TERMS & CONDITIONS FOR PAWFECT TREATS LUCKY DRAW CAMPAIGN ("PROMOTION")

1 Definitions

"**Account**" refers to a personal Singapore-issued Maybank Card account maintained by the Maybank Cardmember which has not been terminated and is determined in the sole discretion of Maybank to be in good standing

"Chance" refers to the chance to participate in a Draw.

"Draw" refers to the lucky draw conducted by Maybank to determine the Winner in accordance with these terms and conditions.

"Maybank" refers to Maybank Singapore Limited.

"**Maybank Card**" refers to a personal Singapore issued Maybank Credit or Debit Card.

"Maybank Cardmember" refers to a person to whom Maybank has issued a Maybank Card and who shall be a principal cardmember.

"**Prize**" refers to the prize as described in Clause 3.

"**Promotion Period**" refers to the period from 15 October 2026 to 30 November 2026 (both dates inclusive).

"Eligible Transaction" refers to the Eligible Transaction described in Clause 2.4(b).

"Transaction Date" means the date on which the relevant Eligible Transaction is charged to the Maybank Card during the Promotion Period.

"**Winner**" means a Maybank Cardmember who is the winner of the Draw.

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

2 Eligibility

2.1 All Maybank Cardmembers whose Accounts are opened/maintained with Maybank and in good standing during the Promotion Period are eligible to participate in this Promotion except for:

(a) Maybank Cardmembers whose Accounts are terminated during the Promotion Period; and

(b) Maybank Cardmembers whose Accounts are deemed to be delinquent or unsatisfactorily conducted by Maybank at its sole and absolute discretion.

2.2 For the avoidance of doubt, the following do not constitute Maybank Cardmembers for the purpose of this Promotion and are not eligible to participate in this Promotion:

(a) Holders of Business Cards, Prepaid Cards and ATM Cards; and

(b) Supplementary cardmembers. Nonetheless, Eligible Transactions charged by a supplementary cardmember to a supplementary Maybank credit card shall accrue to the Maybank Cardmember's corresponding Maybank Credit Card, provided that such supplementary cardmember's Eligible Transactions are charged to the corresponding Maybank Cardmember's Account. Termination of a supplementary cardmember's account will not by itself disqualify the Maybank Cardmember from participating in this Promotion.

2.3 By participating in the Promotion and/or by accepting a Prize, Maybank Cardmembers agree to abide by the terms and conditions stated herein.

2.4 To participate in this Promotion, Maybank Cardmembers must meet the following requirements during Promotion Period:

(a) Register for the Promotion via the Maybank TREATS SG Mobile App ("TREATS SG App"). To register, please go to Privileges > Promotions > Pawfect Circle Programme. Maybank Cardmembers who have successfully registered for this Promotion will receive a registration eCoupon ("Registration eCoupon") evidencing their registration for this Promotion in their TREATS SG App wallet. The Registration eCoupon will be valid throughout the Promotion Period. For avoidance of doubt, the Registration eCoupon does not constitute confirmation of eligibility to a Chance(s).

(b) Spend at least S$30 on any Eligible Transaction using a Maybank Card as set out below, in order to earn the Chances:

Eligible Transactions	**Number of Chances**
frashfesh transactions charged to the Card, classified with Merchant Description "SP frashfresh" subject to the terms herein.	3 Chances for every S$30 charged

Pets and veterinary related services classified under MCC 0742 and MCC 5995	1 Chance for every S$30 charged

2.5 Maybank Cardmembers authorise Maybank to disclose and publish his/her name, information and other particulars in line with these Terms and Conditions (in particular at Clauses 6.1 and 6.2) in the event he/she wins a Prize. Maybank Cardmembers who have won a Prize will be contacted via email from SG.CCUNSEC@maybank.com to his/ her email address registered with Maybank within seven (7) working days from the Draw date.

2.6 The Promotion is valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.

3 Prize

3.1. The Prize that will be given out under the Draw is set out in the table below:

No. of Winner(s)	Lucky Draw Prize Description
3	Hamper (worth S$100) from Silversky Pets ("Merchant").

Further notes:

- Maybank will contact the Winner via email from SG.CCUNSEC@maybank.com to his/ her email address registered with Maybank and Merchant for prize fulfilment by 17 December 2026.
- Should the Winner not be eligible for the Prize, it will be awarded to the backup winner.
- If there is any outstanding amount after utilising the gift, such amount must be paid via Maybank Card.

4 Awarding of Chances

4.1 Maybank Cardmember that meets the requirements in Clause 2.4 will be awarded the Chances.

4.2 For the avoidance of doubt, where there are Supplementary Cardmembers, Chances will only be awarded to the Maybank Cardmembers (being Principal Cardmembers).

4.3 Only Eligible Transactions charged to the Maybank Cardmember's Maybank Card and posted to their monthly statement of Account shall constitute proof of eligible spending for the purposes of this Promotion and awarding of Chances.

4.4 All Eligible Transactions counting towards the Spend Requirement are based on Transaction Date within the Promotion Period, and must also be posted to the Maybank Cardmember's Account no later than 7 December 2026.

4.5 Maybank shall not be responsible for any failure or delay in the transmission of Eligible Transactions by merchant or establishments, or postal or telecommunication authorities, or any other party which may result in a Eligible Transaction incurred by a Maybank Cardmember and/or his/her Supplementary Cardmember(s) being omitted from the awarding of Chances.

4.6 Chances accumulated are not transferable and will be cancelled upon the suspension, cancellation and/or termination of the relevant Account or Maybank Card, without Maybank incurring any liability to the Maybank Cardmember or any other person.

4.7 Chances cannot be transferred to or combined with Chances awarded to any other Maybank Cardmember.

4.8 In the event that an Account of a Maybank Cardmember is closed and a new Account is opened by the Maybank Cardmember, Chances from the closed Account will not be transferred to the new Account.

4.9 In the event that a Maybank Cardmember holds multiple eligible Maybank Cards and chooses to cancel one of the cards, the cancellation of that single card will not affect his/her participation in the Promotion, provided that at least one other eligible Maybank Card remains active.

4.10 Where Chances are awarded for Eligible Transactions which are subsequently cancelled or reversed (in full or in part), the Chances awarded will be automatically cancelled.

4.11 Maybank reserves the right at any time to withdraw, cancel or invalidate any or all Chances assigned to any Account at its sole discretion without notice or reason.

4.12 Maybank's transaction records and internal records on the number of Chances awarded to a Maybank Cardmember shall be final and conclusive. No correspondence

or disputes on the number of Chances awarded to any Maybank Cardmember will be entertained.

5 Draw

5.1 The Draw will be conducted on 16 December 2026 (or on any other date(s) as Maybank may determine at its sole discretion) at 2 Battery Road, Maybank Tower, Singapore 049907 or such other venue as may be determined by Maybank via a computerised lucky draw system. There will only be one Winner under this Promotion.

5.2 Maybank reserves the right to draw a reserve winner to substitute the Winner in the event that the Winner is subsequently found to be ineligible or is disqualified or can no longer claim the Prize pursuant to these terms and conditions. Maybank's determination of the Winner shall be final, conclusive and binding. No correspondence or claims relating to such determination will be entertained.

5.3 The Winner will be notified via email from SG.CCUNSEC@maybank.com to his/ her email address registered with Maybank. Except for such notifications to the Winner, Maybank is not obliged to notify or enter into any correspondence with any person on any matter concerning the Draw.

5.4 The Winner will be notified via email within seven (7) working days from the date of the Draw. Results will be announced on Maybank's website at maybank.sg/petscampaign within one (1) month from the date of the Draw.

5.5 The Winner must respond to the email within 14 calendar days of receipt to confirm acceptance of the Prize. If no response is received within this timeframe, the Prize will be awarded to the next eligible winner. Maybank shall not be obliged to notify such Winner prior to such forfeiture. The Winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification of being a Winner or of the deadline for claiming the Prize. Maybank will inform the Winner of his/her win, but subsequently, the Winner shall liaise with the Merchant on the redemption of the same.

5.6 Maybank reserves the right to claim the full cost or retail value (at Maybank's sole discretion) of the Prize from the Winner in the event that: a) any Eligible Transaction for which an Chance or Chances were awarded is cancelled or reversed (in full or in part) or found to be invalid or ineligible for the Draw, after the Prize has been awarded; b) the Winner's Account is closed/terminated for whatever reason (whether by the Winner,

Maybank or otherwise) within six (6) months from the date the Winner receives the Prize such that he/she no longer holds any Maybank Card; and/or c) it is determined by Maybank that the Winner has breached any of the terms and conditions stated herein or that the Winner is in fact ineligible for the Draw or the Prize. In such cases, the Winner also authorises Maybank to charge to his/her Account the full cost or retail value (at Maybank's sole discretion) of the Prize prior to the closure or termination of his/her Account and/or deduct such amount from any other account the Winner holds with Maybank.

5.7 The entitlement to and use of a Prize is also subject to such other terms and conditions as may be imposed by the respective merchants/vendors ("Merchant") which supplied/supplies the Prize. For avoidance of doubt, Maybank shall not be responsible for any taxes (save for GST), or any surcharges which may be imposed, or any other additional costs.

5.8 The Prize is neither transferable nor exchangeable for cash, credit or otherwise, unless otherwise explicitly stated.

5.9 Maybank may, at any time before or after the Draw(s) and in its sole and absolute discretion, substitute a Prize with another prize of similar value without notice and liability to any person.

5.10 A Winner is not entitled to any payment or compensation from Maybank should the Winner be disqualified or the Prize be forfeited for whatever reason.

5.11 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 Draw(s) or redemption or use of the Prize(s).

5.12 Winner shall accept the Prize "as is". No change of destination (if pre-determined) is permitted and no request for changes, modification, variation and/or enhancement will be entertained.

5.13 Maybank is not the supplier of Prizes and makes no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose or any other implied terms or conditions with respect to the Prizes. Maybank assumes no responsibility or liability for the acts or defaults of the Merchant(s), or for any delay, postponement, non-delivery, non-performance or defects in the Prizes. Maybank is not an agent of the

Merchant(s) supplying the Prizes. Any dispute about the quality or performance of the Prize must be resolved directly with the Merchant.

6 General

6.1 Maybank Cardmembers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins the Prize in accordance with applicable laws without prior notice. Winner also authorises Maybank to share his/her personal data with the Merchant(s) or such third party which Maybank may in its reasonable discretion deem necessary to facilitate the redemption and/or crediting of the Prize.

6.2 The Winner consents to and shall (if required) attend a prize presentation ceremony or event and/or participate in Maybank's publicity programmes in relation to the Promotion without any compensation whatsoever. Any and all expenses and/or costs incurred for such attendance shall be borne by the Winner. Maybank reserves the right to use and publish the name, photographs, information, particulars and/or documents of the Winner in any advertisement or other forms of publicity from time to time, and the Winner consents to the same.

6.3 Maybank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.

6.4 Maybank reserves the right, in its sole and absolute discretion, at any time and without notice or liability to any person, to vary, delete or add to any of these terms and conditions from time to time or cancel or terminate the Promotion.

6.5 Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, injuries, liabilities, expenses or damages whatsoever or howsoever caused arising from in connection with this Promotion, the Draw and/or the use of the Prizes, and/or redemption of or consumption of any services, products or facilities of any merchant or retailer and/or transactions which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason, including any act or omission relating to the Maybank Cardmembers' participation in this Promotion, howsoever caused or for any other reason.

6.6 Maybank's decision on all matters relating to the Promotion (including without limitation the Chances awarded to the Maybank Cardmembers, the selection of the Winner of the Draw and the awarding of the Prizes) shall be final, conclusive and binding on all participants.

6.7 Maybank may at any time waive, either unconditionally or on such terms and condition as 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.

6.8 In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail. All images of the Prizes on any collateral are for illustrative purposes only. The actual specifications of the Prizes may differ from the visual used in such collaterals.

6.9 These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

6.10 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions

6.11 All prevailing and relevant Card terms and conditions and/or agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit http://www.maybank2u.com.sg.