



## Terms and Conditions for Maybank2u Race To The Top 2025 Promotion (“Promotion”)

### 1. Definitions

Under these Terms and Conditions:

**"Maybank"** means Maybank Singapore Limited.

**"Promotion Period"** means the period between **20 January** and **31 March 2025** (both dates inclusive).

**"Top Transactor"** means the Top Transactor as described in Clause 3(a).

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

### 2. Eligibility

a) All individual Maybank customers who have access to the Maybank2u SG app and/or Maybank2u Online Banking (**"Customers"**) are eligible for this Promotion, except for:

- i) employees of Maybank who work on or are involved in the work of this Promotion, Maybank's advertising agencies or sponsors, and their immediate families; and
- ii) Customers whose access to the above digital channels, Maybank savings and/or current account are terminated during the Promotion Period, or when the Gifts are awarded, whichever is earlier.

b) Maybank has the absolute discretion to exclude any Customer 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 a Gift, Customers agree to abide by the terms and conditions stated herein. In the event the Customer does not agree to these terms and conditions, he/she should not participate in the Promotion and should opt out by informing Maybank of the same.

### 3. Awarding of Top Transactor and Gifts

a) To qualify and emerge as a **"Top Transactor"**, a Customer must be one of the top 288 Customers that have successfully performed and completed most eligible transactions as described in the table below (**"Eligible Transactions"**) (based on the number of transactions) via an Eligible Channel within the Promotion Period.

<b>Eligible Transactions*</b> <i>(Minimum amount per transaction shall be S\$20)</i>	<b>Eligible Channels</b>
<ul style="list-style-type: none"><li>Outgoing Local Funds Transfer (including via FAST, PayNow, Scan &amp; Pay (e.g. PayNow QR or NETS QR) or GIRO, or transfer to other's Maybank accounts^); and/or</li></ul>	<ul style="list-style-type: none"><li>Maybank2u SG app; and/or</li><li>Maybank2u Online Banking</li></ul>

<ul style="list-style-type: none"> <li>• Bill Payments (e.g. local billing organisations, customer's credit card bill payment or AXS)</li> </ul> <p><i>* the maximum number of Eligible Transactions that may be counted for the awarding of the Gift for a Customer is capped at 30 per month and per type of payment mode (e.g. via PayNow, Pay Credit Card Bills, etc).</i></p> <p><i>^ transfer to own account is <b>not</b> eligible.</i></p>	
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b) Top Transactors will be rewarded with the gifts set out below ("**Gifts**"):

Top Transactor	Gifts
Top 8 Transactors	S\$800 cash each
Next top 200 Transactors	S\$150 cash each
Next top 80 Transactors	S\$50 cash each

c) Only successful transactions will be deemed eligible.

d) In the event that there are more than one Top Transactor with the same number of Eligible Transactions, the Gifts will be issued to them on a first come first served basis, depending on which one of them completes their final Eligible Transaction first.

e) The Gifts will be credited into the Top Transactor's accounts by 30 June 2025, or any other date which Maybank may at its sole discretion determine, provided that the accounts are not closed or blocked when the Gifts are being credited.

f) Each Top Transactor is only eligible to a maximum of one Gift under the Promotion.

g) For the avoidance of doubt, other mobile or online transactions not stated as an Eligible Transaction herein shall not be considered eligible transactions for the awarding of Gifts.

h) Where an Eligible Transaction is made from a joint Maybank account, the Gift shall be awarded to the Customer who performed the Eligible Transaction and this Customer shall be the Customer eligible to participate in the Promotion.

g) In the event an Eligible Transaction is cancelled or reversed by any party for any reason and at any time, the said Eligible Transaction will not be considered for the purpose of identifying the Top Transactor.

h) Maybank reserves the right to deduct the full value of the Gift from the Top Transactor's Maybank account in the event:

- (i) an Eligible Transaction is reversed after the Gift has been awarded;
- (ii) such Top Transactor closes his/her Maybank Online Banking account, Maybank Deposit, Savings and/or Current Account and/or cancels his/her Maybank Credit Card within six (6) months from the last day of the Promotion;
- (iii) the Top Transactor is or become not eligible for the Gift for any reasons; or



(iv) it is determined by Maybank that the Top Transactor has not fulfilled any of the conditions required under this Promotion or has breached any terms relating to this Promotion.

## 5. General

a) The Customers consent under the Personal Data Protection Act 2012 to the collection, use and disclosure of their personal data by/to Maybank and such other third party as Maybank may reasonably consider necessary for the purpose of the Promotion, 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](http://www.maybank2u.com.sg).

b) Without prejudice to the generality of paragraph (a) of this Clause, the Customers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she emerges as a Top Transactor, in accordance with applicable laws, without prior notice. The Customers also consent 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 Customers and Maybank reserves the right to use the name, address, photographs, information, particulars and/or documents of the Customers 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 Customers 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 Customer, the selection of the Top Transactor, the manner in which Gifts are awarded to the Top Transactor) shall be final, conclusive and binding on all participating Customers. Maybank shall not be obliged to enter into any correspondence with any Customer 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 Customer and/or any other person by reason of, arising from or in connection with the Promotion, the Gift, and/or redemption of or consumption of any services, products or facilities of any merchant or retailer, including any act or omission relating to the Customer's participation in this Promotion, or any computation error, any breakdown or malfunction in any computer system or equipment, or any failure or delay in posting of transactions which may result in any Customer being omitted from enjoying the benefits of this Promotion, howsoever caused or for any other reason.

e) 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.

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 Gift(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) The prevailing Standard Terms and Conditions governing Internet Banking Services shall apply and can be found at [www.maybank2u.com.sg](http://www.maybank2u.com.sg).

j) These terms and conditions are governed by the laws of Singapore.

Information is updated and correct as at 9 January 2025.

Maybank Singapore Limited (UEN: 201804195C)