Terms and Conditions for MLIfe Savings Account Promotion rewarding with Bonus Interest ("Promotion")

1. This Promotion is available from 1 November 2026 to 31 January 2027 or such other date to be determined by Maybank Singapore Limited ("**Maybank**") in its absolute discretion ("**Promotion Period**").

2. Subject to the terms and conditions of this Promotion, selected new and existing MLife Savings Account ("**Account**") customers who are individuals ("**Account Holders**") will be eligible to receive the following bonus interest on the eligible Incremental Average Daily Balance in the Account ("**Bonus Interest**"):

Bonus Interest rate on eligible Incremental ADB	1.50% per annum

Registration for Promotion

3. To participate in this Promotion, customers must:

   (a) hold an existing Account or successfully apply to open the Account during the Promotion Period. The new account must be approved and opened by Maybank during the Promotion Period; and

   (b) then send an SMS to Maybank during the Promotion Period using their registered mobile number as per Maybank's record in the format specified by Maybank on its Maybank2u SG website at https://www.maybank2u.com.sg. If Maybank receives an SMS in the specified format during the Promotion Period, the Account Holder will receive an auto-reply SMS from Maybank acknowledging receipt of the SMS. Proof of sending an SMS does not constitute proof of Maybank's receipt of the SMS. An auto-reply SMS from Maybank does not constitute eligibility for the Bonus Interest. Maybank will not consider any SMS sent in the wrong format or any SMS with incorrect details. For avoidance of doubt, Account Holders will not enjoy Bonus Interest for the time period prior to successful registration for this Promotion.

4. If an Account Holder holds multiple Accounts, the above SMS must be sent for each Account to register it for this Promotion. The registration SMS should only be submitted once for each Account. If multiple registration SMSes are submitted, the information contained in the earliest successfully completed registration, as determined by our records, will be treated as final, and all subsequent submissions will be disregarded.

Bonus Interest

5. "**Incremental Average Daily Balance**" or "**Incremental ADB**" refers to the difference in the Average Daily Balance of an Account for the applicable calendar month during the Promotion Period compared to the Average Daily Balance in the Account for the month of October 2026.

   (a) The "**Average Daily Balance**" or "**ADB**" of an Account for a calendar month is determined by computing the sum of the day-end balances in the Account for each day of that month divided by the number of days in that month.

   (b) For Accounts opened during the time period from 1 November 2026 to 31 January 2027, the Average Daily Balance in October 2026 is considered as zero, and the Average Daily Balance of the calendar month in which the Account was opened is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days the Account has been open in that month.

   (c) The Incremental ADB must be a minimum of S$10,000 in a calendar month to be eligible for the Bonus Interest in that month. Deposits made in relation to this Promotion must be in fresh funds; Maybank cheques or transfers made from the Account Holder's existing account(s) with Maybank or its related corporations (if any) shall not qualify.

Bonus Interest illustration for MLife Savings Account Account Holder who has registered for this Promotion in November 2026

	October 2026 (Baseline)	**November 2026**	**December 2026**	**January 2027**
Baseline Average Daily Balance (ADB) of MLife *(as of 31 October '26)*	S$10,000			
Monthly ADB		S$19,000	S$200,000	S$19,500
Bonus Interest eligibility				
Incremental ADB above Baseline Balance		S$9,000	S$190,000	S$9,500
Qualified for Bonus Interest for the month		**No**	**Yes**	**No**
Total Bonus Interest illustration (at rate of 1.50% per annum)				
Incremental ADB eligible for Bonus Interest		S$0	S$190,000	S$0
No. of days in calendar		30	31	31
Bonus Interest earned		S$0	S$242.05	S$0
Total Bonus Interest to be paid after Promotion		S$242.05		

6. Subject to Clause 5(b), the eligibility for Bonus Interest for the month of successful registration will be assessed using the ADB of the Account for the entire calendar month, regardless of the date on which registration is successfully completed.

7. Bonus Interest eligibility shall commence from the calendar month in which your registration is successfully completed and shall continue for the remaining calendar month(s) within the Promotion Period, subject to your fulfilment of all Promotion requirements. For the avoidance of doubt, Bonus Interest will not be calculated or awarded in respect of any calendar month prior to the month of successful registration.

8. Any sum in the existing Account earmarked for any promotion will not count towards the calculation of the Incremental ADB or be eligible for bonus interest.

Payment of the Bonus Interest

9. Bonus Interest will be credited in a lump sum by 31 March 2027 to the eligible Account.

10. The Account must be open, active, in good standing and conducted in a proper and satisfactory manner, as determined by Maybank, at the time the Bonus Interest is credited. If the Account is closed, suspended, terminated, delinquent or otherwise not in good standing before the Bonus Interest is credited, Maybank reserves the right not to credit the Bonus Interest.

11. Maybank reserves the right to disqualify the Account Holder from eligibility for the Bonus Interest, or to deduct the value of the Bonus Interest from the Account or any account the Account Holder holds with Maybank, if it is determined by Maybank that the Account Holder has breached one or more of the terms and conditions of this Promotion or is otherwise not eligible for the Bonus Interest.

General

12. This Promotion is applicable to individuals only. Customers who are not natural persons are not eligible to participate in this Promotion. Maybank has the sole and absolute discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.

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

14. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, liability, expense, damage and/or injury whatsoever or howsoever incurred or sustained by any Account Holder and/or any other person by reason of, arising from or in connection with this Promotion, including any transaction, registration or

instruction that is delayed, incorrectly processed or not processed due to system, electronic, technical or other failures beyond Maybank's reasonable control.

15. Maybank may at any time waive, either unconditionally or on such terms and conditions as Maybank deems fit in its discretion, any right it has under these terms and conditions. Any such waiver shall not preclude Maybank from exercising such rights in the future.

16. 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 this Promotion at any time without prior notice or liability to any person.

17. This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.

18. In the event of any inconsistency between these terms and conditions and any brochure, marketing material, communication or other document relating to this Promotion ("**Marketing Collaterals**"), these terms and conditions shall prevail.

19. The prevailing Terms and Conditions Governing Savings Accounts, and any terms and conditions stated in the Marketing Collaterals, 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 Retirement 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 1 November 2026

Maybank Singapore Limited (UEN: 201804195C)