



Terms and Conditions for Maybank Mobile Banking Usage Lucky Draw Promotion (“Promotion”)

1. Definitions

Under these Terms and Conditions:

“Chance” means the lucky draw chance(s) awarded to eligible customers during the promotion period as stated in Clause 3.

“Customer” means an individual customer of Maybank who has registered for PayNow services or who will register for PayNow services in the Promotion Period and who is able to log in to the Maybank Mobile Banking app.

“Eligible Transactions” means any of the Mobile Banking transactions as stated in Clause 3.

“Draw” means any of the Monthly Draws or Grand Draw.

“Grand Chance” means one opportunity to participate in the Grand Draw.

“Grand Draw” means the grand draw to be held by Maybank to select the Grand Prize Winners of the Grand Prizes as stated in Clause 5.

“Grand Prize” means any one of the ten (10) Grand Prizes as stated in Clause 7.

“Grand Prize Winner” means a winner of one of the Grand Prize.

“Maybank” means Maybank Singapore Limited.

“Monthly Chance” means one opportunity to participate in the Monthly Draw.

“Monthly Draw(s)” means the four (4) monthly draws to be held by Maybank to select a total of one Monthly Prize Winners.

“Monthly Prize” means an iPhone 11.

“Monthly Prize Winner” means a winner of a Monthly Prize.

“Prize” means either the Monthly Prize and/or the Grand Prize.

“Promotion Period” means the period between 18 October 2019 and 31 January 2020 (both dates inclusive) for the Promotion.

“Winner” means a Customer who is a winner of a Monthly Prize Winner and/or a Grand Prize Winner.

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

2. Eligibility

- a) All individual customers who have registered for PayNow services, or who registers for PayNow services during the Promotion Period, and can log in to the Maybank Mobile Banking 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 Maybank Online Banking account, Maybank deposit, savings and/or current account and/or Maybank credit card accounts are terminated during the Promotion Period.

- 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, 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) To qualify and receive Chances for participation in the Draw, Customers must successfully perform any of the following eligible transactions (“Eligible Transactions”) via the Maybank Mobile Banking App, within the Promotion Period.

Eligible Transactions Performed via Maybank Mobile Banking app	Chances Awarded
Minimum amount per transaction (except for First Time Login) shall be S\$10.	
First Time Activation <u>with</u> any of the transactions below	10
Funds Transfer to Other Accounts (via FAST/Giro)	1
Funds Transfer via PayNow (including Scan & Pay)	2
Quick Transfer	2
Bill Payment (Singapore/Malaysia billing organisations)	2
Maybank Credit Card Payment	2
Other Banks’ Credit Cards Payment	2
Funds Transfer to Maybank Malaysia	3

- b) When the Customer performs a transaction that is an Eligible Transaction for this Promotion within the Promotion Period, the Customer shall be eligible to earn the number of Chances stated in the above table for each such transaction.
- c) 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.
- d) Where an Eligible Transaction is made from a joint Maybank account, the Chance shall be awarded to the Customer who performed the Eligible Transaction and this Customer shall be the Customer eligible to participate in the Draw.
- e) Chances are not transferable and 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 cannot be transferred to or 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. Monthly Draws

- a) The Chances that the Customer earns shall be referred to as Monthly Chances for purpose of the Monthly Draw(s).

- b) The Customer shall be eligible to earn Monthly Chances for each Eligible Transaction performed, up to a maximum aggregate of thirty (30) Monthly Chances per calendar month within the Promotion Period.
- c) The Monthly Chances earned shall only be applicable for the Monthly Draw conducted in the following calendar month, and can only be used towards the said Monthly Draw. The said Monthly Chances shall not be eligible for use in any other Monthly Draw(s) conducted during the Promotion Period. Save that the Monthly Chances earned during the Promotion Period shall be used as Grand Chances towards the Grand Draw.
- d) Each Customer is entitled to win a maximum of one (1) Monthly Prize during the Promotion Period, regardless of the number of Eligible Transactions performed during the Promotion Period. Notwithstanding the maximum award of thirty (30) Monthly Chances per calendar month for the Monthly Draw, all Eligible Transactions shall be considered for the awarding of Grand Chances for the Grand Draw (subject to the terms and conditions governing the Grand Draw).

5. Grand Draw

- a) The Chances that the Customer earns shall be referred to as Grand Chances for purpose of the Grand Draw.
- b) The Customer shall be eligible to earn Grand Chances for each Eligible Transaction performed, up to a maximum aggregate of thirty (30) Grand Chances per calendar month within the Promotion Period.
- c) Customers who have won a Monthly Prize under a Monthly Draw shall not be precluded from participating in the Grand Draw.

6. Draw Dates and Results

- a) The first Monthly Draw will be conducted on 27 November 2019 at Maybank@AMK, Block 710A, Ang Mo Kio Avenue 8, #01-2627, Singapore 561710, and will be conducted via a manual or computerized means as Maybank may determine. Subsequent draws are indicated in the below table.

Monthly Draw	Qualifying Period	No. of Winner(s)	Lucky Draw Date
1	18 Oct - 31 Oct 2019	1	27 Nov 2019
2	1 Nov - 30 Nov 2019	1	27 Dec 2019
3	1 Dec - 31 Dec 2019	1	28 Jan 2020
4	1 Jan - 31 Jan 2020	1	28 Feb 2020
Grand Draw	18 Oct 2019 - 31 Jan 2020	10	28 Feb 2020

- 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.

7. Prizes

a) The Prizes to be given away under this Promotion are as follows:

Draw	Detail of Prize
1st Monthly Draw - Oct (27 Nov 2019)	One (1) iPhone 11 (128GB)
2nd Monthly Draw - Nov (27 Dec 2019)	One (1) iPhone 11 (128GB)
3rd Monthly Draw - Dec (28 Jan 2019)	One (1) iPhone 11 (128GB)
4th Monthly Draw - Jan (28 Feb 2019)	One (1) iPhone 11 (128GB)
28 February 2020	Singapore Airline ticket(s) worth not more than S\$3,000 Total winners: 10 winners

- b) Where the Prize(s) is a Grand Draw Prize (i.e. Singapore Airline ticket(s),
- i) The Prize is redeemable only from Singapore Airlines Limited or SilkAir Pte Ltd - subject to flight seat availability, flight restrictions, ticketing deadline and other airline terms and conditions at the time of reservation. Redemption of the Prize is also subject to the terms and conditions of Singapore Airlines Limited or SilkAir Pte Ltd.
 - ii) The Prize excludes applicable airline taxes and surcharges, visa handling fee, tipping, peak season surcharges, additional costs and expenses arising from and incurred on the trip by the Winner.
 - iii) The Prize is non-transferable, i.e. it must be one of the travellers, and non-exchangeable (in part or full) for cash, credit, travel gift vouchers or in kind. Any unclaimed Prize shall be forfeited.
 - iv) The Prize Winners agree not to hold Singapore Airlines Limited / SilkAir Pte Ltd liable for any claim arising from the Prize.
 - v) Singapore Airlines Limited / SilkAir Pte Ltd reserve the right to substitute any component of the Prize, if unavailable at point of booking, with alternatives of similar value. Other terms and conditions of Singapore Airlines Limited / SilkAir Pte Ltd and/or any other merchant providing the Prize shall also apply to the Winners. Please check with the merchant for details.
- c) A redemption letter to redeem the Prize ("Prize Letter") will be sent to the Prize Winners by ordinary post, to their last known address on record with Maybank, by 10 March 2020 or such date(s) as may be determined by Maybank in its sole discretion. Except for notifications to the Prize Winners, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Prize.
- d) Prizes must be redeemed by the Prize Winners in accordance with the terms and conditions set out in the Prize Letter. Any unredeemed Prize or balance amount shall be forfeited. Any Prize Winner whose Prize has been forfeited shall not be entitled to any payment, compensation or replacement notwithstanding non-receipt of the Prize Letter by the Prize Winner. The redemption of the Prize is subject to such other terms and conditions as may be imposed by the merchant(s) supplying the Prize.
- e) In the event the Prize Letter is not received, lost, misplaced, damaged or stolen, the Prize Winner's entitlement to a replacement prize letter is subject to the sole discretion and final determination of Maybank. Where a replacement prize letter is issued, Maybank reserves the

right to deduct the value of the Prize from any Maybank account held by the Prize Winner if the original Prize Letter is used to redeem an additional Prize.

- f) Prize Winners shall accept the Prize “as is”. Maybank is not the supplier of the Prize and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Prize and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the Prize. Maybank is not an agent of the merchant. Any dispute over the Prize, product quality and/or services provided by a merchant should be resolved directly with the merchant.
- g) Maybank reserves the right to replace any Prize at any time at its discretion with another item of a similar value without notice.
- h) 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.
- i) 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. If an Eligible Transaction is reversed after the Prize(s) has been awarded, Maybank has the right to deduct the value of the Prize(s) from any Maybank account the Winner holds with Maybank. Maybank reserves the right to deduct the full value of the Prize(s) from the Winner’s Maybank account in the event 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.
- j) Where the Prize has already been utilised or redeemed by any Prize Winner, Maybank has the right to deduct the value of the Prize(s) from any Maybank account the Winner holds with Maybank if it is determined by Maybank that the Prize Winner has not fulfilled any of the conditions required under this Promotion or breached one of the terms relating to this Promotion.

8. General

- a) The participating Customers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins one of the Prizes, in accordance with applicable laws, without prior notice. The Winners also consent 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 Winners and Maybank reserves the right to use the name, address, photographs, information, particulars and/or documents of the Winners 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 Winners 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 a Customer, 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 Singapore laws.

Information is correct as at 14 October 2019.

Maybank Singapore Limited (UEN: 201804195C)