



## Terms and Conditions for Snag A Deal 2025 Promotion (“Promotion”)

### 1) Definitions

“**Access**” refers to an exclusive pass to view a list of Feature Items corresponding to the type of Access.

“**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.

“**Bonus Gift**” refers to a Waterfall Ristorante Italiano Sunday Brunch for 2 persons worth S\$187.

“**Eligible Cardmember**” refers to a Maybank Cardmember who is eligible for an Access to view the Feature Item(s) and utilise their Token(s) on the TREATS SG Mobile App.

“**Excluded Transactions**” refers to but are not limited to:

- (a) Payments made to government or government-related institutions and services (court cases, fines, bail and bonds, tax payment, postal services, parking lots and garages, intra-government redeems and any other government services not classified here);
- (b) Betting or gambling transactions;
- (c) Brokerage/securities transactions;
- (d) Payments to insurance companies;
- (e) All NETS and eNETS transactions;
- (f) Transactions made via AXS or SAM;
- (g) Transactions made via CardUp and iPaymy;
- (h) 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 charged to the Maybank Cardmember;
- (i) Transactions classified under the following Merchant Category Codes (“**MCC**”):

<b>MCC</b>	<b>Description</b>
2741	Miscellaneous Publishing and Printing
2791	Typesetting, Plate Making and Related Services
2842	Specialty Cleaning, Polishing and Sanitation Preparations
4784	Tolls and Bridge Fees
4900	Utilities - Electric, Gas, Water, Sanitary
5013	Motor Vehicle Supplies and New Parts
5021	Office and Commercial Furniture
5039	Construction Materials – Not Elsewhere Classified
5046	Commercial Equipment – Not Elsewhere Classified
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies

5051	Metal Products Wholesalers
5065	Electrical Parts and Equipment
5072	Hardware, Equipment and Supplies
5074	Plumbing and Heating Equipment and Supplies
5085	Industrial Supplies – Not Elsewhere Classified
5099	Durable Goods – Not Elsewhere Classified
5169	Chemicals and Similar Products – Not Elsewhere Classified
5199	Non-Durable Goods – Not Elsewhere Classified
5960	Direct Marketing - Insurance Services
5962	Direct Marketing - Travel-Related Arrangement Services
5964	Direct Marketing - Catalog Merchant
5965	Direct Marketing - Combination Catalogue and Retail Merchant
5966	Direct Marketing - Outbound Telemarketing Merchant
5967	Direct Marketing - Inbound Teleservices Merchant
5968	Direct Marketing - Continuity/Subscription Merchant
5969	Direct Marketing - Other Direct Marketers – Not Elsewhere Classified
6012	Financial Institutions – Merchandise, Services, and Debt Repayment
6051	Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (including but not limited to Cryptocurrency), Money Orders, Account Funding, Travelers Cheques, and Debt Repayment
6300	Insurance Sales, Underwriting, and Premiums
6513	Real Estate Agents and Managers
6540	Non-Financial Institutions – Stored Value Card Redeem/Load (including but not limited to Grab mobile wallet top-ups)
7375	Information Retrieval Services
7523	Parking Lots
7829	Film and Video Tape Production and Distribution
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Distance Learning Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Educational Services – Not Elsewhere Classified
8398	Charitable and Social Service Organizations
8661	Religious Organizations
9211	Court Costs, including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments

9399	Government Services – Not Elsewhere Classified
9402	Postal Services - Government Only
9405	Intra-Government Transactions

- (j) Payment of funds to prepaid accounts such as those listed below (such list is not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party):

EZ LINK PTE LTD (FEVO)	OANDA ASIA PAC*
EZ Link EZ-LINK*	PAYPAL* BIZCONSULTA
EZLINK EZ-Link	PAYPAL* CAPITALROYA
EzLink	SKR*Skrill.com
EZLINKS.COM	SKR*xglobalmarkets.com*
EZ Link transport	SKYFX.COM*
EZ-LINK (IMAGINECARD)	TRANSIT*
EZ-Link EZ-Reload (ATU)	TRANSITLINK*
BANC DE BINARY	TRANSIT LINK*
BANCDEBINARY.COM	WWW.IGMARKETS.COM.SG
Flashpay ATU	WWW.PLUS500.CO.UK
MB * MONEYBOOKERS.COM	WWW.MYEZLINK.COM.SG
NETS VCASHCARD	YOUTRIP*

- (k) any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature; and
- (l) any other transactions that Maybank may determine from time to time without prior notice.

**“Feature Item”** refers to any of the items set out in Clause 4.2(f) below.

**“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.

**“Phase”** refers to Phase 1 or Phase 2.

**“Phase 1”** refers to the period from 1 to 30 April 2025 (both dates inclusive).

**“Phase 2”** refers to the period from 1 to 31 May 2025 (both dates inclusive).

“**Promotion Period**” refers to the period from 1 April to 31 May 2025 (both dates inclusive).

“**Redemption eCoupon**” refers to the eCoupon issued by Maybank to the Maybank TREATS SG Mobile App wallet of applicable Eligible Cardmembers which they may use to redeem the corresponding Feature Item and/or Bonus Gift.

“**Redemption Period**” refers to the period stated in the corresponding Redemption eCoupon for Cardmember’s redemption of a Feature Item and/or Bonus Gift.

“**Retail Transaction**” refers to an approved retail payment made by the Maybank Cardmember using his/her Maybank Card, and shall exclude the Excluded Transactions.

“**Selection Period**” refers to the period from 16 May to 13 June 2025 for Phase 1 and from 20 June to 18 July for Phase 2 within which Eligible Cardmembers may utilise their Token(s) to redeem a Feature Item(s), capped at 1 quantity per Feature Item.

“**SNAG Points**” refers to the points required to redeem a Feature Item. Each SNAG Point is equivalent to and can be purchased for S\$5; which will be charged to an Eligible Cardmember’s account selected at random by Maybank.

“**Spend Requirement**” refers to the minimum spend of S\$1,000 on Retail Transactions during a Phase. Maybank Cardmembers’ spend on Retail Transactions on their Maybank Card(s) during a Phase will be aggregated to determine if he/she meets the Spend Requirement. For avoidance of doubt, there is no limit on the number of Retail Transactions that may be combined to meet the Spend Requirement for a Phase.

“**Token**” refers to an opportunity to redeem one (1) Feature Item.

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

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 Card (and therefore count towards the Spend Requirement), 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 this Promotion, 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 and/or Phase 2 of the Promotion Period:

- a) Register for the Promotion via the Maybank TREATS SG Mobile App ("TREATS SG App") under Privileges > Highlights > Snag A Deal 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 an Access and Token(s). For avoidance of doubt, a Maybank Cardmember must register in Phase 1 to participate in both phases of the Promotion. By registering in the Phase 2 Promotion Period, a Maybank Cardmember is only participating in Phase 2 of the Promotion; and
- b) Meet the Spend Requirement by charging at least S\$1,000 on Retail Transactions to his/her Maybank Card during Phase 1 and/or Phase 2 of the Promotion Period. To illustrate:

Promotion Period	Spend Requirement
Phase 1	Minimum S\$1,000
Phase 2	Minimum S\$1,000

3) **Awarding of Access and Tokens**

3.1 Each Eligible Cardmember is entitled to an Access as long as they meet the requirements set out in Clause 2.



3.2 One (1) Token will be awarded to each Eligible Cardmember for meeting the Spend Requirement of S\$1,000 on Retail Transactions charged to a Maybank Card and one (1) Token will be awarded for every additional S\$1,000 spent on Retail Transactions charged to a Maybank Card, up to a maximum of 10 Tokens per Maybank Cardmember in total (“Cap”) per Phase.

3.3 Maybank Cardmembers who meet the Spend Requirement with spends between S\$1,000 – S\$1,999.99 in either Phase will receive an Access to view and utilise their Token(s) on Explorer Tier Feature Items; Cardmembers who meet the Spend Requirement with spends between S\$2,000 – S\$2,999.99 in either Phase will receive an Access to view and utilise their Token(s) on Explorer and Adventurer Tiers Feature Items; Cardmembers who meet the Spend Requirement with spends of a minimum of S\$3,000 and above in either Phase will receive an Access to view and utilise their Token(s) on Explorer, Adventurer and Elite Tiers Feature Items.

Minimum Spend (each Phase)	Access Granted
S\$1,000 – S\$1,999.99	Explorer
S\$2,000 – S\$2,999.99	Explorer, Adventurer
S\$3,000 and above	Explorer, Adventurer, Elite

3.4 Tokens are awarded exclusively for each Phase of the Promotion. To illustrate:

Example	Registration		Total Spend		Number of Tokens to be awarded	
	Phase 1	Phase 2	Phase 1	Phase 2	Phase 1	Phase 2
Cardmember A	✓		S\$1,000	\$500	1	0
			Access Granted		Explorer	NA
Cardmember B		✓	\$1,000	S\$2,000	0	2
			Access Granted		NA	Adventurer
Cardmember C	✓		S\$2,500	S\$4,000	2	4
			Access Granted		Adventurer	Elite
Cardmember D	✓		S\$10,000	S\$20,000	10	10
			Access Granted		Elite	Elite
Cardmember E		✓	S\$5,000	S\$15,000	0	10
			Access Granted		NA	Elite

3.5 For avoidance of doubt, where there are supplementary cardmembers, the Access and Tokens will only be awarded to the Maybank Cardmembers (being principal cardmembers).

- 3.6 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 an Access and Tokens.
- 3.7 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 5 May 2025 for Phase 1 and 5 June 2025 for Phase 2.
- 3.8 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 Accesses.
- 3.9 Access and Tokens 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.
- 3.10 Tokens cannot be transferred to or combined with Tokens awarded to any other Maybank Cardmember.
- 3.11 In the event that an Account of a Maybank Cardmember is closed and a new Account is opened by the Maybank Cardmember, Tokens from the closed Account will not be transferred to the new Account.
- 3.12 Where Tokens are awarded for Retail Transactions which are subsequently cancelled or reversed (in full or in part), the Tokens awarded will be automatically cancelled.
- 3.13 Maybank reserves the right at any time to withdraw, cancel or invalidate any or all Tokens assigned to any Account at its sole discretion without notice or reason.
- 3.14 Maybank's transaction records and internal records on the type of Access and/or number of Tokens awarded to a Maybank Cardmember shall be final and conclusive. No correspondence or disputes on the abovementioned awarded to any Maybank Cardmember will be entertained.

#### 4) **Feature Items & Bonus Gift**

- 4.1 Eligible Cardmembers who are granted an Access will have exclusive viewing of the Feature Item(s) that corresponds to their Access, and utilise their Token(s) to redeem the Feature Item(s) with SNAG Points, subject to 1 unit per Feature Item. Feature Items are in limited quantities and are available on a first-come-first-served basis while stock lasts.
- 4.2 Eligible Cardmembers who are granted the Access and Tokens will receive a Push Notification ("PN") that contains the necessary information to view the Feature Items.

- a) A PN will be sent to the TREATS SG App of Eligible Cardmembers by 16 May 2025 for Phase 1 and 20 June 2025 for Phase 2, barring any unforeseen technical delays. The PN will contain instructions to view an exclusive page hosted on the TREATS SG App along with the number of Tokens awarded to the Cardmember. For avoidance of doubt, the PN does not constitute confirmation of the redemption of any Feature Item.
- b) All Tokens must be utilised by the Eligible Cardmembers within the Selection Period. Any Tokens not utilised within the Selection Period will be forfeited. There will be strictly no extensions permitted.
- c) Once a redemption of a Feature Item is successful, the Redemption eCoupon of the Feature Item will be instantly saved into the Eligible Cardmember's MY COUPONS wallet on the TREATS SG App. A Token will be considered successfully utilised and a Feature Item will be considered successfully redeemed when it appears on the Eligible Cardmember's MY COUPONS wallet. Redemption details of each successfully redeemed Feature Item will be listed on its corresponding Redemption eCoupon – which includes Redemption Period, Redemption Venue, Redemption Instructions and Terms and Conditions of the Feature Item.
- d) Each Feature Item successfully redeemed with SNAG Points by an Eligible Cardmember will be automatically charged to any Account of the Eligible Cardmember selected at random by Maybank within 7 working days. To illustrate, Eligible Cardmembers who selects one (1) Feature Item which requires 3 SNAG Points will be charged S\$15 one (1) time on the Account selected at random by Maybank, and Eligible Cardmembers who selects five (5) Feature Items which requires a total of 37 SNAG Points will be charged S\$185 one (1) time in a consolidated amount on the Account selected at random by Maybank. Each charge amount will be based on the SNAG Points required to redeem a corresponding Feature Item listed on the Campaign Page (<https://cardspromo.maybank2u.com.sg/snag>).
- e) Once a Feature Item is selected and redeemed, the cost of SNAG Points charged is non-refundable, irreversible, final and can no longer be changed or withdrawn.
- f) The details of Feature Items are set out in the table below:
  - Phase 1 Feature Items

Feature Items	Access	SNAG Points Required
Pyrex Peter Rabbit 2pc Double Wall Glasses 345ml	Explorer	3
Pyrex Peter Rabbit 1.9L Square Carafe		3
Pyrex Peter Rabbit 2pc 640ml & 1050ml Rectangle Glass Storage		3
Maybank Manchester United Bundle (inclusive of Shoe Bag, Scarf, Face Masks)		4
Tiger (Japan) 480ml Double Stainless Steel Vacuum Insulated Thermal Mug		4
Elements Wellness 45-min Elements Massage or 60-min Aqua Glow Facial	Adventurer	8
OTO Foot Massager Adore Foot AF-80 <i>(Warranty not included)</i>		8





New Balance Canvas Duffel – Great Plains		9
New Balance Canvas Duffel – Navy		9
New Balance Canvas Duffel – Nightwatch Green		9
Shangri-La Singapore S\$100 Dining Voucher		12
Samsonite HARTS 20" Spinner	Elite	14
Samsonite HARTS 25" Spinner		20
Shangri-La Singapore S\$200 Dining Voucher		24

- Phase 2 Feature Items

Feature Items	Access	SNAG Points Required
A Pair of Cathay Cineplexes Digital Everyday Movie Vouchers	Explorer	3
Maybank Manchester United Bundle (inclusive of Shoe Bag, Scarf, Face Masks)		4
Tiger (Japan) 480ml Double Stainless Steel Vacuum Insulated Thermal Mug		4
Elements Wellness 45-min Elements Massage or 60-min Aqua Glow Facial	Adventurer	8
OTO Foot Massager Adore Foot AF-80 <i>(Warranty not included)</i>		8
New Balance Team Sport Duffel - Black		8
New Balance Team Sport Duffel – Team Navy		8
New Balance Classic Canvas Tote Bag – Great Plains		8
Shangri-La Singapore S\$100 Dining Voucher		12
Arbutus Watch 406RWF		16
Samsonite HARTS 25" Spinner	Elite	20
Shangri-La Singapore S\$200 Dining Voucher		24

- g) Maybank reserves the right to change the allocation mechanics of Feature Items without giving prior notice or reason.
- h) The maximum number of Feature Items that each Eligible Cardmember can redeem is 10, capped at 1 unit per Feature Item per phase.
- i) Except for notifications to the Maybank Cardmembers via the TREATS SG App as set out above, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.

#### 4.3 Bonus Gift: Waterfall Ristorante Italiano Sunday Brunch for 2

- a) At the end of the Promotion Period, Maybank will compile a list of Maybank Cardmembers who have both registered for the Promotion and met the Spend Requirement according to Clause 2 above.

- b) Bonus Gift will be awarded to the first 45 Maybank Cardmembers to charge S\$5,000 on Retail Transactions to his/her Card during the Phase 1, and to the first 45 Maybank Cardmembers to charge S\$5,000 on Retail Transactions to his/her Card during Phase 2.
- c) A Maybank Cardmember that meets the requirements in paragraph (b) of this Clause may receive no more than one (1) Bonus Gift per Phase.
- d) Maybank Cardmembers who are entitled to receive a Bonus Gift will be informed through a Push Notification and receive its corresponding Redemption eCoupon via their TREATS SG App by 16 May 2025 for Phase 1 and 20 June 2025 for Phase 2.
- e) Bonus Gift is available for redemption at Waterfall Ristorante Italiano, Shangri-La Singapore, till 30 September 2025 only. Strictly no extensions will be allowed.

#### 5) **Redemption of Feature Items and Bonus Gift**

- 5.1 All Feature Items and/or Bonus Gift are available on a first come, first served basis, are while stock last and are not exchangeable for cash, rewards points, credit or in kind in all cases, whether whole or in part. Maybank may, at its discretion, substitute the Feature Item and/or Bonus Gift with an item of equal or similar value without prior notice.
- 5.2 Eligible Cardmembers must contact Maybank within fourteen (14) calendar days from the respective notification date mentioned above, for any issues in relation to the non-receipt of the Redemption eCoupon. In the event of any disputes in relation to the Promotion, Maybank's decision shall be final.
- 5.3 Each redemption of a Feature Item and/or Bonus Gift must be in accordance with these terms and conditions listed in the Redemption eCoupon(s) and the terms and conditions of the merchant. The Eligible Cardmember will need to collect their Feature Item and/or Bonus Gift in person at the redemption location during the redemption period (which will all be stated in the corresponding Redemption eCoupon, and present the Redemption eCoupon to the Merchant when collecting said Feature Item and/or Bonus Gift, if and when applicable).
- 5.4 Eligible Cardmembers shall accept the Feature Item and/or Bonus Gift "as is". Maybank is not the supplier of the Feature Item and/or Bonus Gift or any related goods and services (the supplier of the Feature Item and/or Bonus Gift or any goods and services shall be referred to as the "Merchant") and makes no representation or warranty whatsoever as to the quality, merchantability and/or the fitness of purpose of these Feature Items and/or Bonus Gift, and any goods and services provided and assumes no liability or responsibility therefor or for the acts or defaults of the Merchant for any non-delivery, non-performance or defects in these Feature Items and/or Bonus Gift or goods and services. Maybank is not an agent of the Merchant. Any dispute over these Feature Items and/or Bonus Gift and any goods and service(s) should be resolved directly between the Eligible Cardmember and the Merchant.
- 5.5 In the event the Redemption eCoupon is lost, misused, stolen or misplaced, the Eligible Cardmember shall not be entitled to a replacement Redemption eCoupon unless otherwise agreed by Maybank at its sole discretion. Where Maybank decides to issue a replacement Redemption eCoupon, Maybank

reserves the right to charge the full cost or retail value of the Feature Item and/or Bonus Gift to the Eligible Cardmember's Account or deduct it from any Maybank account held by the Eligible Cardmember if the original Redemption eCoupon is utilised to redeem a Feature Item and/or Bonus Gift for any reason whatsoever and howsoever.

5.6 Any Feature Item and/or Bonus Gift not redeemed within the prescribed redemption period stated in the Redemption eCoupon shall be forfeited and any Eligible Cardmember whose Feature Item and/or Bonus Gift has been forfeited shall not be entitled to any payment of compensation or replacement notwithstanding any claims of not having received the Redemption eCoupon or notification. Strictly no extension or change of time will be allowed if the Eligible Cardmember does not redeem the Feature Item and/or Bonus Gift within the redemption period stated in the Redemption eCoupon.

5.7 Maybank reserves the right to reverse, restructure, forfeit, and/or charge the Retail Value (at Maybank's sole discretion) of the Feature Item/and or Bonus Gift awarded and/or redeemed to the Maybank Cardmember's Account or deduct it from any account the Maybank Cardmember holds with Maybank in the event:

- a) any transaction counted towards the Spend Requirement and/or for which Token(s) were awarded (in full or in part) is invalid, cancelled or reversed (in full or in part) by any party for any reason;
- b) any transaction counted towards the Spend Requirement and/or for which Token(s) were awarded (in full or in part) is found to be used for other Maybank promotions or found to be a transaction that should not be counted towards the Spend Requirement and/or as a Retail Transaction;
- c) the Maybank Cardmember's Account is closed, suspended or not in good standing at any point during the Promotion Period and/or within six (6) months from the date the Maybank Cardmember receives the Feature Item and/or Bonus Gift;
- d) the Maybank Cardmember is not entitled to the Feature Item and/or Bonus Gift for any reason whatsoever; or
- e) it is determined by Maybank that the Maybank Cardmember has breached one or more of the terms and conditions of this Promotion.

5.8 Maybank reserves the right to replace, exchange, vary or substitute the Feature Items and/or Bonus Gift at its sole discretion without prior notice or liability to any person.

5.9 The entitlement to and use of a Feature Item and/or Bonus Gift is also subject to such other terms and conditions as may be imposed by the respective Merchant which supplied/supplies the Feature Item and/or Bonus Gift. Additional terms and conditions stated in the Redemption eCoupon shall also apply.

5.10 In the event of any disputes in relation to the Promotion, Maybank's decision shall be final.

6) **General**

- 6.1 The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
- 6.2 Maybank Cardmembers hereby consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to Maybank and such other third party as Maybank may reasonably consider necessary for the purpose of the Promotion, and confirm that they agree to be bound by the terms of the Maybank's Data Protection Policy, a copy of which can be found on [www.maybank2u.com.sg](http://www.maybank2u.com.sg).
- 6.3 Maybank shall have the sole and absolute discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
- 6.4 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 the Maybank Cardmember and/or any other person by reason of, arising from or in connection with this Promotion and/or use of the Redemption eCoupon, Feature Items and/or Bonus Gift, redemption of or consumption of any services, products or facilities of any merchants or retailers, any Redemption eCoupon which is misdirected or lost and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.
- 6.5 Maybank's decision on all matters relating to the Promotion (including without limitation the Access and Tokens awarded to the Maybank Cardmembers, the awarding of the Feature Item and/or Bonus Gift) shall be final, conclusive and binding on all participants.
- 6.6 Maybank reserves the right at its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time, or withdraw, suspend or discontinue this Promotion at any time without notice or liability to any person.
- 6.7 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. All images of Feature Item and/or Bonus Gift on any collateral shall be for illustrative purposes only. The actual specifications of the Feature Item and/or Bonus Gift may differ from the visual used in such collaterals.
- 6.8 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.
- 6.9 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.



6.10 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>.