



Terms and Conditions for Maybank Family Plus Programme (“Promotion”)

1. This Promotion will be conducted from 1 September 2014 and will end on a date to be determined by Maybank in its absolute discretion (“Promotion Period”).
2. Only customers (“Customer”) who hold all of the following Maybank products are eligible to participate in this Promotion:
 - (i) iSAVvy Savings/Prestige Savings/iSAVvy Savings-*i* accounts (“iSAVvy Account”);
 - (ii) Youngstarz Savings/Youngstarz Plus accounts (“Youngstarz Account”); and
 - (iii) Family & Friends Platinum MasterCard (“Card”).

Bonus Interest

3. Customer will earn bonus interest (“Bonus Interest”) on the first S\$30,000 in their Youngstarz Account when the following transactions are performed in the same calendar month (“Relevant Calendar Month”), provided that the Customer performing the transactions is the principal Card holder, main Youngstarz Account holder and main iSAVvy Account holder:

2 Times Interest (WEF 8 September 2014) - Transactions required:

- (i) Deposit a minimum of S\$200 into Youngstarz Account; and
- (ii) Maintain a minimum average daily balance of S\$2,000 in iSAVvy Accounts

Amount	Prevailing Interest (1x)	Bonus Interest (1x)	Total Interest (i.e. 2X Interest)
First S\$3,000	0.1875% p.a.	0.1875% p.a.	0.3750% p.a.
Next S\$27,000	0.3125% p.a.	0.3125% p.a.	0.6250% p.a.
Effective Interest Rates			0.6000% p.a.

3 Times Interest (WEF 8 September 2014) - Transactions required:

- (i) Deposit a minimum of S\$200 into Youngstarz Account
- (ii) Maintain a minimum average daily balance of S\$2,000 in iSAVvy Accounts
- (iii) Charge a minimum amount of S\$800 on the Card

Amount	Prevailing Interest (1x)	Bonus Interest (2x)	Total Interest (i.e. 3X Interest)
First S\$3,000	0.1875% p.a.	0.3750% p.a.	0.5625% p.a.
Next S\$27,000	0.3125% p.a.	0.6250% p.a.	0.9375% p.a.
Effective Interest Rates			0.9000% p.a.

(A) Youngstarz Account

Deposits made in relation to the Promotion can be in the form of cash deposits, interbank credits (GIRO or funds transfers) or cheque deposits (excluding cheques which have not been cleared for payment).

(B) iSAVvy Account Transaction

Customer must maintain a minimum average daily balance of S\$2,000 in the account in the Relevant Calendar Month. The average daily balance is determined by computing the sum of every day-end balance in the account in that calendar month divided by the number of days in that month.

(C) Card Transaction

Customer must charge a minimum of S\$800 on the Card in the Relevant Calendar Month. This amount is an aggregation of retail transactions, online transactions and monthly installments. Maybank will use the date which the transaction is posted to the Customer's Card Account to calculate the minimum spend amount, unless the transaction is excluded by Maybank in its absolute discretion. Transactions made with the calendar month but which are posted late will be considered for the following month's minimum spend amount. Transactions charged by the Supplementary Card will be aggregated and consolidated under the Principal Card. The following transactions will not be taken into consideration when determining the minimum amount:

- transactions arising from the use of the Card at an ATM or via EFTPOS or NETS;
 - transactions such as cash advance and funds/balance transfers from any Maybank savings or current account to this Card;
 - any fees and charges including annual fees, interest charges, cheque processing fees, administrative fees, cash advance fees, finance charges and/or late payment charges, online banking bill payments to all billing organisations and other miscellaneous fees and charges;
 - any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST); and
 - any amount charged to Cards that are subsequently cancelled, voided or reversed. The amount will be deducted from the total spend amount in the month that it is cancelled, voided or reversed. Maybank reserves the right to reverse and/or restructure the bonus interest awarded by debiting the customer's Youngstarz Account accordingly.
 - Maybank shall not be liable for any claims, expenses, loss or damages incurred by the Customer or any party arising from or in connection with any incorrect bonus interest being awarded to a Customer 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).
 - The general Terms and Conditions governing the Cardmember's Card Account shall apply.
4. The Bonus Interest is only applicable to the first S\$30,000, based on average daily balance, in Youngstarz Account. Average daily balance in the Youngstarz Account is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days in that month.
 5. The Bonus Interest is on top of the prevailing interest ("Prevailing Interest") which the entire deposit balance in the account will earn. Bonus Interest will be credited to the Youngstarz Account within 10 business days in the month following the Relevant Calendar Month. In the event that the Youngstarz Account is closed before the Bonus Interest is credited, no Bonus Interest will be paid to the Youngstarz Account.
 6. Upon the expiry of the Promotion Period no Bonus Interest will be awarded to the Youngstarz Account, Prevailing Interest rates will apply.

Others

7. This Promotion is applicable to individuals only. Maybank has the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
8. Maybank employees are not eligible to participate in the Promotion.
9. Maybank's decision on all matters relating to the Promotion shall be final and binding on all customers.
10. This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.

11. Customers who participate in the Promotion consent under the Personal Data Protection Act (Cap 26 of 2012) (“Act”) to the collection, use and disclosure of this/her personal data by/to the organisers, promoters or conductors of the Promotion and such other third party for the purpose of the Promotion and the Customers confirm that they have read and agree to be bound by the terms found in Maybank’s Data Protection Policy, as may be amended, supplemented and/or substituted from time to time, a copy of which can be found on www.maybank2u.com.sg
12. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, damage and/or injury whatsoever of howsoever caused arising from the Promotion and/ or the use of the Tickets.
13. 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.
14. 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.
15. Standard Terms and Conditions governing Youngstarz Account, iSAVvy Account and the Card account applies.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Information correct as at 01 April 2018

Maybank Singapore Limited (UEN: 201804195C)