Terms and Conditions for Maybank Funds Transfer 1.88% p.a. for 6 months Promotion ("Promotion")

1. Promotion is valid for applications received by Maybank Singapore Limited ("**Maybank**") from 20 October 2026 to 15 January 2027 (both dates inclusive) ("**Promotion Period**").

2. This Promotion is only open to principal cardmembers with a personal Visa or MasterCard Credit Card issued by Maybank ("**Credit Card**") and/or Maybank CreditAble customers whose accounts with Maybank are in good standing as determined by Maybank and who have received an invite via push notification, short message service and/ or electronic direct mailer pertaining to this Promotion directly from Maybank ("**Customers**").

3. To be eligible for the promotional 1.88% p.a. interest rate for 6 months ("**Special Promotional Rate**"), the following requirements must be met:

   a. Customers must apply for a Funds Transfer using the available limit from their Maybank Credit Card and/or CreditAble account to any credit card, credit line or savings account(s) held with any bank or financial institution in Singapore (other than Maybank) within the Promotion Period ("**Funds Transfer**");
   b. the Funds Transfer application must be received by Maybank within the Promotion Period; and
   c. the approved Funds Transfer amount must be at least S$2,000.

4. 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.

5. The Special Promotional Rate is applicable only to the Funds Transfer(s) applied under this Promotion and does not apply to any existing outstanding balances or amounts subsequently incurred on the Customer's credit card account and/or CreditAble account. Where the Special Promotional Rate is not selected by a Customer in the application or the selected rate is inconsistent with the Funds Transfer amount, Maybank reserves the right to determine and apply the appropriate rate based on the Funds Transfer amount.

6. In the event your Funds Transfer application is approved for an amount lower than the amount requested for in the Customer's application, the approved Funds Transfer amount shall apply for the purpose of this Promotion and the Customer shall be deemed to have agreed to and accepted such Transfer amount approved.

7. Upon expiry of the Special Promotional Rate, any remaining outstanding balance in the Customer's credit card and/or CreditAble Funds Transfer account(s) will be charged interest at the prevailing rate without any further notice.

8. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.

9. 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.

10. 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.

11. Maybank's decision on all matters relating to this Promotion shall be final, conclusive and binding on all Customers.

12. 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 the Customer and/or any other person by reason of, arising from or in connection with this Promotion or any other reason.

13. 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.

14. The prevailing terms and conditions applicable to Maybank Funds Transfer (Credit Card) and Maybank Funds Transfer (CreditAble), the prevailing terms and conditions governing Maybank Personal Credit Cards and Maybank CreditAble, Terms and Conditions of Internet Banking Services and the Maybank TREATS Mobile App Terms and Conditions, shall apply (whichever applicable). Additional Funds Transfer Terms and Conditions shall also apply; please visit www.maybank2u.com.sg for more information.