

Terms and Conditions for Maybank2u Cross-border Scan & Pay Promotion (“Promotion”)

1. Definitions

Under these Terms and Conditions:

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

“**Promotion Period**” means the period between 6 January 2025 and 31 March 2025, both dates inclusive.

“**Qualified Customer**” means a Customer who meets the requirements as specified in Clause 3(a).

“**Qualifying Period**” means the qualifying period as described in Clause 4(a).

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

2. Eligibility

- a) All individual Maybank customers who have access to the Maybank2u SG app (*formerly known as Maybank2u SG (Lite) app*) (the “**Customers**”) 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 mentioned digital channels, Maybank Savings and/or Current Account are terminated during the Promotion Period.
- 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. Awarding of Chances

- a) To qualify and emerge as a Qualified Customer of a Qualifying Period, the Customer must complete at least one Eligible Transaction through the Eligible Channel during the relevant Qualifying Period.
- b) For the purposes of this Clause 3, “**Eligible Transaction**” means the transaction described in the table below performed by the Customer during a Qualifying Period, which transaction must be made from the Customer’s Maybank Savings or Current Account (excluding CreditAble Account) via the eligible channel as described below (“**Eligible Channel**”).

Type of Transaction	Eligible Channel
Using Scan & Pay to make any payment to any valid static DuitNow merchant QR code in Malaysia	Maybank2u SG app (formerly known as Maybank2u SG (Lite) app)

- c) Only successful transactions will be deemed eligible.

4. Gifts

- a) A Qualified Customer who meets the requirements set out in Clause 3 above will be awarded with the gift as described in the table below (“**Gift**”), subject to the terms provided herein:

Qualifying Period	Gift	Allocated Quota
6 - 31 January 2025	Cash prize ranging from S\$1 - S\$10	S\$15,000
1 - 28 February 2025		S\$15,000
1 - 31 March 2025		S\$15,000

- b) The Gifts for each Qualifying Period will be awarded on a first-come-first-served basis, and will be available till the end of the relevant Qualifying Period or when the Allocated Quota for the relevant Qualifying Period is fully exhausted, whichever is earlier.
- c) The amount of a Gift may range from S1 - S\$10, as randomised by our system. Each Qualified Customer is only eligible to total Gifts of no more than S\$10 in aggregate under the Promotion.
- d) The Gift will be credited into the Qualified Customer's Maybank Savings/Current Account (except CreditAble Account) within 2 months from the end of the Promotion Period, or any other date which Maybank may at its sole discretion determine, provided that the account is not closed or blocked when the Gift is being credited.
- e) 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 the Gifts.
- f) Where an Eligible Transaction is made from a joint Maybank account, the Gift shall be awarded to the Customer who performed the Eligible Transaction.
- g) 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 Customer.
- h) Maybank reserves the right to deduct the full or any value of the Gift from the account of a Qualified Customer who has received the Gift in the event:
- (i) the relevant Eligible Transaction is cancelled or reversed after the Gift is awarded;
 - (ii) the Qualified Customer closes his/her Maybank Online Banking account, Maybank Deposit, Savings and/or Current Account (if any) and/or cancels his/her Maybank Credit Card (if any) within six (6) months from the last day of the Promotion;
 - (iii) the Qualified Customer is or becomes not eligible for the Gift for any reasons; or
 - (iv) it is determined by Maybank that the Qualified Customer has not fulfilled any of the conditions required under this Promotion or has breached any terms relating to this Promotion.

6. 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 (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.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Information is updated and correct as at April 2025.