

Terms and Conditions for Maybank Manchester United Debit Card Activate and Spend Promotion (“Promotion”)

1. This Promotion is available from 1 May 2025 and shall end on 31 May 2025, unless extended otherwise by Maybank Singapore Limited (“Maybank”) in its absolute discretion (“Promotion Period”).
2. This Promotion is available for individuals who hold a Maybank Manchester United Platinum Visa Debit Card (“Eligible Card”) and have received either a SMS or Push Notification regarding this Promotion. (“Cardmembers”).
3. Cardmembers who are among the first 50 Cardmembers that spend at least S\$150 on Retail Transactions on their Eligible Card during the Promotion Period will be eligible to receive a Manchester United Shoe Bag (“Gift”) subject to the terms and conditions herein (“Eligible Cardmembers”).
4. For the purpose of Clause 3, “Retail Transactions” means any approved retail payment (in Singapore dollars or in foreign currency) made by the Cardmember using his/her Eligible Card but excludes the following transactions (which will not be taken into consideration for the purpose of the Promotion):
 - NETS and eNETS transactions
 - 0% Installment Plan transactions
 - FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions
 - Fees and charges (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges etc.)
 - Bill payments (recurring or otherwise)
 - Payments to educational institution (eg. schools, tuition centres etc)
 - Reversals and Money transfers
 - Income Tax Payments
 - AXS and SAM transactions
 - Transactions classified under the following Merchant Category Codes (“MCC”):
 - Financial Institutions – Merchandise, Services, and Debt Repayment (MCC 6012)
 - Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (for example: Cryptocurrency), Money Orders (Not Money Transfer), Account Funding (not Stored Value Load), Travelers Cheques, and Debt Repayment (MCC 6051)
 - Non-Financial Institutions – Stored Value Card Purchase/Load (MCC 6540)
 - Money Transfer (MCC 4829)
 - Payments at or to government agencies (e.g. the Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.) or statutory boards
 - Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies etc.)
 - Online payment gateway transactions (e.g. PayPal, Skrill, Bidpay etc.)
 - Payment of funds to pre-paid accounts or top-ups of any nature. The following examples are not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party:

- BANC DE BINARY*
- BANCDEBINARY.COM*
- EZ LINK PTE LTD (FEVO)
- EZ Link transport
- EZ Link*
- EZ-LINK (IMAGINE CARD)
- EZ-Link EZ-Reload (ATU)
- EZLINK*
- EzLink*
- EZ-LINK*
- FlashPay ATU*
- MB*
- MONEYBOOKERS.COM
- NETS VCASHCARD*
- OANDA ASIA PAC*
- OANDAASIAPA
- PAYPAL* BIZCONSULTA
- PAYPAL* CAPITALROYA
- PAYPAL*
- OANDAASIAPA
- Pepperstone Group Ltd
- Saxo Cap Mkts Pte Ltd
- SNACK BY INCOME
- SKR*SKRILL.COM
- SKR*xglobalmarkets.com*
- SKYFX.COM*
- TL-ABT*
- TRANSIT LINK*
- WWW.IGMARKETS.COM

- Any donations
- Gambling or betting transactions
- Any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature
- Any other transaction which Maybank may reasonably determine to be unsuitable to, or should not, constitute a Retail Transaction

5. Only transactions reflected in the monthly account statement of the Eligible Card will constitute proof that the relevant transactions have been charged on the Eligible Card.

6. An Eligible Cardmember will receive either a redemption letter at his/her last known address on record with Maybank, or an eCoupon for the redemption of the Gift in his/her TREATS Mobile App wallet, within 90 days upon end of Promotion period. In the event an Eligible Cardmember has not yet installed or registered to use the TREATS Mobile App, an SMS will be sent to his/her registered mobile phone number on record with Maybank to prompt him/her to download and login to the TREATS Mobile App to access the eCoupon in his/her TREATS Mobile App wallet.

7. Eligible Cardmembers need to refer to the redemption eCoupon or redemption letter for details on the redemption of the Gifts.

8. No reservation of colour is allowed for the Gift. The Gift may come in different colours and will be subject to availability, on a first-come-first-served basis.

9. Gifts must be claimed from Maybank and/or merchant within 60 days from the date of the redemption letter or redemption eCoupon. Any unclaimed Gift will be forfeited. Any Eligible Cardmember whose Gift has been forfeited shall not be entitled to any payment or compensation notwithstanding that the Cardmembers may not have received the redemption letter, push notification or SMS for any reason whatsoever. The redemption of the Gifts is subject to such other terms and conditions as may be imposed by the merchant(s) supplying the Gifts.

10. In the event the redemption eCoupon or redemption letter is lost, misplaced, misused, defaced, damaged or stolen, the Eligible Cardmember shall not be entitled to a replacement redemption eCoupon or redemption letter, unless otherwise agreed by Maybank in its sole discretion. Where Maybank decides to issue a replacement redemption eCoupon or redemption letter, Maybank reserves the right to deduct the value of the Gift from the relevant Eligible Cardmember's Eligible Card account or any

Maybank account held by such Eligible Cardmember if the original redemption letter or redemption eCoupon is used to redeem an additional Gift.

11. Maybank reserves the right to claim the full cost or retail value of the Gift from an Eligible Cardmember that has received the Gift in the following events: (a) any of such Eligible Cardmember's Eligible Card account is closed/terminated for whatever reason (whether by the Successful Applicant, Maybank or otherwise) within nine (9) months from the date the Eligible Cardmember receives the Gift; or (b) it is determined by Maybank that such Eligible Cardmember has breached any of the terms and conditions relating to the Promotion or the Eligible Card account or (c) it turns out that such Eligible Cardmember does not meet the requirements prescribed herein or is not entitled to Gift for any reason whatsoever. In such cases, the Eligible Cardmember authorises Maybank to debit the full cost or retail value of the applicable Sign Up Gift from any of the Applicant's Eligible Card account or deduct such amount from any account the Applicant holds with Maybank.
12. Gifts are not exchangeable or refundable for cash, credit or in kind.
13. Eligible Cardmembers shall accept the Gifts "as is". Maybank is not the supplier of the Gifts or any related services and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Gift or related services and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the Gift. Maybank is not an agent of the merchant. Any dispute over the Gifts, product quality and/or services by a merchant should be resolved directly with the merchant.
14. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
15. Maybank reserves the right to replace, exchange, vary or substitute any or all Gifts at its sole discretion without providing prior notice or reason and without liability to any person.
16. Maybank has the sole discretion to exclude any person from participating in this Promotion.
17. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any Cardmember and/or any other person by reason of, arising from or in connection with the Promotion and/or the redemption or use of the Gift and/or the use of any service, product or facility of any merchant, and/or any applications, communications or transactions being processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.

18. 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 this 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.
19. 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 to withdraw, suspend or terminate the Promotion at any time without notice or liability to any person.
20. Maybank's decision on all matters relating to the Promotion (including the awarding of the Gifts) shall be final, binding and conclusive on all Cardmembers.
21. Additional terms and conditions stated in the redemption eCoupons or the redemption letters issued by Maybank for the redemption of the Gifts shall apply together with the terms and conditions of the merchant.
22. 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. Images of the Gift in collaterals are solely for illustrative purposes only.
23. All prevailing and relevant terms and conditions and/or agreement governing the Eligible Cards accounts shall apply. The Maybank TREATS Mobile App Terms and Conditions shall also apply. Please visit <http://www.maybank2u.com.sg> for more information.