



Terms and Conditions for Maybank2u SG-MY Top Transactor Remittance Promotion (“Promotion”)

1. Definitions

Under these Terms and Conditions:

“**Maybank**” means Maybank Singapore Limited.

“**Promotion Period**” means the period between 1 August 2025 and 31 October 2025, both dates inclusive.

“**Winner**” means a Customer who is a winner of the Gift.

Definitions importing the singular shall include the plural and vice versa.

2. Eligibility

- a) All individual customers of Maybank who have access to the Maybank2u SG app and/or Maybank2u Online Banking are eligible for this Promotion (“**Customers**”), except for:
 - i) employees of Maybank who work on or are involved in the work of this Promotion; and
 - ii) customers whose access to the above digital channels, Maybank Savings and/or Current Account are terminated during the Promotion Period, or when the Gifts are awarded, whichever is earlier.
- 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, Customers agree 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. Awarding of Winners and Gifts

- a) To qualify and emerge as a Winner of a Qualifying Period, a Customer must:
- Have at least 5 points accumulated from the Eligible Transactions that he or she performs during the relevant Qualifying Period; and
 - Be one of the top 100 Customers with the most accumulated points from the Eligible Transactions that he or she performs during the relevant Qualifying Period.
- b) For the purposes of this Clause 3, “**Eligible Transactions**” means any eligible transaction described in the table below performed by the Customer via the Eligible Channel during a Qualifying Period and the payment of which must be made from the Customer’s Maybank Savings or Current Account (excluding CreditAble Account):

	Type of Transaction	Min. transaction value (in a single transaction)	Point(s) awarded	Eligible Channels
(i)	Maybank Overseas Transfer to Malaysia	S\$50	1	<ul style="list-style-type: none"> Maybank2u SG app; or Maybank2u Online Banking
		S\$100	2	
		S\$1,000	20	
(ii)	PayNow Overseas to Malaysia	S\$50	1	<ul style="list-style-type: none"> Maybank2u SG app
		S\$100	2	
		S\$1,000	20	

- c) Every Eligible Transaction successfully completed within the Promotion Period will entitle the Customer to the respective amount of points set out in in the table above. The total amount of points will be tabulated each Qualifying Period, and Winners will be rewarded with Gifts in the manner set out in Clause 3(d).
- d) Winners will be rewarded with the gifts in the manner set out below (“**Gifts**”):

	Qualifying Periods	No. of Winners	Gift
1.	1 - 31 August 2025	Top 100 Customers	1 top transactor - S\$1,000 cash credit Next 5 top transactors - S\$500 cash credit each Next 94 top transactors - S\$50 cash credit each
2.	1- 30 September 2025	Top 100 Customers	1 top transactor - S\$1,000 cash credit Next 5 top transactors - S\$500 cash credit each Next 94 top transactors - S\$50 cash credit each
3.	1 - 31 October 2025	Top 100 Customers	1 top transactor - S\$1,000 cash credit Next 5 top transactors - S\$500 cash credit each

			Next 94 top transactors - S\$50 cash credit each
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- e) Only successful transactions will be deemed eligible.
- f) In the event that there are more than one Winner with the same number of points, the Gifts will be issued to them on a first come first served basis, depending on which of them completed the final transaction which entitled them that amount of points first.
- g) Points for a Qualifying Period will be accumulated from Eligible Transactions transacted across all Eligible Channels during the relevant Qualifying Period, and reset monthly on the first day of the following Qualifying Period until the end of the Promotion.
- h) Each Winner is only eligible to a maximum of 3 Gifts under the Promotion, and more specifically, a maximum of 1 Gift per Qualifying Period and a maximum of 1 Gift per type/tier of Gifts throughout the entire Promotion Period, that is, a maximum of S\$1,550 cash credit throughout the entire Promotion Period.
- i) The Gifts will be credited into the Winners' Maybank Savings/Current Accounts (except CreditAble Account) within 2 months from the end of the relevant Qualifying Period, or any other date which Maybank may at its sole discretion determine, provided that the accounts are not closed or blocked when the Gifts are being credited.
- j) For the avoidance of doubt, other mobile or online transactions not stated as an Eligible Transaction herein shall not be considered eligible transactions for the awarding of Gifts.
- k) Where an Eligible Transaction is made from a joint Maybank account, the Gift shall be awarded to the Customer who performed the Eligible Transaction and this Customer shall be the Customer eligible to participate in the Promotion.
- l) 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 Winner.
- m) Maybank reserves the right to deduct the full value of the Gift(s) from the Winner's Maybank account in the event:
 - (i) an Eligible Transaction is reversed after the Gift(s) has been awarded;
 - (ii) such the Winner closes his/her Maybank Online 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;
 - (iii) the Customer is or becomes not eligible for the Gift for any reasons; or
 - (iv) it is determined by Maybank that the Customer has not fulfilled any of the conditions required under this Promotion or has breached any terms relating to this Promotion.

4. 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 Winner, 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 Winners, the manner in which Gifts are awarded to the Winners) 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) These terms and conditions are governed by the laws of Singapore.

Information is updated and correct as at 1 August 2025.

Maybank Singapore Limited (UEN: 201804195C)