



Terms and Conditions Governing Maybank Corporate PayNow Bonus Interest Promotion ("Promotion")

1. This Promotion shall be conducted from 4 September 2026 to 31 December 2026, both dates inclusive, or such other date(s) as may be determined by Maybank Singapore Limited ("**Maybank**") at its discretion ("**Promotion Period**").
2. This Promotion is open to eligible non-individual Maybank RSME and SME+ customers ("**Customers**") whose accounts are in good standing as determined by Maybank in its absolute discretion, and who meet the requirements set out in these Terms and Conditions. In this Promotion:
 - (a) a "**non-individual**" includes any body corporate, corporation, partnership, society, association, club or other entity which is not a natural person; and
 - (b) "**Eligible Account**" refers to the Maybank PremierBiz Account.
3. To participate in this Promotion, Customers must, during the Promotion Period:
 - (a) hold or successfully open an Eligible Account;
 - (b) have a valid PayNow registration for the Eligible Account. For avoidance of doubt, the PayNow registration can be made either during or before the Promotion Period. The PayNow registration status of the Eligible Account shall be determined by Maybank based on its records; and
 - (c) after (a) and (b) are satisfied, send an SMS to Maybank in the format specified by Maybank using the registered mobile number for the Eligible Account in Maybank's records.
4. If Maybank receives an SMS in the specified format during the Promotion Period, the Customer will receive an auto-reply SMS from Maybank acknowledging receipt of the SMS. Proof of sending an SMS does not constitute proof of Maybank's receipt of the SMS. An auto-reply SMS from Maybank does not constitute eligibility for this Promotion. Maybank will not consider any SMS sent in the wrong format or any SMS with incorrect details or any SMS sent before the Customer has a valid PayNow registration for the Eligible Account.
5. Customers who fulfil the requirements in Clause 3 above shall be eligible to earn 1.00% per annum (p.a.) bonus interest ("**Bonus Interest**") on the eligible Incremental Average Daily Balance in the Eligible Account for a period of six (6) months ("**Bonus Interest Period**"). The Bonus Interest Period shall commence from the calendar month following the calendar month in which the Customer fulfils all the requirements in Clause 3.



6. If a customer de-registers their PayNow registration at any time during the Bonus Interest Period, the customer shall cease to be eligible for the Promotion and will be de-enrolled from the Promotion with effect from the month of de-registration. Once de-enrolled, the Customer shall not be permitted to re-enrol in the Promotion notwithstanding that they meet the requirements in Clause 3.
7. For this Promotion:
 - (a) **"Incremental ADB"** or **"Incremental Average Daily Balance"** refers to the amount by which the Average Daily Balance of the Eligible Account in a calendar month during the applicable Bonus Interest Period exceeds the Average Daily Balance of that Eligible Account in August 2026, as determined by Maybank;
 - (b) the **"Average Daily Balance"** or **"ADB"** of an Eligible Account for a calendar month shall be determined by computing the sum of the day-end balances in the Eligible Account for each day of that calendar month divided by the number of days in that calendar month;
 - (c) the Average Daily Balance of the Customer's Eligible Account in August 2026 shall be used as the baseline balance to calculate the Incremental ADB; and
 - (d) for Accounts opened during the Promotion Period, the Average Daily Balance in August 2026 is considered as zero.
8. The Bonus Interest shall apply only to the eligible Incremental ADB and shall be paid in addition to the prevailing base interest applicable to the Eligible Account.
9. For illustration, based on the prevailing PremierBiz Account base interest rates set out below:

Eligible Account	Account Balance	Base Rate (% p.a.)	Bonus Interest for Incremental ADB (% p.a.)
PremierBiz Account	First S\$500,000	0.218	1.00
	Remaining balance above S\$500,000	0.318	

The prevailing base interest rates are subject to change from time to time. The applicable Bonus Interest rate under this Promotion remains 1.00% p.a., subject to these Terms and Conditions.

10. The Bonus Interest earned in a calendar month shall be credited to the Customer's Eligible Account by the end of the following calendar month.
11. If the Eligible Account is closed before the Bonus Interest is credited, no Bonus Interest shall be payable in respect of that Eligible Account.



12. Upon completion of the Bonus Interest Period, no further Bonus Interest under this Promotion shall be awarded, and the prevailing interest rate applicable to the Eligible Account shall apply.
13. Each Customer is eligible for Bonus Interest for one (1) Eligible Account only, regardless of whether they meet the requirements in Clause 3 for multiple Eligible Accounts.
14. This Promotion applies to eligible non-individual customers only. Maybank reserves the right to determine the eligibility of any Customer to participate in this Promotion.
15. Maybank reserves the right to disqualify any Customer from this Promotion and/or to recover the Bonus Interest by deducting it from the Eligible Account or any other account the Customer holds with Maybank if it is determined by Maybank that the Customer has breached one or more of the terms and conditions governing the Eligible Account or the terms and conditions of this Promotion, including failing to meet any of the requirements set out in these Terms and Conditions.
16. Maybank's decision on all matters relating to this Promotion, including the eligibility of Customers, PayNow registration status, calculation of Incremental ADB and entitlement to Bonus Interest, shall be final, conclusive and binding.
17. Unless otherwise stated by Maybank, this Promotion shall not be valid in conjunction with any other Maybank promotion offering bonus interest or other promotional benefits in respect of the same Eligible Account and/or balances.
18. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, liability, expense or damage incurred or suffered by any Customer or other person arising from or in connection with this Promotion, including any transaction, registration or instruction that is delayed, incorrectly processed or not processed due to system, electronic, technical or other failures beyond Maybank's reasonable control.
19. Maybank may at any time waive, either unconditionally or on such terms and conditions as Maybank deems fit in its discretion, any right it has under these Terms and Conditions. Any such waiver shall not preclude Maybank from exercising such rights in the future.
20. Maybank reserves the right, at its sole discretion, to vary, delete or add to any of these Terms and Conditions, or to suspend, shorten, extend or terminate the Promotion, at any time without prior notice or liability to any person.
21. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing material, communication or other document relating to the Promotion ("**Marketing Collaterals**"), these Terms and Conditions shall prevail.



22. The prevailing Terms and Conditions Governing Singapore Dollar and Foreign Currency Current Accounts for Non-Individuals, together with any other applicable Maybank account terms and conditions and any terms and conditions in the Marketing Collaterals, shall apply.
23. 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 Retirement 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 correct as at 18 September 2026
MAYBANK SINGAPORE LIMITED (UEN: 201804195C)