



## Terms and Conditions for Member-Get-Member Online Account Opening Promotion (“Promotion”)

1. This Promotion will be conducted from 25 May 2026 to 31 July 2026 (“**Promotion Period**”).
2. To participate in this Promotion, the referrer, who must be an existing individual customer of Maybank with an active Current or Savings Account (“**Referrer**”) and the Referred Party (as defined below), must fulfil the following requirements:
  - (a) The Referrer shall refer a family/friend who is Malaysia Citizen or Singapore Permanent Resident born in Malaysia without any Maybank Savings Accounts (“**Referred Party**”), to open a Singapore Dollar Savings Account with Maybank digitally using their Singpass (“**Eligible Savings Account**”) within the Promotion Period;
  - (b) The Eligible Savings Account must be opened via [www.maybank2u.com.sg](http://www.maybank2u.com.sg), Maybank2u Online Banking or Maybank2u SG app using Singpass;
  - (c) The Referrer’s mobile number, as per Maybank’s records, must be entered in the promo code field during the online application, in the format “MYSG<space>60AANNNNNNN” for Malaysia mobile numbers or “MYSG<space>65NNNNNNNN” for Singapore mobile numbers (where AA is the mobile prefix for MY, N is the numeric digits of the mobile number);
  - (d) The Eligible Savings Account successfully activated within the Promotion Period; and
  - (e) The Referred Party must deposit fresh funds of at least S\$1,000 (“**Deposit Amount**”) into the Eligible Savings Account within 30 calendar days upon successful activation of the account, and the Deposit Amount must remain in the Eligible Savings Account for at least a period of 6 months.
3. Eligible Savings Accounts opened by Referred Parties who have existing Maybank accounts or closed their Maybank Savings or Current Account less than 6 months prior to the start of this Promotion will not be eligible for this Promotion.
4. For each Eligible Savings Account successfully opened by the Referred Party in accordance with Clause 2 above and the terms and conditions herein, both the Referrer and Referred Party will each receive a cash reward (“**Cash Gift**”).
5. The Referrer will receive a Cash Gift of SGD20 in their Maybank Current or Savings Account within two months from the date of successful activation of the account by the Referred Party. The Referred Party will receive a Cash Gift of SGD20, which will be credited into their Eligible Savings Account within two months from the date of successful activation of the account.
6. There is no limit to the number of Cash Gifts the Referrer can receive.
7. Referrers are not allowed to refer themselves to this Promotion.
8. The Deposit Amount placed into the Eligible Savings Account will be held by Maybank for a period of six (6) months from the following month the deposit is made and will not be available for withdrawal during this period, unless the Referred Party withdraws from the Promotion by



informing Maybank. If the Referred Party closes the Eligible Savings Account or withdraws all or part of the Deposit Amount within the 6-month period stated in this Clause, Maybank will in its sole discretion deduct the value of the SGD20 Cash Gift from the Eligible Savings Account and/or from any other account the Referred Party holds with Maybank.

9. Upon submitting the online account opening application, customers will receive an auto-reply email from Maybank acknowledging receipt of the account opening. An auto-reply email from Maybank does not constitute eligibility to redeem the Cash Gift.

**General:**

10. 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.
11. Maybank's decision on all matters relating to the Promotion shall be final, conclusive and binding on all customers. Maybank will not disclose the details and status of the Savings Account applications of the Referred Party to any Referrer.
12. By participating in this Promotion, the Referrer and the Referred Party are deemed to have consented to Maybank collecting, using, disclosing, sharing and disclosing to their authorized service providers or third parties the personal data/information relating to the Referrer/Referred Party or the Referrer's/Referred Party's account (including without limitation, name, mobile number and account details) as may be reasonably required by Maybank for the purposes of this Promotion or the awarding of the Cash Gift as well as such purposes as set out in Maybank's data protection policy, available at the website.
13. This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.
14. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, damage, liabilities, expenses and/or injury whatsoever of howsoever incurred or sustained by any person by reason of, arising from or in connection with the Promotion.
15. 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.
16. Maybank may at any time waive either unconditionally or on such terms and conditions as the 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.
17. Employees of Maybank are not eligible to participate in this Promotion.
18. 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.

19. The standard Rules and Regulation Governing Singapore Dollar Savings Account for Individuals shall apply.

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$100,000 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 25 May 2026**

Maybank Singapore Limited (UEN: 201804195C)