Terms and Conditions for Maybank CreditAble Term Loan Onboarding Cashback Gift Promotion ("Promotion")

1. The Promotion is valid from **14 August 2026 to 30 September 2026** or such other date(s) as may be determined and notified by Maybank in its sole discretion **("Promotion Period").**

2. The Promotion only applies to new successful applicants of a Maybank CreditAble account **("Maybank CreditAble Account"**) who do not hold any Maybank CreditAble Account and have not cancelled any Maybank CreditAble Account within nine (9) months prior to the start of the Promotion Period **("Applicants").**

3. To be eligible to receive the Cashback Gift under this Promotion, Applicants must within the Promotion Period:

   a. apply for a new Maybank CreditAble Account as the main account holder;

   b. apply for a Maybank CreditAble Term Loan via the online application platform with source code **990077, 990082 and 990083**;

   c. have both their Maybank CreditAble Account and Maybank CreditAble Term Loan applications approved. The approved loan amount must be no less than S$10,000, repayable over 36, 48 or 60 monthly instalments; and

   d. be among the first 300 Applicants who meet the requirements set out in this clause 3 ("Eligible Customers").

4. Eligible Customers will be eligible to receive **up to 2% cashback** (rounded down to the nearest cent) on the approved Maybank FlexiCash and/or CreditAble Term Loan amount, **capped at S$2,000** as set out below ("Cashback Gift"):

Minimum Approved Loan Amount	Loan Tenor	Cashback on Principal Loan Amount Approved, but capped at S$2,000
S$10,000 to S$29,900	36 – 60 months	0.5% Cashback
S$30,000 to S$49,900	36 - 60 months	1.0% Cashback
S$50,000 and above	36 - 60 months	2.0% Cashback

5. The Cashback Gifts are available on a first-come first-serve basis.

6. Each Eligible Customer shall only be eligible to receive the Cashback Gift once under this Promotion, regardless of the number of successful applications for Maybank CreditAble Account, Maybank CreditAble Term Loan or the Maybank CreditAble Term Loan amount.

7. If more than one Maybank CreditAble Term Loan is approved, the Term Loan with the earliest approved date that meets the requirements in Clause 3 will be considered.

8. The Cashback Gift will be credited to the Applicant's Maybank CreditAble Account within 90 business days after the Promotion Period. In the event that an Applicant's Maybank CreditAble Account or Maybank CreditAble Term Loan is terminated or closed (whether by the individual or by Maybank and for whatever reason) prior to the date of crediting of the Cashback Gift, Maybank reserves the right to forfeit the Cashback Gift.

9. To receive the Cashback Gift, the Eligible Customer's Maybank CreditAble Account must be in good standing and the Eligible Customer must not be in breach of the terms and conditions relating to this Promotion, the Maybank CreditAble Account and/or the Maybank CreditAble Term Loan.

10. The Cashback Gift is not transferable or exchangeable for cash, credit, other goods, services or kind.

11. Maybank reserves the right to claim the full cashback amount received by the Eligible Customer from him/her if any of the following events occurs in respect of him/her:

    a) the Maybank CreditAble Term Loan amount is reversed by any party for any reason;
    b) the CreditAble Term Loan amount is prepaid or terminated prior to the end of the approved loan tenure by any party for any reason; or
    c) it is determined by Maybank that the Eligible Customer has breached any of the terms and conditions relating to this Promotion, the Maybank CreditAble Account or the Maybank CreditAble Term Loan or does not meet the requirements herein.

    The Eligible Customer hereby authorises Maybank to debit the full value of the Cashback Gift from the Eligible Customer's Maybank CreditAble Account or any other account maintained by the Eligible Customer with Maybank, if any of the above events occurs.

12. Maybank reserves the right to replace, exchange, vary or substitute the Cashback Gift(s) at its sole discretion without providing prior notice or reason and without liability to any person.

13. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, loyalty programmes and/or vouchers, unless otherwise stated by Maybank.

14. Maybank's decision on all matters relating to this Promotion (including the awarding of the Cashback Gifts) shall be final, binding and conclusive on all Applicants.

15. Maybank shall have the sole and absolute discretion to exclude any person from this participating in this Promotion without any obligation to furnish any notice and/or reason.

16. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any customer and/or any other person by reason of, arising from or in connection with this Promotion, the Cashback Gifts and/or any application for Maybank CreditAble Account or the Maybank CreditAble Term Loan being processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction and/or for any other reason.

17. 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 withdraw, suspend or terminate this Promotion at any time without prior notice or liability to any person.

18. The Applicants 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.

19. 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.

20. All prevailing and relevant terms and conditions governing Maybank CreditAble Account and Maybank CreditAble Term Loan shall apply. Please visit http://www.maybank2u.com.sg for more information.