



Terms and Conditions for Maybank2u e-angbao Rewards Campaign (“Promotion”)

1. Definitions

Under these Terms and Conditions:

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

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

“Eligible Channel” means the eligible channel as described in Clause 3(a).

“Gift” means the Gift as described in Clause 3(b).

“Maybank” means Maybank Singapore Limited.

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

“Qualified Customers” means the qualified customers as 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 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 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 Qualified Customers and Gifts

- a) To be deemed a Qualified Customer, a Customer must:
- i. Successfully perform the eligible transaction as described in the table below (“Eligible Transaction”) at least 8 times via the Eligible Channel during Promotion Period; AND

| Eligible Transaction | Minimum transaction count | Eligible Channel |
|---|-------------------------------------|-------------------------|
| 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 |

- ii. Be one of the first 220 Customers to fulfil the criteria in 3(a)(i).
- b) Qualified Customers will be rewarded with the Gifts set out below:

| Allocated Quota | Gift |
|-----------------|---|
| 220 winners | <p>Cash gift amounting to double of the aggregated total value of the e-angbaos sent by the Qualified Customer pursuant to Clause 3(a) above, capped at S\$100 per Qualified Customer.</p> <p>Example 1: Customer sent 8 e-angbaos at S\$6 each, cash gift awarded will be S\$96.</p> <p>Example 2: Customer sent 9 e-angbaos at S\$6 each and 1 e-angbao at S\$50, cash gift awarded will be S\$100.</p> |

- c) 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.
- d) Each Qualified Customer is only eligible to One (1) Gift up to a maximum of S\$100 cash in aggregate under this Promotion.
- e) Gift will be credited into the Qualified Customers' Savings/Current account by 31 March 2023, 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.
- f) Maybank reserves the right to deduct the full value of the Gift from the Qualified Customer's Maybank account in the event such Qualified Customer 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 they emerge 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 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 Qualified Customer, the manner in which Gifts are awarded to the Qualified Customer) 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 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)