

## Terms and Conditions for Credit Card Bill Payment Lucky Draw Promotion (“Promotion”)

### 1. Definitions

Under these Terms and Conditions:

“**Chance**” means the lucky draw chance(s) awarded to the eligible Customers during the Promotion Period for participation in the Draw as stated in Clause 3.

“**Customer**” means an individual customer of Maybank who can access and login to Maybank Mobile Banking (Maybank2u SG app) to use the Service.

“**Draw**” means the lucky draw to be held by Maybank to select the Prize Winners of the Prizes as stated in Clause 4.

“**Eligible Transaction**” is as defined in Clause 2(a).

“**Monthly Chance**” in respect of a month means the Chance to participate in the Monthly Draw for that relevant month, as further described in Clause 3(c).

“**Monthly Draw**” means any of the three (3) monthly Draws to be held by Maybank to select the Prize Winners.

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

“**Prizes**” means the prizes to be awarded by Maybank under this Promotion and is further described in Clause 5.

“**Prize Winner**” means a winner of the Prize.

“**Promotion Period**” means the period between 8 February 2021 and 30 April 2021 (both dates inclusive) for the Promotion.

“**Service**” means any of the “Maybank Credit Card Payment” and/or “Other Banks’ Credit Card Payment” services available on Maybank Mobile Banking (Maybank2u SG app).

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

### 2. Eligibility

- a) Subject to Clause 2(b) below, all Customers who use the Service to make a minimum transfer of S\$50.00 from their Maybank Savings or Current (excluding CreditAble) Account to pay for the bill of a Maybank Credit Card, Mastercard credit card or Visa credit card issued in Singapore within the Promotion Period (“**Eligible Transaction**”) are eligible for the Promotion.
- b) The following customers are not eligible for the Promotion:
  - i) employees of Maybank, its advertising agencies or sponsors and their immediate families;
  - ii) corporate or business customers of Maybank; and/or
  - iii) Customers whose Maybank Mobile Banking account, Maybank deposit, savings and/or current account is/are terminated during the Promotion Period.
- c) Maybank has the absolute discretion to exclude any Customer and/or any person from participating in any Draw without any obligation to furnish any notice and/or reason.

- d) By participating in the Promotion and/or in any Draw and/or by accepting a Prize, 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. Awarding of Chances**

- a) To qualify and receive Chances for participation in the Draw, the Customer must successfully perform the Eligible Transaction within the Promotion Period in accordance with the terms set out herein.
- b) When the Customer performs a transaction that is an Eligible Transaction for this Promotion within the Promotion Period, the Customer shall be eligible to earn one (1) Chance for such transaction.
- c) The Chances that the Customer earns during the qualifying period of any particular month within the Promotion Period shall be referred to as “Monthly Chances” for the purpose of the Monthly Draw for that relevant month.
- d) The Customer shall be eligible to earn Monthly Chances for each Eligible Transaction performed, up to a maximum aggregate of fifty (50) Monthly Chances per month.
- e) The Monthly Chances earned in the qualifying period of any particular month within the Promotion Period shall only be applicable for the Monthly Draw (for that relevant month) which will be conducted on a lucky draw date as set out in Clause 4(a), and can only be used towards the said Monthly Draw. The said Monthly Chances shall not be eligible for use in any other Monthly Draw(s).
- f) Each Customer is allowed to participate, or continue to participate, in the Promotion during the Promotion Period as long as he or she meets, or continues to meet, the criteria set out in Clause 2, provided that (i) each Customer is entitled to win only a maximum of one (1) Monthly Prize at a Monthly Draw; and (ii) the Monthly Chances that he or she earned in a particular month for a particular Monthly Draw cannot be used or counted for the subsequent or other Monthly Draw(s).
- g) 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 Chances.
- h) Where an Eligible Transaction is made from a joint Maybank account, the Chance shall be awarded to the Customer who performed the Eligible Transaction and this Customer shall be the Customer eligible to participate in the Draw.
- i) Chances are not transferable and will be cancelled by Maybank, without incurring any liability, upon the suspension, cancellation and/or termination of any account which was used to conduct the Eligible Transaction(s). In the event that an account is closed and a new account is opened, the Chance(s) from the closed account will not be transferred to the new account.
- j) Chances cannot be transferred to or combined with the Chances awarded to any other Customer or to any other Maybank account held by the Customer (whether solely or jointly).
- k) Maybank reserves the right at any time to withdraw, cancel, reverse or invalidate the number of Chances assigned to any Customer/account without notice or reason.
- l) Maybank’s records and the total number of Chances allocated to a Customer shall be final, conclusive and binding. No correspondence will be entertained.

#### 4. Draw Date and Result

- a) The Draw will be held at Maybank@AMK, Block 710A, Ang Mo Kio Avenue 8, #01-2627, Singapore 561710, and will be conducted via a manual or computerized means as Maybank may determine.

The draw dates are as follows:

Monthly Draw	Qualifying Period	No. of Winner(s)	Lucky Draw Date
1	8 - 28 February 2021	6	26 March 2021
2	1 - 31 March 2021	6	26 April 2021
3	1 - 30 April 2021	6	27 May 2021

- b) Maybank has the absolute discretion to change the venue, date and time of the Draw without any prior notice or liability to any participating Customers.
- c) The Prize Winners will be randomly selected and Maybank reserves the right to draw reserve winner(s) to substitute any Prize Winner subsequently found to be disqualified or uncontactable. Maybank's determination of the Prize Winners shall be final, conclusive and binding. No correspondence or claims will be entertained.
- d) The results of the Draw shall be published on Maybank's website at [www.maybank2u.com.sg](http://www.maybank2u.com.sg) and/or on any other publication or social media within seven (7) calendar days from the date the Draw is conducted or on such other date(s) as Maybank may determine at its sole discretion.

#### 5. Prizes

- a) The Prizes to be given away under this Promotion are cash credits as set out below:

Draw	Detail of Monthly Prizes
1 <sup>st</sup> Draw: 8 - 28 February 2021	1 <sup>st</sup> prize: S\$688 x 1 winner  5 consolation prize: S\$188 each x 5 winners
2 <sup>nd</sup> Draw: 1 - 31 March 2021	
3 <sup>rd</sup> Draw: 1 - 30 April 2021	

The Prizes will be credited into the Prize Winners' Maybank Savings/Current Account. The Prize Winners must have a valid Maybank Savings/Current Account in order to receive the Prizes.

- b) A Prize letter ("**Prize Letter**") will be sent to the Prize Winners by ordinary post, to their last known address on record with Maybank, seven (7) working days from the draw dates or such date(s) as may be determined by Maybank in its sole discretion. Except for notifications to the Prize Winners, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Prize.
- c) Prizes must be accepted by the Prize Winners in accordance with the terms and conditions set out in the Prize Letter. Any unredeemed Prize or balance amount shall be forfeited. Any Prize Winner whose Prize has been forfeited shall not be entitled to any payment, compensation or replacement notwithstanding non-receipt of the Prize Letter by the Prize Winner.
- d) In the event the Prize Letter is not received, lost, misplaced, damaged or stolen, the Prize Winner's entitlement to a replacement prize letter is subject to the sole discretion and

final determination of Maybank. Where a replacement prize letter is issued, Maybank reserves the right to deduct the value of the Prize from any Maybank account held by the Prize Winner if the original Prize Letter is used to redeem an additional Prize.

- e) Prize Winners shall accept the Prize “as is”. Maybank makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness for purpose of the Prize and assumes no liability or responsibility for any non-delivery, non-performance, problems or defects in the Prize.
- f) Maybank reserves the right to replace any Prize at any time at its discretion with another item of a similar value without notice.
- g) 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 Prize, 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.
- 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 the Draw. If an Eligible Transaction is reversed after the Prize(s) has been awarded, Maybank has the right to deduct the value of the Prize(s) from any Maybank account the Prize Winner holds with Maybank. Maybank reserves the right to deduct the full value of the Prize(s) from the Prize Winner’s Maybank account in the event such Prize 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 date of the Draw.
- i) Where the Prize has already been utilised or redeemed by any Prize Winner, Maybank has the right to deduct the value of the Prize(s) from any Maybank account the Prize Winner holds with Maybank if it is determined by Maybank that the Prize Winner has not fulfilled any of the conditions required under this Promotion or breached one of the terms relating to this Promotion.

## **6. General**

- a) The participating Customers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins one of the Prizes, in accordance with applicable laws, without prior notice. The Prize Winners also consent to co-operate with and participate in publicity activities organised by Maybank in relation to the Draw without compensation whatsoever. All expenses and/or costs incurred for such attendance shall be borne by the Prize Winners and Maybank reserves the right to use the name, address, photographs, information, particulars and/or documents of the Prize Winners 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 Prize Winners for the purposes related to the Draw and in accordance with applicable laws.
- b) The decision of Maybank on all matters relating to or in connection with this Promotion and/or the Draw (including without limitation the eligibility of a Customer, the Chances awarded to the Customers, the selection of the Prize Winners, the manner in which Prizes are awarded to the Prize Winners and the conduct of the Draw) 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 and/or the Draw.
- c) 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 Draw, the Prize 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 the Draw, howsoever caused or for any other reason.

- d) Maybank has the absolute discretion at any time to amend, vary, delete or add to any of these terms and conditions and to suspend, cancel or discontinue this Promotion and/or the Draw at any time without prior notice and without liability to the Customer or any other person.
- e) 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.
- f) The image of the Prize(s) (if any) in any brochure, marketing or promotional material relating to this Promotion is for illustrative purposes only.
- g) 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.
- h) The prevailing Standard Terms and Conditions governing Internet Banking Services and PayNow shall apply and can be found at [www.maybank2u.com.sg](http://www.maybank2u.com.sg).
- i) These terms and conditions are governed by Singapore laws.

**Information is correct as at 31 January 2021.**

Maybank Singapore Limited (UEN: 201804195C)