



Terms and Conditions for Maybank Pawfect Circle

READY, SET, HUAT! Campaign ("Promotion")

1) Definitions

"Participants" means the Individuals that wish to participate in this Promotion.

"Eligible Submission" means the eligible submission as described in Clause 3(a).

"Eligible Channel" means the eligible channel as described in Clause 3(a).

"Prize" means the Prize as described in Clause 4.

"Maybank" means Maybank Singapore Limited.

"Contest Period" means the respective periods as described in Clause 4 below (both dates inclusive).

"Winner" means the winner of the Promotion.

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

2) Eligibility

- a) All Instagram followers of Maybank (<https://www.instagram.com/maybanksq>) ("Individuals") are eligible to participate in this Promotion, except Maybank's advertising agencies or sponsors and their immediate families.
- b) Maybank has the absolute discretion to exclude any Individual 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 the Prize, the Participants agree to abide by the terms and conditions stated herein. If any Participant does not agree to these terms and conditions, he/she should not participate in the Promotion.



3) Eligible Submission

- a) To participate in the Promotion, the Participant must during the Contest Period successfully perform the eligible submission by posting an Instagram post of a photo of their pet in their most adorable festive look via Instagram ("Eligible Channel"). The Participant must follow Maybank's Instagram account (@MaybankSG) and Hoshi Studio's Instagram account (@hoshistudios.sg), use the contest hashtag #maybankpawfectcircle, and tag two friends in the post caption for their submission ("Eligible Submission").
- b) For the submission to be deemed an Eligible Submission, the Participant's Instagram post shall remain publicly viewable on the Participant's Instagram account, even after the Prize has been successfully collected. Any deleted/removed/altered submission at any point (whether before or after submission or the Prize collection) will be disqualified.
- c) The Participant shall remain as a follower of Maybank on Instagram (<https://www.instagram.com/maybanksg>) at all times until the Winner has been selected.

4) Contest Period and Prize

Contest Period	Prize	Winners
10 to 23 February 2026	Hoshi Plus Package (worth S\$148) <i>Includes a 60-minute photoshoot with all soft copies, 10x 4R prints, and 2x customised acrylic pet keychains.</i>	2

- a) The Eligible Submissions submitted during the Contest Period will be shortlisted by a KOL (Key Opinion Leader) for Maybank's selection, and the Prize will be awarded to the cutest Eligible Submission as selected by Maybank. There will only be 2 Winners under this Promotion.
- b) Maybank's selection of the Winners shall be final, conclusive and binding. No correspondence will be entertained.
- c) Winners will be notified via Instagram and/or announced by 11 March 2026, or such other date as may be determined by Maybank at its sole discretion.



- d) The Winners will be tagged on Instagram through the KOL's Instagram account, and will be informed on email how to collect his/her Prize.
- e) Winners must respond via email within seven (7) calendar days from the date of announcement. Failure to do so will result in forfeiture of the prize, and the Prize may be awarded to an alternate winner at Maybank's discretion.
- f) The Prize must be collected by the Winner by the date specified and in accordance with such procedure as set out in the email or otherwise determined by Maybank. Any Prize unclaimed in accordance with Maybank's required procedures within the prescribed collection period may be forfeited, and Maybank shall not be obliged to notify such Winner prior to or upon such forfeiture. The Winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding any claims of non-receipt of notification of being a Winner or the direct message or the deadline for claiming the Prize. Strictly no extension or change of time will be allowed if the Winner does not collect the Prize within the collection period indicated in the email.
- g) The Prize is neither transferable nor exchangeable for cash, credit, other items, goods or services in kind or otherwise.
- h) The Winner shall accept the Prize "as is". No change of the Prize of any kind is permitted.
- i) Maybank is not the supplier of the Prize and makes no representation or warranty whatsoever as to the quality, merchantability, fitness for purpose and/or any other implied terms or conditions with respect to the Prize. 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 Prize. 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 between the Winner and the merchant.
- j) Maybank reserves the right to replace, exchange, vary or substitute the Prize at any time at its sole discretion without prior notice or liability to any person.
- k) 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 collection or use of the Prize, and/or in respect of any submission due to any reason whatsoever or howsoever.

- I) Maybank reserves the right to charge the Winner the retail value or full cost of the Prize or deduct such amount from any account the Winner holds with Maybank in the event:
 - (i) any Eligible Submission of the Winner becomes invalid or is removed;
 - (ii) the Winner's account is closed, suspended or not in good standing at any point during the Contest Period and/or within six (6) months from the date the Winner receives the Prize;
 - (iii) it turns out that the Winner is not entitled to the Prize for any reason whatsoever; or
 - (iv) it is determined by Maybank that the Winner has breached any terms and conditions of this Promotion.

5) General

- a) By participating in the Promotion, the Participants hereby consent to the collection, use and disclosure of their personal data (e.g., name, phone number, email address and username) by/to Maybank and such other third party/appointed agency (e.g. KOL and the merchant supplying the Prize) as Maybank may reasonably consider necessary for the purpose of the Promotion or Prize fulfilment, 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; and shall be deemed to have given their consent for and hereby authorise:
 - (i) Maybank to disclose and publish their names and other particulars in the event that they win the Prize, in accordance with applicable laws and without prior notice;
 - (ii) Maybank and KOL to tag them in the winning post on Instagram; and
 - (iii) Maybank to use, reproduce and publish their submitted photographs/videos and/or winning entries on Maybank's website, social media or any other channels in any manner as Maybank may deem fit for publicity purposes from time to time without any compensation or further notice.



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- b) The Winner also consents 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 Winner and Maybank reserves the right to use and publish the name, address, photographs, videos, information, particulars and/or documents of the Winner 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 Winner 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 Participant, the selection of the Winner and the manner in which the Prize is awarded to the Winner) shall be final, conclusive and binding on all Participants. Maybank shall not be obliged to enter into any correspondence with any Participant 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 Participant and/or any other person by reason of, arising from or in connection with the Promotion, the Prize, receipt of or consumption of any services, products or facilities of any merchant or retailer, including any act or omission relating to the Participant's participation in the Promotion, howsoever caused or for any other reason.
- e) 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 at any time without prior notice and without liability to the Participant or any other 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) This Promotion is in no way sponsored, endorsed, administered by or associated with Instagram.
- j) These terms and conditions are governed by the laws of Singapore.

Information is updated and correct as at 9 February 2026.

Maybank Singapore Limited (UEN: 201804195C)