



Terms and Conditions for Maybank2u SG-MY Cross-Border Online Banking Services (“Promotion”)

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(c).

“Eligible Channels” means any of the eligible channels as described in Clause 3(c).

“Gifts” means the Gifts as described in Clause 3(f).

“Maybank” means Maybank Singapore Limited.

“Promotion Period” means the period between 10 August 2023 and 30 November 2023, both dates inclusive.

“Qualified Customer” means the qualified customers as described in Clause 3(a).

“Qualifying Period” means the qualifying period described in Clause 3(f).

“Tier 1 Gift Qualified Customers” means the Qualified Customers awarded with Tier 1 Gifts.

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

2. Eligibility

- a) All individual Customers who have access to the Maybank2u SG (Lite) app and/or Maybank2u Online Banking are eligible for this Promotion, 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, 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 qualify and emerge as a Qualified Customer of a Qualifying Period, a Customer must be one of the top 150 Customers with the most accumulated points from the Eligible Transactions that he or she performs during the relevant Qualifying Period.
- b) Top 150 Qualified Customers will be rewarded with Gifts from Tier 1 and/or Tier 2, as elaborated in Clause 3(f).
- c) For the purposes of this Clause 3, “**Eligible Transactions**” means any eligible transaction described in the table below performed by the Customer during a Qualifying Period which (save for item (iii) below) must be performed from the Customer’s Maybank Savings/Current accounts (excluding CreditAble accounts), and every Eligible Transaction successfully completed within the Qualifying Period will entitle the Customer to the point(s) as indicated in the table below:

Eligible Transactions	Minimum amount per transaction	Maximum points the Customer can earn each month	Eligible Channels
(i) Bill payment to Malaysia = 1 point	S\$20	20 points	<ul style="list-style-type: none"> • Maybank2u SG (Lite) app • Maybank2u Online Banking
(ii) Maybank Overseas Transfer to Malaysia = 3 points	S\$100	90 points (or 30 points for Same Account Transfer as provided in paragraph (d) below)	
(iii) Online Account Opening = 10 points	Minimum deposit of S\$3,000 and subject to the requirements set out in paragraph (g) below.	10 points	<ul style="list-style-type: none"> • Maybank2u Singapore website (www.maybank2u.com.sg)

- d) Every Eligible Transaction successfully completed within the Promotional Period entitles the Customer to points as illustrated in the table above, except that for (ii) Maybank Overseas Transfer to Malaysia, the maximum point that a Customer may earn in respect of the Eligible Transactions transferred to the same account number within a calendar month is capped at 30 per month (“**Same Account Transfer**”).
- e) Only successful transactions will be deemed eligible.
- f) Qualified Customers will be rewarded with the gifts set out below (“**Gifts**”):

	Qualifying Periods	No. of Qualified Customers	Tier 1 Gift
1.	10 - 31 August 2023	Top 2 Qualified Customers of each Qualifying Period	Each of the Top 2 Qualified Customers will get: <ul style="list-style-type: none"> • S\$30 Cash Credit; AND • an “All Expenses Covered” Travel Bundle (Worth up to S\$1,500) (“E-Gift Cards”)
2.	1 - 30 September 2023		
3.	1 - 31 October 2023		
4.	1 - 30 November 2023		

	Qualifying Periods	No. of Qualified Customers	Tier 2 Gift
1.	10 - 31 August 2023	Next 148 Qualified Customers of each Qualifying Period	S\$30 Cash Credit each Qualified Customer
2.	1 - 30 September 2023		
3.	1 - 31 October 2023		
4.	1 - 30 November 2023		

E-Gift Cards include:

“All Expenses Covered” Travel Bundle	Value
Trip.com e-gift card	S\$700
Klook e-gift card	S\$500
Grab e-gift card	Gift cards are worth RM900 in total (approximately S\$300)
Total Value	Up to S\$1,500

- g) With respect to the Online Account Opening as specified in Clause 3(c)(iii) above, the account must be opened by the Customer with Maybank online on Maybank2u Singapore website (www.maybank2u.com.sg) during a Qualifying Period with a minimum deposit of S\$3,000 (the “**Minimum Deposit Amount**”). The Minimum Deposit Amount placed into the said account shall be held by Maybank for a period of 6 months from the following month the deposit is made and shall not be available for withdrawal during this 6 months period, unless the Customer withdraws from the Promotion by informing Maybank. If the Qualified Customer (who has been awarded with the Gift(s)) closes the said account or withdraws all or part of the Minimum Deposit Amount within the 6-month period, Maybank shall be entitled to in its sole discretion deduct the value of the Gift from the said account and/or from any other account(s) the Customer holds with Maybank.
- h) In the event that there are more than one Qualified Customer 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 Eligible Transaction which entitled them to that amount of points first.
- i) 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.

- j) Each Qualified Customer is only eligible to a maximum of 1 win under each Tier and up to a maximum value of S\$1,560 during the Promotion Period, breakdown of which is as follows:

Details of maximum attainable Gifts per Qualified Customer	Value
Tier 1 Gift - S\$30 Cash Credit AND E-Gift Cards (Worth up to S\$1,500)	S\$1,530
Tier 2 Gift - S\$30 Cash Credit	S\$30
Total Gifts Value	S\$1,560

- k) Cash Credit will be credited into the Qualified Customers' 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.
- l) A redemption letter in respect of E-Gift Cards ("**E-Gift Cards Letter**") will be sent to the Tier 1 Gift Qualified Customers in a digital format by email to their last known e-mail address on record with Maybank, by such date(s) as may be determined by Maybank in its sole discretion. Except for notifications to the Tier 1 Gift Qualified Customers, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the E-Gift Cards.
- m) E-Gift Cards must be redeemed by the Tier 1 Gift Qualified Customers in accordance with the terms and conditions set out in the E-Gift Cards Letter. Any unredeemed E-Gift Cards or balance amount shall be forfeited. Any Tier 1 Gift Qualified Customer whose E-Gift Card has been forfeited shall not be entitled to any payment, compensation or replacement notwithstanding non-receipt of the E-Gift Cards Letter by the Tier 1 Gift Qualified Customer. The redemption of the E-Gift Cards is subject to such other terms and conditions as may be imposed by the merchant(s) supplying the E-Gift Cards.
- n) In the event the E-Gift Cards Letter is not received, lost, misplaced, damaged or stolen, the Tier 1 Gift Qualified Customer's entitlement to a replacement E-Gift Cards Letter is subject to the sole discretion and final determination of Maybank. Where a replacement E-Gift Cards Letter is issued, Maybank reserves the right to deduct the value of the E-Gift Cards from any Maybank account held by the Tier 1 Gift Qualified Customer if the original E-Gift Cards Letter is used to redeem an additional E-Gift Card.
- o) Tier 1 Gift Qualified Customers shall accept the E-Gift Cards "as is". Maybank is not the supplier of the E-Gift Cards and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the E-Gift Cards 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 E-Gift Cards. Maybank is not an agent of the merchant. Any dispute over the E-Gift Cards, product quality and/or services provided by a merchant should be resolved directly with the merchant.
- p) The use of the E-Gift Cards and any related good(s) or service(s) is also subject to such other terms and conditions as may be imposed by the merchant supplying the E-Gift Cards and any related good(s) or services(s). Please check with the merchant for details.

- q) Maybank reserves the right to replace the Gifts at any time at its discretion with another item of a similar value without notice.
- r) 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.
- s) 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.
- t) 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.
- u) 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.
- v) 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 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.

5. 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) These terms and conditions are governed by the laws of Singapore.

Information is updated and correct as at 10 August 2023.

Maybank Singapore Limited (UEN: 201804195C)