

## **Terms and Conditions for Maybank Visa Business Debit Card Business Internet Banking Application Campaign 2026 (“Promotion”)**

1. This Promotion will commence on 1<sup>st</sup> January 2026 and end on 31<sup>st</sup> December 2026 or such date(s) as determined by Maybank Singapore Limited (“Maybank”) in its absolute discretion (“Promotion Period”).
2. This Promotion is only open to Maybank’s RSME customers who are sole proprietorships or companies with a sole director (“Customers”) who do not hold any existing Maybank Visa Business Debit Card (“Card”) and have not cancelled any Card within nine (9) months prior to the start of the Promotion Period. For avoidance of doubt, non-RSME customers and any other kinds of RSME customers (e.g. partnerships, companies with more than one director etc) are not eligible to participate in this Promotion.
3. To be eligible to receive the application gift of S\$20 Isetan Voucher (“Application Gift”) under this Promotion, Customers must during the Promotion Period successfully apply for a new Card via Maybank’s Business Internet Banking (which is available at [[https://sslsecure.maybank.com.sg/cgi-bin/mbs/scripts/mbb\\_login.jsp](https://sslsecure.maybank.com.sg/cgi-bin/mbs/scripts/mbb_login.jsp)]), in accordance with the terms and conditions of this Promotion.
4. The Application Gift is available on a first-come, first-served basis, while stocks last and are limited to the first 100 Customers who fulfill the requirements of the Promotion only (“Successful Customers”).
5. Each Successful Customer is entitled to redeem no more than one (1) Application Gift, regardless of the number of Cards applied for successfully.
6. A redemption letter to redeem the Application Gift (“Redemption Letter”) will be sent by ordinary post to each Successful Customer to its last known address on record with Maybank. Except for notifications to the Successful Customers, Maybank is not obliged to enter into any correspondence concerning the Promotion with any customer or person.
7. Application Gifts must be redeemed by Successful Customers in accordance with the terms and conditions set out in the Redemption Letter.
8. Application Gifts must be redeemed from the merchant within one (1) month from the date of the Redemption Letter. Any unredeemed or unutilised Application Gift shall be forfeited. Any Successful Customer whose Application Gift has been forfeited shall not be entitled to any payment, compensation or replacement notwithstanding any claims of non-receipt of the Redemption Letter by the Successful Customer. Strictly no extension of the prescribed redemption period will be allowed. The redemption and use of the Application Gift is subject to

such other terms and conditions as may be imposed by the merchant(s) supplying the Application Gift.

9. The Application Gift is not exchangeable for cash, credit or in kind and the validity date of the Application Gift cannot be changed. Successful Customers are not allowed to exchange or select another item other than the Application Gift offered to them in this Promotion.
10. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
11. Maybank reserves the right to replace, exchange, vary or substitute any or all Application Gifts at its sole discretion without providing prior notice or reason and without liability to any customer or person.
12. In the event the Redemption Letter is lost, misplaced, defaced, damaged or stolen, the Successful Customer shall not be entitled to receive a replacement redemption letter unless otherwise agreed by Maybank in its sole discretion. Where a replacement redemption letter is issued, Maybank reserves the right to charge the full cost or retail value of the Application Gift to any of the Successful Customer's Card account(s) or debit such value from any Maybank account(s) held by such Customer with Maybank if the original Redemption Letter is used to redeem an additional Application Gift.
13. Maybank reserves the right to claim the full cost or retail value of the Application Gift from a Successful Customer in the following events: (a) any of such Customer's Card account is terminated for whatever reason (whether by the Customer, Maybank or otherwise) within nine (9) months from opening date of the Card account, (b) it is determined by Maybank that the Customer has breached one of the terms and conditions relating to this Promotion and/or the Card account. In such cases, the Successful Customer authorises Maybank to charge the full cost or retail value of the Application Gift to any of the Customer's Card account(s) or deduct it from or debit such value from any Maybank account(s) held by the Successful Customer with Maybank.
14. Successful Customers shall accept the Application Gift(s) "as is". Maybank is not the supplier of the Application Gift and any related good(s) or service(s) and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Application Gift and any related good(s) or service(s) provided 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 Application Gift. Maybank is not an agent of the merchant. Any dispute over the Application Gift, product quality and/or services provided by a merchant should be resolved directly between the Successful Customer and the merchant.

15. The redemption and use of the Application Gift and any related good(s) or service(s) is also subject to such other terms and conditions as may be imposed by the merchant supplying the Application Gift and any related good(s) or services(s). Please check with the merchant for details.
16. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liability, expense or damage 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 and/or the redemption or usage of the Application Gift and/or of any service, product or facility of any merchant and/or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
17. Maybank reserves the right to vary, delete or add to any of these terms and conditions from time to time or to withdraw, suspend or terminate this Promotion at any time without notice or liability to any customer or person.
18. Maybank employees are not eligible for this Promotion and Maybank shall have the sole and absolute discretion to exclude any customer or person from the Promotion without any obligation to furnish any notice and/or reason.
19. Maybank's decision on all matters relating to this Promotion shall be final, binding and conclusive on all Customers.
20. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail. The image of the Application Gift in any brochure, marketing or promotional material relating to this Promotion is for illustrative purposes only.
21. The Maybank Visa Business Debit Card Agreement and any other terms and condition governing the Maybank Visa Business Debit Card shall apply, together with the terms and conditions of the merchant(s) supplying the Application Gift(s).