

TERMS & CONDITIONS FOR GO FURTHER WITH EVERY DOLLAR 2025

PROMOTION ("PROMOTION")

1 Definitions

"Account" refers to a personal Singapore-issued Maybank Card account maintained by the Maybank Cardmember which has not been terminated and is determined in the sole discretion of Maybank to be in good standing

"Chance" refers to one (1) chance to win a Draw.

"Draw" refers to the lucky draw conducted by Maybank to determine the Winners in accordance with these terms and conditions.

"Maybank" refers to Maybank Singapore Limited.

"Maybank Card" refers to a personal Singapore issued Maybank Credit or Debit Card.

"Maybank Cardmember" refers to a person to whom Maybank has issued a Maybank Card and who shall be a principal cardmember.

"Prize" refers to any of the prizes set out in Clause 3.

"Phase" refers to Phase 1, Phase 2 or Phase 3.

"Phase 1" refers to the period from 1 to 30 June 2025 (both dates inclusive).

"Phase 2" refers to the period from 1 to 31 July 2025 (both dates inclusive).

"Phase 3" refers to the period from 1 to 31 August 2025 (both dates inclusive).

"Promotion Period" refers to the period from 1 June to 31 August 2025 (both dates inclusive).

"Retail Transaction" means an approved retail payment made by the Maybank Cardmember using his/her Maybank Card. "Retail Transaction" shall exclude the following transactions (which therefore will not be taken into consideration for the purpose of this Promotion):

- (a) All NETS and eNETS transactions
- (b) FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, interest charges, or any other miscellaneous charges

“Spend Requirement” refers to the minimum spend of S\$300 on Retail Transactions charged by a Maybank Cardmember on his/her Maybank Card(s) during a Phase. A Maybank Cardmember’s spend on Retail Transactions on his/her Maybank Card(s) during a Phase will be aggregated to determine if he/she meets the Spend Requirement for that Phase. To illustrate,

- a Maybank Cardmember will have to spend a minimum of S\$300 on Retail Transactions between 1 June 2025 to 30 June 2025 to qualify for this Promotion and the Draw for Phase 1; or
- a Maybank Cardmember will have to spend a minimum of S\$300 on Retail Transactions between 1 July 2025 to 31 July 2025 to qualify for this Promotion and the Draw for Phase 2; or
- a Maybank Cardmember will have to spend a minimum of S\$300 on Retail Transactions between 1 August 2025 to 31 August 2025 to qualify for this Promotion and the Draw for Phase 3.

“Transaction Date” means the date on which the relevant Retail Transaction is charged to the Maybank Card during the Promotion Period.

“Winner” means a Maybank Cardmember who is a winner of the Draw.

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

2 Eligibility

2.1 All Maybank Cardmembers whose Accounts are opened/maintained with Maybank and in good standing during the Promotion Period are eligible to participate in this Promotion except for:

- (a) Maybank Cardmembers whose Accounts are terminated during the Promotion Period; and
- (b) Maybank Cardmembers whose Accounts are deemed to be delinquent or unsatisfactorily conducted by Maybank at its sole and absolute discretion.

2.2 For the avoidance of doubt, the following do not constitute Maybank Cardmembers for the purpose of this Promotion and are not eligible to participate in this Promotion:

- (a) Holders of Business Cards, Prepaid Cards and ATM Cards; and
- (b) Supplementary cardmembers. Nonetheless, Retail Transactions charged by a supplementary cardmember to a supplementary Maybank credit card shall accrue to the Maybank Cardmember’s corresponding Maybank Credit Card, provided that such supplementary cardmember’s Retail Transactions are charged to the corresponding Maybank Cardmember’s Account. Termination of a supplementary cardmember’s account will not by itself disqualify the Maybank Cardmember from participating in this Promotion.

2.3 By participating in the Promotion and/or by accepting a Prize, Maybank Cardmembers agree to abide by the terms and conditions stated herein.

2.4 To participate in this Promotion, Maybank Cardmembers must during Phase 1, Phase 2 and/or Phase 3:

- (a) Register for the Promotion via the Maybank TREATS SG Mobile App (“TREATS SG App”) under Privileges > Highlights > Go Further With Every Dollar Promotion Registration. Maybank Cardmembers who have successfully registered for this Promotion will receive a registration eCoupon (“Registration eCoupon”) evidencing their registration for this Promotion in their TREATS SG App wallet. The Registration eCoupon will be valid throughout the Promotion Period. For avoidance of doubt, the Registration eCoupon does not constitute confirmation of eligibility to a Chance(s). For avoidance of doubt, a Maybank Cardmember must register in Phase 1 to participate in all phases of the Promotion. By registering in the Phase 2 Promotion Period, a Maybank Cardmember is only participating in Phase 2 and Phase 3 of the Promotion; or by registering in Phase 3 Promotion Period, a Maybank Cardmember is only participating in Phase 3; and
- (b) Meet the Spend Requirement by charging at least S\$300 on Retail Transactions to his/her Maybank Card during Phase 1, Phase 2 and/or Phase 3. To illustrate:

Promotion Period	Spend Requirement
Phase 1	Minimum S\$300
Phase 2	Minimum S\$300
Phase 3	Minimum S\$300

2.5 Maybank Cardmembers authorise Maybank to disclose and publish his/her name, information and other particulars in line with these Terms and Conditions (in particular at Clauses 6.1 and 6.2) in the event he/she wins a Prize. Maybank Cardmembers who have won a Prize will be notified with a Push Notification via the TREATS Mobile App within seven (7) working days from the Draw date.

2.6 The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.

3 Prizes

3.1. The number and kind of Prizes that will be given out under the Draw for each Phase are set out in the table below:

Phase 1

No. of Winners	Lucky Draw Prize Description
10	2D1N Mandai Rainforest Resort by Banyan Tree ^a (Rainforest King/Twin inclusive of two adult breakfast)
100	S\$50 eCapitavoucher

Phase 2

No. of Winners	Lucky Draw Prize Description
10	Apple 11-inch iPad Wi-Fi 128GB - Silver/Blue ^b
100	S\$50 eCapitavoucher

Phase 3

No. of Winners	Lucky Draw Prize Description
10	S\$500 Cashback ^c
100	S\$50 eCapitavoucher

Further notes:

^a2D1N Mandai Rainforest Resort by Banyan Tree (Rainforest King/Twin inclusive of two adult breakfast)

- The voucher is valid for the period indicated and cannot be extended. Blackout dates apply.
- Advance booking is required for Rooms, F&B and Spa and subject to availability. Changes or cancellations may result in forfeiture or additional costs and are subject to the hotel's policies.
- Please contact our Reservations team at reservations-mandairainforest@banyatree.com to make reservation.
- The voucher is non-transferable, non-refundable, and cannot be exchanged for cash or other services. Any balance amount or unused services will not be refunded.
- The voucher cannot be combined with other promotions, discount, or offers unless stated otherwise.
- The original voucher must be presented at check-in or dining. Lost or damaged vouchers cannot be replaced.

^bApple 11-inch iPad Wi-Fi 128GB - Silver/Blue

- Apple 11-inch iPad Wi-Fi 128GB colours are available on a first-come, first-served basis and are while stocks last.

^cS\$500 Cashback

- The S\$500 Cashback can only be used to settle Maybank Card transactions incurred on the Maybank Cardmember's own Maybank Card.
- The S\$500 Cashback are not transferable and any accumulated cashback will be forfeited if the Account is terminated for whatever reason, whether by the Maybank Cardmember or otherwise.
- The S\$500 Cashback will be credited to the eligible customer's active account by 30 November 2025.

4 Awarding of Chances

- 4.1 Three (3) Chances will be awarded to each Eligible Cardmember for meeting the Spend Requirement and one (1) Chance will be awarded for every additional S\$100 spent on Retail Transactions charged to a Maybank Card per Phase.
- 4.2 For the avoidance of doubt, where there are Supplementary Cardmembers, Chances will only be awarded to the Maybank Cardmembers (being Principal Cardmembers).
- 4.3 Only Retail Transactions charged to the Maybank Cardmember's Maybank Card and posted to their monthly statement of Account shall constitute proof of eligible spending for the purposes of this Promotion and awarding of Chances.
- 4.4 All Retail Transactions counting towards the Spend Requirement are based on Transaction Date within the Promotion Period, and must also be posted to the Maybank Cardmember's Account no later than 7 July 2025 for Phase 1, 7 August 2025 for Phase 2 and 7 September 2025 for Phase 3.
- 4.5 Maybank shall not be responsible for any failure or delay in the transmission of Retail Transactions by merchant or establishments, or postal or telecommunication authorities, or any other party which may result in a Retail Transaction incurred by a Maybank Cardmember and/or his/her Supplementary Cardmember(s) being omitted from the awarding of Chances.
- 4.6 Chances accumulated are not transferable and will be cancelled upon the suspension, cancellation and/or termination of the relevant Account or Maybank Card, without Maybank incurring any liability to the Maybank Cardmember or any other person.
- 4.7 Chances cannot be transferred to or combined with Chances awarded to any other Maybank Cardmember.
- 4.8 Chances do not carry over between Phases. All Chances will be reset at the start of each new Phase.
- 4.9 In the event that an Account of a Maybank Cardmember is closed and a new Account is opened by the Maybank Cardmember, Chances from the closed Account will not be transferred to the new Account.
- 4.10 In the event that a Maybank Cardmember holds multiple eligible Maybank Cards and chooses to cancel one of the cards, the cancellation of that single card will not affect his/her participation in the Promotion, provided that at least one other eligible Maybank Card remains active.
- 4.11 Where Chances are awarded for Retail Transactions which are subsequently cancelled or reversed (in full or in part), the Chances awarded will be automatically cancelled.

4.12 Maybank reserves the right at any time to withdraw, cancel or invalidate any or all Chances assigned to any Account at its sole discretion without notice or reason.

4.13 Maybank's transaction records and internal records on the number of Chances awarded to a Maybank Cardmember shall be final and conclusive. No correspondence or disputes on the number of Chances awarded to any Maybank Cardmember will be entertained.

5 Draw

5.1 The Draw for Phase 1, Phase 2 and Phase 3 will be conducted respectively on 15 July 2025, 15 August 2025 or 15 September 2025 (or on any other date(s) as Maybank may determine at its sole discretion) at 2 Battery Road, Maybank Tower, Singapore 049907 or such other venue as may be determined by Maybank via a computerised lucky draw system.

5.2 Each Maybank Cardmember may only win one (1) Prize per Phase under this Promotion.

5.3 Maybank reserves the right to draw a reserve winner to substitute the Winner in the event that a Winner is subsequently found to be ineligible or is disqualified or can no longer claim the Prize pursuant to these terms and conditions. Maybank's determination of the Winners shall be final, conclusive and binding. No correspondence or claims relating to such determination will be entertained.

5.4 The Winners will be notified through a push notification via TREATS Mobile App. Except for such notifications to the Winners, Maybank is not obliged to notify or enter into any correspondence with any person on any matter concerning the Draw.

5.5 Results will be announced on Maybank's website at maybank.sg/gofurtherdraw within seven (7) working days from the date of the Draw. Winners of each Phase will be notified via push notification according to the following schedule: Phase 1 winners by 25 July 2025, Phase 2 winners by 25 August 2025, and Phase 3 winners by 25 September 2025.

5.6 Maybank reserves the right to claim the full cost or retail value (at Maybank's sole discretion) of the Prize from the Winner in the event that: a) any Retail Transaction for which an Chance or Chances was awarded is cancelled or reversed (in full or in part) or found to be invalid or ineligible for the Draw, after the Prize has been awarded; b) the Winner's Account is closed/terminated for whatever reason (whether by the Winner, Maybank or otherwise) within six (6) months from the date the Winner receives the Prize; and/or c) it is determined by Maybank that the Winner has breached any of the terms and conditions stated herein or that the Winner is in fact ineligible for the Draw or the Prize. In such cases, the Winner also authorises Maybank to charge to his/her Account the full cost or retail value (at Maybank's sole discretion) of the Prize prior to the closure or termination of his/her Account and/or deduct such amount from any other account the Winner holds with Maybank.

- 5.7 The entitlement to and use of a Prize is also subject to such other terms and conditions as may be imposed by the respective merchants/vendors ("Merchant") which supplied/supplies the Prize(s). For avoidance of doubt, Maybank shall not be responsible for any taxes (save for GST), or any surcharges which may be imposed, or any other additional costs.
- 5.8 All Prizes must be claimed by the Winners from Maybank or the applicable Merchant(s) within two (2) months from the date the Winners are notified of his/her win and in accordance with such procedure as may be determined by Maybank at its sole discretion. Any Prize unclaimed in accordance with Maybank's required procedures within one (2) months from the date the Winners are notified of his/her win may be forfeited and Maybank shall not be obliged to notify such Winner prior to or upon such forfeiture. The Winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification of being a Winner or of the deadline for claiming the Prize. Maybank will inform the Winner of his/her win, but subsequently, the Winner shall liaise with the Merchant on the redemption of the same.
- 5.9 The Prize is neither transferable nor exchangeable for cash, credit or otherwise, unless otherwise explicitly stated.
- 5.10 Maybank may, at any time before or after the Draw(s) and in its sole and absolute discretion, substitute a Prize with another prize of similar value without notice and liability to any person.
- 5.11 A Winner is not entitled to any payment or compensation from Maybank should the Winner be disqualified or the Prize be forfeited for whatever reason.
- 5.12 Maybank reserves the right to transfer the Prize to the next selected reserve winner, and the original drawn winner shall then not be entitled to have any claim on the Prize, in the event that Maybank is unable to contact the original drawn winner within one (1) week from the date of the Draw or if the original drawn winner is unable to fulfil the obligations required of him/her in respect of the Draw or the Prize, without notice or liability to any person.
- 5.13 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 Draw(s) or redemption or use of the Prize(s).
- 5.14 Winners shall accept the Prize "as is". No change of destination (if pre-determined) is permitted and no request for changes, modification, variation and/or enhancement will be entertained.
- 5.15 Maybank is not the supplier of Prizes and makes no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms or conditions with respect to the Prizes. Maybank assumes no responsibility or liability for the

acts or defaults of the Merchant(s), or for any delay, postponement, non-delivery, non-performance or defects in the Prizes. Maybank is not an agent of the Merchant(s) supplying the Prizes. Any dispute about the quality or performance of the Prize must be resolved directly with the Merchant.

6 General

- 6.1 Maybank Cardmembers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins the Prize in accordance with applicable laws without prior notice. Winners also authorise Maybank to share their personal data with the Merchant(s) or such third party which Maybank may in its reasonable discretion deem necessary to facilitate the redemption and/or crediting of the Prizes.
- 6.2 The Winners consent to and shall (if required) attend a prize presentation ceremony or event and/or participate in Maybank's publicity programmes in relation to the Promotion without any compensation whatsoever. Any and all expenses and/or costs incurred for such attendance shall be borne by the Winner. Maybank reserves the right to use and publish the name, photographs, information, particulars and/or documents of the Winner in any advertisement or other forms of publicity from time to time, and the Winners consent to the same.
- 6.3 Maybank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
- 6.4 Maybank reserves the right, in its sole and absolute discretion, at any time and without notice or liability to any person, to vary, delete or add to any of these terms and conditions from time to time or cancel or terminate the Promotion.
- 6.5 Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, injuries, liabilities, expenses or damages whatsoever or howsoever caused arising from in connection with this Promotion, the Draw and/or the use of the Prizes, and/or redemption of or consumption of any services, products or facilities of any merchant or retailer and/or transactions which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason, including any act or omission relating to the Maybank Cardmembers' participation in this Promotion, howsoever caused or for any other reason.
- 6.6 Maybank's decision on all matters relating to the Promotion (including without limitation the Chances awarded to the Maybank Cardmembers, the selection of the Winners of the Draw and the awarding of the Prizes) shall be final, conclusive and binding on all participants.
- 6.7 Maybank may at any time waive, either unconditionally or on such terms and condition as 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.

- 6.8 In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail. All images of the Prizes on any collateral are for illustrative purposes only. The actual specifications of the Prizes may differ from the visual used in such collaterals.
- 6.9 These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 6.10 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions
- 6.11 All prevailing and relevant Card terms and conditions and/or agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit <http://www.maybank2u.com.sg>.