



Terms and Conditions for Maybank2u e-angbao Lucky Draw Promotion (“Promotion”)

a) Definitions

Under these Terms and Conditions:

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

“**Customer**” means the customers as described in Clause 2(a).

“**Draw**” means lucky draw to be held by Maybank to select the Winners as described in Clause 5(a).

“**Eligible Transactions**” means the eligible transaction as described in Clause 3(a).

“**Eligible Channels**” means Maybank2u SG (Lite) app.

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

“**Prize**” means the prizes as described in Clause 6(a).

“**Promotion Period**” means the period between 9 January 2023 and 5 February 2023 (both dates inclusive) for the Promotion.

“**Winner**” means a Customer who is a winner of a Prize.

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

2. Eligibility

- a) All individual customers who have access to Maybank2u SG (Lite) app 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 channel, 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 any Draw without any obligation to furnish any notice and/or reason.
- c) 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) The Customer must successfully perform 8 eligible transactions described in the table below (“**Eligible Transactions**”) via Maybank2u SG (Lite) app (“**Eligible Channel**”) during Promotion Period, in order to receive a Chance for participation in the Draw:

Eligible Transaction	Minimum transaction count	Eligible Channel	Chance Awarded
Send e-angbao (Minimum amount per transaction shall be S\$6 and the transaction must be performed through the Customer's Maybank savings and/or current account, excluding CreditAble Account)	8 times throughout Promotion Period	Maybank2u SG(Lite) app	1
Maximum Chances per Customer during the Promotion Period			5

- b) For the avoidance of doubt, the Eligible Transaction must be a transaction successfully performed within the Promotion Period through the Customers' Savings and/or Current Account using the Eligible Channel, and does not include transactions performed through CreditAble Account.
- c) Where the Eligible Transactions are made from a joint Maybank account, the Chance shall be awarded to the Customer who performed the Eligible Transactions and this Customer shall be the Customer eligible to participate in the Draw.
- d) 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.
- e) Chances 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.
- f) Chances are not transferable, and cannot be combined with the Chances awarded to any other Customer or to any other Maybank account held by the Customer (whether solely or jointly).
- g) 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.
- h) 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. Draws

- a) The Chances that the Customer earns during the Promotion Period shall be referred to as "Chances" for purpose of the Draw.
- b) There will be 1 Chance awarded for every 8 Eligible Transactions successfully performed via the Eligible Channel during the Promotion Period, provided that the Customer may earn up to only a maximum aggregate of 5 Chances under this Promotion.
- c) The Customer is entitled to win a maximum of one Prize only under this Promotion, regardless of the number of Eligible Transactions performed during the Promotion Period.

5. Draw Dates and Results

- a) The Draw will be conducted on 7 March 2023 at Maybank@AMK, Block 710A, Ang Mo Kio Avenue 8, #01-2627, Singapore 561710, and performed via RANDBETWEEN function on excel which returns a random integer number among eligible Customers, or such other manual or computerized means as Maybank may determine.
- 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 Winners will be randomly selected and Maybank reserves the right to draw reserve winner(s) to substitute any Winner subsequently found to be disqualified or uncontactable. Maybank's determination of the 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 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.

6. Prizes

- a) There will be 3 Winners selected for the Draw. The Prizes to be given away under this Promotion are as follows:

Details of Prize	No. of Winners
Cash prize amounting to double of the aggregated total value of the e-angbaos sent by the Winner pursuant to Clause 3(a) above, capped at S\$388 per Winner.	3

- e) A Prize letter ("**Prize Letter**") will be sent to the Winners by ordinary post, to their last known address on record with Maybank, 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. Except for notifications to the Winners, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Prize.
- c) The Winners must have a valid Maybank Savings/Current Account in order to receive the Prizes.
- d) The Prize will be credited to the Winner's Maybank Savings/Current Account within 30 calendar days from the Draw date, or any other date which Maybank may at its sole discretion determine, provided that the account is not closed or blocked when the Prize is being credited, in which case Maybank shall have the right to give the Prize to a winner on the reserve winner list.
- d) Maybank reserves the right to replace the Prize at any time at its discretion with another item of a similar value without notice.
- e) 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.
- f) 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.
- g) Maybank has the right to deduct the value of the Prize(s) from any Maybank account the Winner holds with Maybank,
 - (i) if an Eligible Transaction is reversed after the Prize has been awarded to the Winner;
 - (ii) if such 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;

- (iii) where the Prize has already been utilised or redeemed by the Winner; or
- (iv) if it is determined by Maybank that the Winner has not fulfilled any of the conditions required under this Promotion or breached any terms relating to this Promotion.

7. General

- a) The participating Customers hereby authorise Maybank to disclose and publish their names and other particulars in the event that they win the Prize, in accordance with applicable laws, without prior notice. The Customer also consents 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 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 solely 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 the Customers, the Chances awarded to the Customers, the selection of the Winners, the manner in which Prizes are awarded to the 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 Gift, 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.
- i) These terms and conditions are governed by the laws of Singapore.

Information is updated and correct as at 9 January 2023.

Maybank Singapore Limited (UEN: 201804195C)

