



Terms and Conditions for PremierBiz Member-Get-Member Program ("Promotion")

1. This Member-Get-Member program shall be conducted from 15 January 2021 to 31 December 2021 or until the Gifts (as defined below) are fully redeemed, whichever is earlier ("Promotion Period")
2. Existing Maybank's individual and non-individual customers holding an existing Maybank Current or Savings Account ("Account Holder") are eligible to receive a S\$100 cash reward ("Reward") if they successfully refer New-to-Bank business partners or associates ("Referee") to open a new Maybank PremierBiz Account ("PremierBiz Account") with an initial fresh funds deposit of at least S\$30,000 ("Deposit Amount"). New-to-Bank business partners or associates refer to customers who do not have existing facilities, deposits or products with Maybank as at 01 January 2021.
3. Prior to registering for the Member-Get-Member Promotion (see below for registration details) and referring the Referee to Maybank, the Account Holder must:
 - a. Obtain the consent of the Referee to the Account Holder's provision of personal data relating to the Referee (if applicable) in the referral form to Maybank for the purpose of this Promotion;
 - b. Inform the Referee that the Account Holder is eligible to receive a Reward if the Account Holder complies with the terms and conditions of this Promotion;
 - c. Inform and obtain the consent of such Referee that the minimum value of the Referee's Deposit Amount under this Promotion will be disclosed to the Account Holder by virtue of the Account Holder receiving the Reward under this Promotion;
 - d. Inform and obtain the consent of such Referee that, if the Referee withdraws from the Promotion, closes the PremierBiz Account or withdraws all of the Deposit Amounts within six (6) months from account opening, such fact of withdrawal will be disclosed to the Account Holder.
4. To be eligible to receive the Reward, the Account Holder must register for the Member-Get-Member Promotion. To register for the Member-Get-Member Promotion, the Account Holder must send an SMS to Maybank in the format specified by Maybank during the Promotion Period. By sending the SMS, the Account Holders confirm that they have read, understood and agree to be bound by the terms and conditions of this Promotion. If Maybank receives an eligible SMS in the correct format within the Promotion Period, the Account Holder will receive an auto-reply SMS from Maybank. Maybank will not consider any SMS sent in the wrong format. Proof of sending an SMS does not constitute proof of Maybank's receipt of the SMS. Any SMS sent in the wrong format will not receive an auto-reply SMS.
5. The Account Holder must register separately for each Referee for this Member-Get-Member Promotion during the Promotion Period. Limited to one Reward per Referee per Account Holder, regardless of the number of Accounts held by and/or the Deposit Amount made by the Account Holder and/or Referee. There is no limit to the number of Referees per Account Holder during the Promotion Period.
6. Deposit Amounts made in relation to the Promotion must be fresh funds. Maybank cheques or transfers made from the Referee's existing Maybank account(s) (if any) shall not qualify.
7. Referees need to place the Deposit Amount over the counter at any Maybank Branch in Singapore.
8. By opening a PremierBiz Account and placing the Deposit Amount, the Referees confirm that they have read, understood and agree to be bound by the terms and conditions of this Promotion, and agree with Maybank that:
 - a. The Referees consent that the minimum value of the Referee's Deposit Amount under this Promotion will be disclosed to the Account Holder by virtue of the Account Holder receiving the Reward under this Promotion;
 - b. The Referees consent that, if the Referee withdraws from the Promotion, closes the PremierBiz Account or withdraws all of the Deposit Amounts within six (6) months from account opening, such fact of withdrawal will be disclosed to the Account Holder.

9. By registering for the Member-Get-Member Promotion, the Account Holder acknowledges that the Reward will only be credited into their existing Current or Savings Accounts with Maybank as indicated in the SMS to Maybank if the Referee successfully opens the New PremierBiz Account with the Deposit Amount.
10. The Reward will be credited into the Account Holder's account by the end of the following month from the month of successful opening of the Referee's PremierBiz Account, or from the month in which the registration SMS is received by Maybank, whichever is the later.

Promotion Period	Deposit Amounts must be placed by	Last Month of Crediting Rewards
1 January 2021 - 31 January 2021	28 February 2021	31 March 2021
1 February 2021 - 29 February 2021	31 March 2021	30 April 2021
1 March 2021 - 31 March 2021	30 April 2021	31 May 2021
1 April 2021 - 30 April 2021	31 May 2021	30 June 2021
1 May 2021 - 31 May 2021	30 June 2021	31 July 2021
1 June 2021 - 30 June 2021	31 July 2021	31 August 2021
1 July 2021 - 31 July 2021	31 August 2021	30 September 2021
1 August 2021 - 31 August 2021	30 September 2021	31 October 2021
1 September 2021 - 30 September 2021	31 October 2021	30 November 2021
1 October 2021 - 31 October 2021	30 November 2021	31 December 2021
1 November 2021 - 30 November 2021	31 December 2021	31 January 2022
1 December 2021 - 31 December 2021	31 January 2022	29 February 2022

11. If the Referee withdraws from the Promotion, closes the Referee's PremierBiz Account or withdraws all Deposit Amount within the 6-month period from account opening, the Account Holder authorises Maybank to charge the full value of the Reward to, or debit such value from, any account(s) held by the Account Holder with Maybank.
12. The Reward is not exchangeable for cash, credit or other goods or services. Maybank reserves the right to replace, exchange, vary or substitute the Reward with an item(s) of equivalent value at its sole discretion without prior notice or reason and without liability to any persons.
13. Where the Reward has already been credited to the Account Holder, Maybank reserves the right to claim the full value of the Reward if: (a) the Account Holder withdraws from the Promotion; (b) the Referee closes the PremierBiz Account or withdraws all or part of their Deposit Amount within 6-months from account opening; (c) the Account Holder and/or the Referee was subsequently discovered to be ineligible or not entitled to hold the Account and/or participate in this Promotion; (d) it is determined by Maybank that the Account Holder and/or the Referee has breached any of the terms and conditions relating to this Promotion and/or the Account. In such cases, the Account Holder authorises Maybank to at its discretion to charge the full value of the Reward to, or debit such value from, any account(s) held by the Account Holder with Maybank.
14. Maybank has the sole and absolute discretion to exclude any individual or non-individual from participating in the Promotion without any obligation to furnish any notice and/or reason and without liability.
15. This Promotion is applicable to both individuals and non-individuals.

16. Maybank employees are not eligible to participate in the Promotion. Maybank has the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
17. Maybank's decision on all matters relating to the Promotion (including the awarding of the Gift) shall be final, conclusive and binding on all Account Holders.
18. This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.
19. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, liabilities, expenses, damage and/or injury whatsoever or howsoever incurred or sustained by any Account Holder and/or any person by reason of, arising from or in connection with the Promotion and/or the use of the Gift or for any other reasons.
20. 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.
21. 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.
22. The standard Rules and Regulation Governing Singapore Dollar Savings and Current Accounts for both individuals and non-individuals shall apply.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 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\$75,000 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 01 January 2021

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