



Terms and Conditions Governing Maybank Overseas Online Funds Transfer to Malaysia Cash Rewards Promotion ("Promotion") for Business Customers

1. Definitions:

Under these Terms and Conditions:

- **"Customers"** means the customers as described in Clause 2(a).
- **"Eligible Transactions"** means the eligible transactions as described in Clause 3(a).
- **"Eligible Channels"** means Maybank Business Internet Banking.
- **"Gifts"** means the One-Time Cash Rewards as described in Clause 3(a).
- **"Maybank"** means Maybank Singapore Limited.
- **"Promotion Period"** means the period between 1 August 2023 and 30 November 2023, both dates inclusive.
- **"Qualified Customer"** means the qualified customers as described in Clause 3(a).

2. Eligibility:

- a) This Promotion is only available to all Maybank SME and Commercial Banking customers with Business Internet Banking access.
- b) Maybank has the absolute discretion to exclude any Customer and/or any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
- c) By participating in the Promotion and/or by accepting a Gift, the Customer agrees to abide by the terms and conditions stated herein. In the event the Customer does not agree to these terms and conditions, he/she should not participate in the Promotion and should opt out by informing Maybank of the same.

3. Qualifying Customers and Awarding of Gifts:

- a) To be eligible for this Promotion, Maybank SME and Commercial Banking customers ("Customers") who have successfully performed a minimum of three (3) Maybank Overseas Online Funds Transfer of minimum S\$800 per transaction to any Malaysia Account via Maybank Business Internet Banking within the Promotion Period.

Gifts will be rewarded based on the accumulative value as per the table below.

Accumulative value of transactions with a minimum of three transactions (during promotion period)	One-Time Cash Rewards	Limited to the first number of customers
≥S\$5,000	S\$50	30
≥S\$9,000	S\$100	30
>S\$13,000	S\$150	40

- b) In the event that there are more than one Qualified Customer with the same value of transactions, the Gifts will be issued to them on a first come first served basis, depending on which of them completed the final Eligible Transaction which entitled them to the cash rewards first.
- c) The Promotion is limited to the first 100 Customers who fulfill the requirements of the Promotion. Gifts are issued on a first-come-first-served basis and are while stocks last.
- d) Each Customer is only eligible to one Gift in this Promotion.
- e) Eligible Customers who meet the criteria set up in Clause (3a) will receive their one-time cash reward ("Gift") which will be credited into their Maybank Business Account within 3 months after the end of the Promotion Period, subject to the terms and conditions hereof.
- f) Maybank shall not be responsible for any other consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Promotion and/or redemption or use of the Gifts, lost, late, misdirected, damaged, incomplete, illegible or postage-due mail, and/or in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction) or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason.
- g) Where an Eligible Transaction is made from a joint Maybank account, the Gifts shall be awarded to the Customer who performed the Eligible Transaction and this Customer shall be the Customer eligible to participate in the Promotion
- h) In the event an Eligible Transaction is cancelled or reversed by any party for any reason and at any time, the said Eligible Transaction will not be considered for the purpose of identifying the Qualified Customers. If an Eligible Transaction is reversed after the Gift(s) has been awarded, Maybank has the right to deduct the value of the Gift(s) from any Maybank account the Qualified Customer holds with Maybank.
- i) Maybank reserves the right to deduct the full value of the Gift(s) from the Qualified Customers' Maybank account in the event such the Qualified Customer closes his/her Maybank Business Current account, Maybank Business Internet Banking account, Maybank Deposit, Savings and/or Current Account and/or cancels his/her Maybank Credit Card within six (6) months from the last day of the Promotion.

General:

- a) The Customers 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.
- b) Without prejudice to the generality of paragraph (a) of this Clause, the Customers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she emerges as a Qualified Customer, in accordance with applicable laws, without prior notice. The Customers also consent to co-operate with and participate in publicity activities organised by Maybank in relation to the Promotion without compensation whatsoever. All expenses and/or costs incurred for such attendance shall be borne by the Customers and Maybank reserves the right to use the name, address, photographs, information, particulars and/or documents of the Customers in any advertisement or other forms of publicity from time to time. Maybank reserves the right to collect, use and disclose the names and such other particulars of the Customers for the purposes related to the Promotion and in accordance with applicable laws.
- c) The decision of Maybank on all matters relating to or in connection with this Promotion (including without limitation the eligibility of a Customer, the selection of the Qualified Customers, the manner

in which Gifts are awarded to the Qualified Customers) shall be final, conclusive and binding on all participating Customers. Maybank shall not be obliged to enter into any correspondence with any Customer on any matter concerning this Promotion.

- d) 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 any Customer and/or any other person by reason of, arising from or in connection with the Promotion, the Gift, and/or redemption of or consumption of any services, products or facilities of any merchant or retailer, including any act or omission relating to the Customer's participation in this Promotion, howsoever caused or for any other reason.
- e) 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.
- f) 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.
- g) The image of the Gift(s) (if any) in any brochure, marketing or promotional material relating to this Promotion is for illustrative purposes only.
- h) 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.
- i) The prevailing Standard Terms and Conditions governing Internet Banking Services shall apply and can be found at www.maybank2u.com.sg.
- j) The standard Rules and Regulation Governing Singapore Dollar Current Account for Non-Individuals and the terms and conditions governing Internet Banking Services shall apply.
- k) These terms and conditions are governed by the laws of Singapore.

Information correct as at 20 September 2023

Maybank Singapore Limited (UEN: 201804195C)