



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

1. Definitions

Under these Terms and Conditions:

"Chance" means the chance to win a Draw

"Draw" means the lucky draw conducted by Maybank to determine the Winner.

"Maybank" means Maybank Singapore Limited.

"Prize" means as the prize described in Clause 3(d).

"Promotion Period" means the period between 1 February and 28 February 2026 (both dates inclusive).

"Qualified Customers" means Customers eligible to earn a Chance.

"Winner" means a Qualified Customer who is a winner of the Draw.

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

2. Eligibility

a) All individual Maybank customers who have access to Maybank2u SG app (**"Customers"**) are eligible for this Promotion, except for:

- (i) Employees of Maybank who work on or are involved in the work of this Promotion, Maybank's advertising agencies or sponsors, and their immediate families; and
- (ii) Any Customer whose access to the above digital channel, Maybank savings and/or current account is terminated during the Promotion Period, or when the Prize is 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 Prize, the 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 chances

- a) In order to qualify as a Qualified Customer, a Customer must successfully perform the eligible transactions as described in the table below (**"Eligible Transactions"**) via the Eligible Channel during the Promotion Period.



Eligible Transactions	Eligible Channel
Send at least 18 e-angbaos to at least 5 unique mobile numbers during the Promotion Period. (Minimum amount per e-angbao shall be S\$10 and the transaction must be performed through the Customer's Maybank Savings and/or Current Account, excluding CreditAble Account)	Maybank2u SG app

- b) Only successful transactions will be deemed eligible.
- c) Qualified Customers will be eligible to earn only one Chance under this Promotion.
- d) Qualified Customers will be automatically enrolled to a Draw. There will only be 74 Winners for this Promotion. Each Winner will be rewarded with a cash prize ranging from S\$68 - S\$888, as randomised by our system and described in the table below, subject to the terms and conditions herein:

Number of winners	Amount
8	S\$888
18	S\$188
48	S\$68

- e) The Chance is not transferable, and will be cancelled by Maybank, without incurring any liability, upon the suspension, cancellation and/or termination of any account maintained by the Qualified Customer with Maybank. In the event that an account is closed and a new account is opened, the Chance from the closed account will not be transferred to the new account.
- f) The Chance cannot be transferred to or combined with the Chance awarded to any other Customer or to any other Maybank account held by the Customer (whether solely or jointly). Where an Eligible Transaction is made from a joint Maybank account, the Chance shall be awarded to the Customer who performed the Eligible Transaction.
- g) Maybank reserves the right at any time to withdraw, cancel, reverse or invalidate the Chance assigned to any Customer/account without notice or reason.
- h) Maybank's records and the number of Chance allocated to Customer shall be final, conclusive and binding. Chances will not be disclosed to Customers. No correspondence will be entertained.
- i) For the avoidance of doubt, an 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.

4. Draw Dates and Results

- a) The Draw will be conducted on 14 April 2026 at Maybank Tower Branch 2 Battery Rd, Maybank Tower, Singapore 049907, and performed via RANDBETWEEN function on excel which returns a random integer number among the Qualified Customers or such other manual or computerized means as Maybank may determine. The Winners of the Draw will be contacted through Push Notification regarding the result of the Draw.



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) 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 (including the partially masked full name and NRIC No. of the Winner) shall be published on Maybank's website at www.maybank2u.com.sg and/or on any other publication or social media within 7 calendar days or on such other date(s) as Maybank may determine at its sole discretion from the date the Draw is conducted. By participating in this Promotion, the Customer agrees that his/her masked name and NRIC will be published if he or she emerges as a Winner.

e) Each Winner is only eligible to a maximum of One (1) Prize under this Promotion.

f) The Prize will be credited into the Winners' Savings/Current account within 3 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 Prize is being credited.

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 a Chance.

h) Maybank reserves the right to deduct the full value of the Prize from the Customer's Maybank account in the event:

- (i) the Eligible Transaction is reversed after the Prize has been awarded;
- (ii) such 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 after the Promotion Period;
- (iii) the Customer is or becomes not eligible for the Prize for any reasons; or
- (iv) it is determined by Maybank that the Customer has not fulfilled any of the conditions required under this Promotion or breached any terms relating to this Promotion.

4. 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 they emerge as a Winner, 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.

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 and Winners, the manner in which Prizes are awarded to the Winners) shall be final, conclusive and



binding on all 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 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 this Promotion, or any breakdown or malfunction in any computer system or equipment, or any failure or delay in posting of transactions which may result in any Customer being omitted from enjoying the benefits of 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 Prize(s) (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.

Information is updated and correct as at 20 January 2026.

Maybank Singapore Limited (UEN: 201804195C)