

Terms and Conditions for Maybank CreditAble Term Loan Referral Programme (“Programme”)

1. By participating in this Programme, you agree to the conditions set out below.
2. The CreditAble Term Loan Referral Programme is valid from 12 September 2025 to 31 December 2025 or such other date(s) as may be determined and notified by Maybank in its sole discretion (“**Programme Period**”).
3. To qualify as a “Referrer” under this Programme, you must be an existing Maybank CreditAble account holder (“**Referrer**”).
4. To qualify as a “Referee” under this Programme, you must be an individual 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 Programme Period (“**Referee**”).
5. For a referral to constitute a “Successful Referral” under this Programme, all the following requirements must be met within the Programme Period:
 - a. The Referee must apply for a new Maybank CreditAble Account as the main account holder via the online application form shared by the Referrer;
 - b. The Referee must apply for a Maybank CreditAble Term Loan via the same online application form with source code 990075;
 - c. The Referee’s application for both the Maybank CreditAble Account and Maybank CreditAble Term Loan must be approved on or before 31 December 2025;
 - d. The Referrer shall obtain the Referee’s last four (4) digits of NRIC (including the alphabet, where applicable) and mobile number after the Referee has successfully submitted the online application for the CreditAble account with Term Loan.
 - e. The Referrer shall send the above information to Maybank via SMS (using the Referrer’s mobile number registered with Maybank) at 79898 in the following format:

TLMGM <Referrer’s Last 4-digit of NRIC> <Referee’s Last 4-digit of NRIC> <Referee’s Mobile Number>

E.g. TLMGM 123F 567G 98765432

Maybank will not consider nor accept any SMS sent in the wrong format. Proof of sending an SMS does not constitute proof of Maybank’s receipt of the SMS, as any SMS sent in the wrong format will not be accepted or considered for the Programme. In the event that more than one referral is received for the same Referee’s application for Maybank CreditAble Account, only the referral which SMS (as required under paragraph (e) above) is first received by Maybank will be considered for the purpose of this referral programme. Any subsequent referrals will be disregarded.

A Referrer who has made a Successful Referral shall be called a “**Successful Referrer**”.

6. A Successful Referrer will be eligible to receive Takashimaya Gift Vouchers worth S\$20 per Successful Referral (“**Referrer’s Gift**”).
7. There is no limit to the number of referrals that can be made during the Programme Period. However, the referral of each Referee shall be considered as only one (1) referral regardless of the number of new Maybank CreditAble account or CreditAble Term Loan applied by the same Referee.

8. Each Referee with their Maybank CreditAble Account and CreditAble Term Loan application approved within the Programme Period will be eligible to receive an Arbutus automatic timepiece worth S\$450 of such model, colour and specifications as may be determined by Maybank at its discretion ("**Referee Gift**", and together with the Referrer's Gift, called the "**Gifts**") ("**Successful Referee**", and together with Successful Referrer, called the "**Successful Customers**"), provided that the approved term loan amount must be no less than S\$10,000, and repayable over 24, 36, 48 or 60 monthly instalments.
9. There are only a maximum of 300 Referee Gifts available under this Programme. Each Successful Referee shall only be eligible to redeem a Referee Gift only once under this Programme, regardless of the number of successful applications for CreditAble Term Loan under this Programme or the loan amount. All redemptions shall be in accordance with the procedures prescribed by Maybank.
10. Within 60 business days after the CreditAble Term Loan approved date, Maybank will send a note for redemption of the Gift via any of the following methods at Maybank's sole discretion: redemption SMS, e-Mail, redemption letter or push notifications via Maybank TREATS SG application ("**Redemption Note**") to the Successful Customers who are entitled to redeem a Gift under this Programme. The Redemption Note will be sent to the Successful Customers via SMS to their mobile phone number per Maybank's record, via email to their email address per Maybank's record, via post to their residential address per Maybank's record or via the Maybank TREATS SG application, and will contain the instructions for the redemption of the Gift.
11. To receive the Gift, the Successful Referrer and Referee's Maybank CreditAble Account must be in good standing and conducted in a proper and satisfactory manner as determined by Maybank in its absolute discretion, must not be terminated/closed during the Programme Period and the Successful Customer must not be in breach of the terms and conditions relating to this Programme, FlexiCash, CreditAble Term Loan, or the Credit Card/CreditAble Account.
12. The Gift is not transferable or exchangeable for cash, credit, other goods, services or kind.
13. Maybank reserves the right to claim the full cost or retail value of the Gifts from a Successful Referrer and/or Referee in any of the following events:
 - a. Any of their CreditAble Term Loan amount is reversed by any party for any reason;
 - b. Any of their CreditAble Term Loan amount is prepaid or terminated prior to the end of the approved loan tenure by any party for any reason;
 - c. Any of their Maybank CreditAble account is closed/terminated for whatever reason (whether by the Applicant, Maybank or otherwise) within nine (9) months from the date of opening of such account; or
 - d. It is determined by Maybank that the Referrer and/or Referee has breached any of the terms and conditions relating to this Programme or the CreditAble Account.

In any of the above events, the Referrer and/or Referee authorises Maybank to debit the full value of the Gift from their CreditAble account/s or any other account maintained by them with Maybank.

14. Maybank reserves the right to replace, exchange, vary or substitute the Gift with another item or gift of similar value without prior notice or reason and without liability to any person.
15. This Programme is not valid in conjunction with other Maybank offers, promotions, in-house offers, loyalty programmes and vouchers, unless otherwise stated by Maybank.
16. 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 Customer and/or any other person by reason of, arising from or in connection with this Programme and/or the redemption or usage of the gifts and/or of any service, product or facility of any merchant and/or

applications which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction and/or for any other reason.

17. The Referrers and Referees 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 Programme, 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.
18. Maybank shall have the sole and absolute discretion to exclude any person from participating in this Programme without any obligation to furnish any notice and/or reason.
19. Maybank's decision on all matters relating to this Programme (including the awarding of the gift) shall be final, binding and conclusive on all Customers.
20. 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 Programme at any time without notice or liability to any person.
21. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Programme, these terms and conditions shall prevail. The images of the Gifts in all collaterals are for illustrative purposes only.
22. All prevailing and relevant terms and conditions governing CreditAble Term Loan, and the CreditAble Account shall apply. Please visit www.maybank2u.com.sg for more information.