



Terms and Conditions for Maybank2u ePayments Top Transactors Promotion (“Promotion”)

1. Definitions

Under these Terms and Conditions:

“Customer” means an eligible individual customer of Maybank as described in Clause 2(a) who has performed the Eligible Transaction(s) during the Promotion Period.

“Eligible Transactions” means any of the eligible transactions as stated in Clause 3(a).

“Gift” means either S\$500 or S\$200 cash reward, depending if Customer is the first top 10 or next top 30 transactors.

“Maybank” means Maybank Singapore Limited.

“Promotion Period” means the period between 15 July 2022 and 31 October 2022 (both dates inclusive) for the Promotion.

“Top Transactor” means a Customer who is one of the top 40 transactors of Eligible Transactions based on the number of Eligible Transaction that he or she has made during the Promotion Period, as further described in Clause 3(a).

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

2. Eligibility

- a) All individual customers who have access to the new Maybank2u SG app, Maybank2u SG (Lite) app and the new Maybank2u Online Banking are eligible for this Promotion, except for:
 - i) employees of Maybank, its advertising agencies or sponsors and their immediate families;
 - ii) corporate or business customers of Maybank; and
 - iii) 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 Top Transactors and Gifts

- a) To qualify and emerge as a Top Transactor, a Customer must (i) successfully perform at least one eligible transaction (as described in the table below) (“Eligible Transaction”) via the Maybank2u SG app, Maybank2u SG (Lite) app and/or the new Maybank2u Online Banking, within the Promotion Period and (ii) the Eligible Transactions that he or she has made within the Promotion Period (in terms of the number of transactions) must be within the top 40 among all Customers.

<p>Eligible Transactions Performed via Maybank2u SG app, Maybank2u SG (Lite) app and the new Maybank2u Online Banking</p> <p><i>Minimum amount per transaction shall be S\$10.</i></p>

1.	Outgoing Local Funds Transfer (including via FAST, PayNow, Scan & Pay, GIRO, to own and other Maybank Accounts)
2.	Bill Payments (local and overseas, including credit card bill payment)
3.	Outgoing Overseas Funds Transfer (via Telegraphic Transfers or RegionLink)

- b) The first 10 Top Transactors will each be rewarded with S\$500 Gift. The next 30 Top Transactors will each receive S\$200 Gift. In the event that there are more than one Top Transactor with the same number of Eligible Transactions, the Gifts will be issued to them on a first come first served basis, depending on which one of them completes their final Eligible Transaction first.
- c) The Gifts will be credited into the Top Transactors' accounts by 31 December 2022, 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.
- d) Each Top Transactor is only eligible to a maximum of one Gift under the Promotion.
- 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 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 and this Customer shall be the Customer eligible to participate in the Promotion.
- 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 top transactor. 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 Top Transactor holds with Maybank. Maybank reserves the right to deduct the full value of the Gift(s) from the Top Transactor's Maybank account in the event such Top Transactor 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.

4. General

- a) The participating Customers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she emerges as a Top Transactor, in accordance with applicable laws, without prior notice. The Top Transactors 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 Top Transactors and Maybank reserves the right to use the name, address, photographs, information, particulars and/or documents of the Top Transactors 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 Top Transactors solely for the purposes related to the Promotion and in accordance with applicable laws.
- b) 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 Top Transactors, the manner in which Gifts are awarded to the Top Transactors) 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.
- 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 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 the Draw, howsoever caused or for any other reason.

- d) 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.
- 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 Gift(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.
- i) These terms and conditions are governed by the laws of Singapore.

Information is updated and correct as at 13 October 2022.

Maybank Singapore Limited (UEN: 201804195C)