank. Any Gift not redeemed within any prescribed redemption period shall be forfeited and any Successful Customer whose Gift has been forfeited shall not be entitled to any payment of compensation or replacement notwithstanding any claims of not having downloaded or logged into the Maybank TREATS SG application or non-receipt of the Redemption Note. Strictly no extension of the prescribed redemption period will be allowed. The redemption of the Gifts is subject to such other terms and conditions as may be imposed by the Merchant(s) supplying the Gifts.
8. Only Successful Customers who receive a Redemption Note directly from Maybank will be entitled to redeem the Gifts. In the event that a Redemption Note was sent by Maybank to a Successful Customer but such Successful Customer claims that the Redemption Note was not received or was lost, misused, stolen or misplaced, the Successful Customer shall not be entitled to receive another Redemption Note unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to send another Redemption Note to the Successful Customer, Maybank reserves the right to deduct the full cost or retail value of the Gift(s) from any account held by the Successful Customer with Maybank if the original Redemption Note is utilised to redeem a Gift.
9. Maybank reserves the right to claim the full cost or retail value of the Gift from a Successful Customer in any of the following events:
 - a. any of the Successful Customer’s eligible Credit Card account and/or CreditAble account is closed/terminated for whatever reason (whether by the Successful Customer, Maybank or otherwise) within nine (9) months from the date of approval of the Funds Transfer;
 - b. the Funds Transfer or the processing fee payment is (in full or in part) reversed by any party for any reason; or

- c. it is determined by Maybank that the Successful Customer has breached any of the terms and conditions relating to this Promotion, the Credit Card account or the CreditAble account.

In any of the above events, the Successful Customer authorises Maybank to debit the full cost or retail value of the Gift from any of the Successful Customer's Credit Card account, CreditAble account or any other account maintained by the Successful Customer with Maybank.

10. The Gift is not exchangeable for cash, credit, kind or other goods and services and is non-transferrable. The model, colour and specifications of the Gift shall be determined by Maybank at its sole discretion. No request for changes to the model, colour or specifications, or any variation and/or enhancement will be entertained.
11. Maybank reserves the right to replace, exchange, vary or substitute the Gift with another item or gift of similar value without prior notice or reason and without liability to any person.
12. 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.
13. In the event your Funds Transfer application is approved with the Funds Transfer amount granted being lower than the amount you requested for in the application, you agree to such Funds Transfer amount granted.
14. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
15. Successful Customers shall accept the Gift(s) "as is". Maybank is not the supplier of the Gifts and any related services (the supplier(s) of the Gifts and any related services shall be referred to as "**Merchants**") and makes no representation or warranty whatsoever as to the quality, merchantability and/or the fitness of purpose of the Gifts and/or services and assumes no liability or responsibility therefor or for the acts or defaults of the Merchants or for any non-delivery, non-performance, malfunction or defects in the Gifts. Maybank is not an agent of or in a partnership with the Merchants. Any dispute over or in relation to the Gifts and/or related services should be resolved directly between the Successful Customer and the Merchants.
16. 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 redemption or usage of the Gift and/or of any service, product or facility of any Merchant and/or any applications which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction and/or for any other reason.
17. 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.
18. Maybank's decision on all matters relating to this Promotion (including the awarding of the Gifts) shall be final, binding and conclusive on all Customers.

19. 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.
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. The images of the Gift in all collaterals are for illustrative purposes only.
21. The prevailing terms and conditions applicable to Maybank Funds Transfer (Credit Card) and Maybank Funds Transfer (CreditAble), the prevailing terms and conditions governing Maybank Credit Cards and Maybank CreditAble, and the Maybank TREATS Mobile App Terms and Conditions, shall apply. Please visit www.maybank2u.com.sg for more information.