TERMS AND CONDITIONS FOR YEAR END BONANZA ("PROMOTION")

1 Definitions

"**Account**" refers to a personal Singapore-issued Maybank Card account maintained by the Maybank Cardmember which has not been terminated and is determined in the sole discretion of Maybank to be in good standing.

"Chances" refers to chances to participate in the Draw.

"Draw" refers to Tier 1 Draw or Tier 2 Draw conducted by Maybank to determine the Winners.

"**Eligible Cardmember**" refers to a Maybank Cardmember that is eligible to participate in a Draw.

"**Excluded Transactions**" refers to but are not limited to:

(a) Any payment(s) made with the following Merchant Category Codes ("MCC"):

MCC	Description
2741	Miscellaneous Publishing and Printing
2791	Typesetting, Plate Making and Related Services
2842	Specialty Cleaning, Polishing and Sanitation Preparations
4784	Tolls and Bridge Fees
4829, 6531 – 6534, 6536 – 6538, 6543	Money Transfer / Payment Transaction
4900	Utilities – Electric, Gas, Water, Sanitary
5013	Motor Vehicle Supplies and New Parts
5021	Office and Commercial Furniture
5039	Construction Materials – Not Elsewhere Classified
5046	Commercial Equipment – Not Elsewhere Classified
5047	Medical, Dental, Ophthalmic and Hospital Equipment and Supplies
5051	Metal Products Wholesalers
5065	Electrical Parts and Equipment
5072	Hardware, Equipment and Supplies
5074	Plumbing and Heating Equipment and Supplies
5085	Industrial Supplies – Not Elsewhere Classified
5099	Durable Goods – Not Elsewhere Classified
5169	Chemicals and Similar Products – Not Elsewhere Classified
5199	Non-Durable Goods – Not Elsewhere Classified
5960	Direct Marketing – Insurance Services
5962	Direct Marketing – Travel-Related Arrangement Services
5964	Direct Marketing – Catalog Merchant
5965	Direct Marketing – Combination Catalogue and Retail Merchant
5966	Direct Marketing – Outbound Telemarketing Merchant

5967	Direct Marketing – Inbound Teleservices Merchant
5968	Direct Marketing – Continuity/Subscription Merchant
5969	Direct Marketing – Other Direct Marketers – Not Elsewhere Classified
6010, 6011	Cash Disbursement
6012	Financial Institutions – Merchandise, Services, and Debt Repayment
6050, 6051	Financial/Non-Financial Institutions – Foreign Currency, Non-Fiat Currency (including but not limited to Cryptocurrency), Money Orders, Account Funding, Travelers Cheque, and Debt Repayment
6211	Securities – Brokers and Dealers
6300	Insurance Sales, Underwriting, and Premiums
6381	Insurance – Premiums
6399	Insurance Default / Not Elsewhere Classified
6513	Real Estate Agents and Managers
6529, 6530, 6540	Non-Financial Institutions/Merchants/Non-Financial Institutions – Stored ValueCard Purchase/Load (including but not limited to Grab mobile wallet top-ups)
6535	Value Purchase – Member Financial Institution
7349	Cleaning, Maintenance & Janitorial Services
7375	Information Retrieval Services
7511	Quasi Cash
7523	Parking Lots
7801	Government-Licensed Casinos (Online or Internet Gambling)
7802	Government-Licensed Horse/Dog Racing
7829	Film and Video Tape Production and Distribution
7995	Gambling Transactions / Betting (Sportsbook, fantasy, social gaming; when regulated and not covered by other MCCs)
8062	Hospitals
8211	Elementary and Secondary Schools
8220	Colleges, Universities, Professional Schools, and Junior Colleges
8241	Distance Learning Schools
8244	Business and Secretarial Schools
8249	Vocational and Trade Schools
8299	Schools and Education Services – Not Elsewhere Classified
8398	Charitable and Social Service Organizations
8651	Political Organisations
8661	Religious Organisations
9211	Court Costs, including Alimony and Child Support
9222	Fines
9223	Bail and Bond Payments
9311	Tax Payments
9399	Government Services – Not Elsewhere Classified
9402	Postal Services – Government Only
9405	Intra-Government Transactions
9406	Government-Owned Lotteries (Non-US)

(b) Payment of funds to prepaid accounts or top-ups of any nature such as those listed below (such list is not exhaustive and Maybank reserves the right to amend the list from time to time without giving prior notice or reason to any party):

• BAGUS*	• OANDA ASIA PAC*
• BANC DE BINARY	• PAYPAL* BIZCONSULTA
• BANCDEBINARY.COM	• PAYPAL* CAPITALROYA
• CANTINE*	• RAZERPAY*
• CARDUP*	• SEDAP*
• EZ LINK PTE LTD (FEVO)	• SGEBIZ*
• EZ Link	• SIMPLYGO*
• EZ-LINK*	• SINGAPORE E-BUSINESS*
• EZLINK	• SINGTEL DASH*
• EZ-Link	• SNACK BY INCOME
• EzLink	• SKR*Skrill.com
• EZLINKS.COM	• SKR*xglobalmarkets.com*
• EZ Link transport	• SKYFX.COM*
• EZ-LINK (IMAGINE CARD)	• TRANSIT*
• EZ-Link EZ-Reload (ATU)	• TRANSITLINK*
• Flashpay ATU	• TRANSIT LINK*
• Instarem*	• WWW.IGMARKETS.COM.SG
• IPAYMY*	• WWW.PLUS500.CO.UK
• MB*MONEYBOOKERS.COM	• WWW.MYEZLINK.COM.SG
• NETS VCASHCARD	• YOUTRIP*

(c) All NETS and eNETS transactions;
(d) Transactions made via AXS or SAM;
(e) Transactions made via CardUp and iPaymy;
(f) FlexiCash, FlexiPay, 0% Interest Instalment Plans, funds transfers, cash advances, finance charges, late payment charges, annual fees, reversals, interest charges, or any other miscellaneous charges charged to the Maybank Cardmember;
(g) any transaction deemed by Maybank at its sole discretion to be beyond personal consumption or of a business and/or corporate nature; and
(h) any other transactions that Maybank may determine from time to time without prior notice.

"Maybank" refers to Maybank Singapore Limited.

"**Maybank Card**" refers to a personal Singapore issued Maybank Credit or Debit Card.

"Maybank Cardmember" refers to a person to whom Maybank Singapore has issued a Maybank Card and who shall be a principal Cardmember.

"**Prize**" refers to any of the prizes of the Tier 1 Draw or Tier 2 Draw set out in Clause 3.1.

"**Promotion Period**" refers to the period from 1 November to 31 December 2026 (both dates inclusive).

"**Redemption eCoupon**" refers to the eCoupon issued by Maybank to the Maybank TREATS SG Mobile App wallet of applicable Winners which they may use to claim a Prize.

"Retail Transaction" refers to any approved retail payment made by a Maybank Cardmember using his/her Card after he/she successfully registers for this Promotion within the Promotion Period, and shall exclude the Excluded Transactions.

"Spend Requirement" refers to the minimum spend on Retail Transactions required for the applicable components of the Promotion as set out in Clause 3.1(d).

"Transaction Date" refers to the date on which the relevant Retail Transaction is charged to the Maybank Card during the Promotion Period. For avoidance of doubt, Retail Transactions must be posted by 7 January 2027, 11.59pm in order to be counted towards eligibility for the award of a Prize or for a Chance.

"**Winner**" means a winner of a Prize.

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

2 Eligibility

2.1 All Maybank Cardmembers whose Accounts are opened/maintained with Maybank and in good standing during the Promotion Period are eligible to participate in this Promotion except for:

(a) Maybank Cardmembers whose Accounts are terminated during the Promotion Period; and
(b) Maybank Cardmembers whose Accounts are deemed to be delinquent or unsatisfactorily conducted by Maybank at its sole and absolute discretion.

2.2 For the avoidance of doubt, the following do not constitute Maybank Cardmembers for the purpose of this Promotion and are not eligible to participate in this Promotion:
(a) Holders of Business Cards, Prepaid Cards and ATM Cards; and
(b) Supplementary Cardmembers. Nonetheless, Retail Transactions charged by a supplementary Cardmember to a supplementary Maybank credit card shall accrue to the Maybank Cardmember's corresponding Maybank Credit Card, provided that such supplementary cardmember's Retail Transactions are charged to the corresponding Maybank Cardmember's Account. Termination of a supplementary cardmember's account will not by itself disqualify the Maybank Cardmember from participating in this Promotion.

2.3 By participating in the Promotion, Maybank Cardmembers agree to abide by the terms and conditions stated herein.

3. Promotion Mechanics

3.1 To participate in the Draw component of this Promotion, Maybank Cardmembers must fulfil all the following requirements during the Promotion Period:

(a) Download (if not already downloaded) and login to Maybank TREATS SG Mobile App ("TREATS SG App");

(b) Allow Notifications (if not already allowed) for the TREATS SG App;

(c) Register for the Promotion during the Promotion Period via the TREATS SG App under **Privileges** > **Promotions** > **Year End Bonanza Registration**. Maybank Cardmembers who have successfully registered for this Promotion will receive a registration eCoupon ("Registration eCoupon") evidencing their registration for this Promotion in their TREATS SG app wallet. The Registration eCoupon will be valid throughout the Promotion Period. For avoidance of doubt, the Registration eCoupon does not constitute confirmation of eligibility to receive a Redemption Item; and

(d) Be amongst the first:

(i) 1,000 Maybank Cardmembers to charge a minimum of S$8,000 on Retail Transactions to his/her Maybank Card(s) during the Promotion Period to participate in Tier 1 Draw; or

(ii) 400 Maybank Cardmembers to charge a minimum of S$15,000 on Retail Transactions to his/her Maybank Card(s) during the Promotion Period to participate in Tier 2 Draw,

as further described in the tables below.

Tier 1 Draw

Spend Tier	Minimum Qualifying Spend	Prize	Number of Prizes available
Tier 1	S$8,000	AirPods 5 (worth S$199)	80
		S$200 Shangri-La Singapore Dining Vouchers	250
		SMEG 1.7L Kettle (worth S$268)	60
		SHARK FlexBreeze Fan - FA221 (worth S$279)	40
		Dyson Supersonic™ Travel hair dryer (worth S$399)	20
		Samsonite MODIO Spinner 24-inch (worth S$600)	550

Tier 2 Draw

Spend Tier	Minimum Qualifying Spend	Prize	Number of Prizes available
Tier 2	S$15,000	Ninja CRISPi Pro Glass Air Fryer - AS101 (worth S$499)	25
		The MORNING Coffee Machine + 2 packs of MORNING coffee capsules (worth S$689.50)	55
		Samsonite MODIO Spinner 28-inch (worth S$690)	300
		MacBook Neo 256GB (worth S$999)	10
		Dyson Spot+Scrub™ Ai robot vacuum cleaner (worth S$1,729)	5
		iPhone Duo 256GB (worth S$3,099)	5

3.2 A Maybank Cardmember's spend on Retail Transactions on their Maybank Card(s) during the Promotion Period will be aggregated to determine if he/she meets the Spend Requirement in this Clause 3.

3.3 A Maybank Cardmember who meets the requirements set out in Clause 3.1(a)-(c) and (d)(i) will earn a Chance to participate in Tier 1 Draw, and a Maybank Cardmember who meets the requirements set out in Clause 3.1(a)-(c) and (d)(ii) will earn a Chance to participate in Tier 2 Draw. For avoidance of doubts, each Eligible Cardmember will only be eligible to one Chance under this Promotion. For example, an Eligible Cardmember who qualifies for the Tier 2 Draw will only be eligible to win a Prize under the Tier 2 Draw and will not be eligible to participate in the Tier 1 Draw.

3.4 Only Retail Transactions charged to the Maybank Cardmember's Maybank Card and posted to their monthly statement of Account shall constitute proof of eligible spending for the purpose of this Promotion and awarding of Chances.

3.5 Chances accumulated are not transferable and will be cancelled upon the suspension, cancellation and/or termination of the relevant Account or Maybank Card, without Maybank incurring any liability to the Maybank Cardmember or any other person.

3.6 Chances cannot be transferred to or combined with Chances awarded to any other Maybank Cardmember.

3.7 In the event that an Account of a Maybank Cardmember is closed and a new Account is opened by the Maybank Cardmember, Chances from the closed Account will not be transferred to the new Account.

3.8 Where Chances are awarded for Retail Transactions which are subsequently cancelled or reversed (in full or in part), the Chances awarded will be automatically cancelled.

3.9 Maybank reserves the right at any time to withdraw, cancel or invalidate any or all Chances assigned to any Account at its sole discretion without notice or reason.

3.10 Maybank's transaction records and internal records on the number of Chances awarded to a Maybank Cardmember shall be final and conclusive. No correspondence or disputes on the number of Chances awarded to any Maybank Cardmember will be entertained.

Draw

3.11 The Draw will be conducted on 20 January 2027 (or on another date(s) as Maybank may determine at its sole discretion) at 2 Battery Road, Maybank Tower, Singapore 049907 or such other venue as may be determined by Maybank via a computerised lucky draw system.

3.12 Results will be announced on Maybank's website at maybank.sg/bonanza within seven (7) days from the date of the Draw. Winners will be notified via push notification by 5 February 2027.

3.13 The Prizes that will be given out under the Draw are set out in the tables in Clause 3.1.

3.14 An Eligible Cardmember may only win one (1) Prize under this Promotion.

3.15 Maybank reserves the right to draw a reserve a Winner to substitute the original Winner in the event that the original Winner is subsequently found to be ineligible or is disqualified or can no longer claim the Prize pursuant to these terms and conditions. Maybank's determination of the Winner shall be final, conclusive and binding. No correspondence or claims relating to such determination will be entertained.

3.16 The Winner will be notified through a push notification via TREATS SG App. Except for such notifications to the Winner, Maybank is not obliged to notify or enter into any correspondence with any person on any matter concerning the Draw.

4 Prizes

4.1 Winners will be notified via the Maybank TREATS SG App and receive a Redemption eCoupon corresponding to the Prize by 5 February 2027.

4.2 Maybank Cardmembers authorise Maybank to disclose and publish his/her name, information and other particulars in line with these Terms and Conditions in the event he/she wins a Prize.

4.3 A Winner is eligible for no more than one (1) Prize under this Promotion.

4.4 All Prizes must be claimed by the corresponding Winners from Maybank or the applicable Merchant(s) within and in accordance with such procedure as may be determined by Maybank at its sole discretion. Any Prize unclaimed by its corresponding Winners will be forfeited and Maybank shall not be obliged to notify such Winners prior to or upon such forfeiture. A Winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification of being a Winner or of the deadline for claiming the Prize. Maybank will inform the Winner of his/her eligibility, but subsequently, the Winner shall liaise with the Merchant on the claim of the same.

4.5 Maybank reserves the right to claim the full cost or retail value (at Maybank's sole discretion) of the Prize from the Winner in the event that:

a) any Retail Transaction for which the Chance is awarded is cancelled or reversed or found to be invalid or ineligible for the Promotion, after the Prize has been awarded; and or

b) the Winner's Account is closed/terminated for whatever reason (whether by the Winner, Maybank or otherwise) within six (6) months from the date the Winner receives the Prize; and or

c) it is determined by Maybank that the Winner has breached any of the terms and conditions stated herein or that the Winner is in fact ineligible for the Prize, Chance and/or Draw. In such cases, the Winner also authorises Maybank to charge to his/her Account the full cost or retail value (at Maybank's sole discretion) of the Prize prior to the closure or termination of his/her Account and/or deduct such amount from any other account the Winner holds with Maybank.

4.6 The entitlement to win a Prize is also subject to such other terms and conditions as may be imposed by the respective merchants/vendors ("Merchant") which supplied/supplies the Prize. For avoidance of doubt, Maybank shall not be responsible for any taxes (save for GST), or any surcharges which may be imposed, or any other additional costs.

4.7 The Prize is neither transferable nor exchangeable for cash, credit or otherwise, unless otherwise explicitly stated.

4.8 Maybank may, at any time before or after the Promotion Period and in its sole and absolute discretion, substitute a Prize with another Prize of similar value without notice and liability to any person.

4.9 A Winner is not entitled to any payment or compensation from Maybank should the Winner be disqualified or the Prize be forfeited for whatever reason.

4.10 Maybank reserves the right to transfer the Prize to the next Winner, and the original Winner shall then not be entitled to have any claim on the Prize, in the event that Maybank is unable to contact the Winner if the original Winner is unable to fulfil the obligations required of him/her in respect of the redemption of the Prize, without notice or liability to any person.

4.11 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 Draw or use of the Prizes.

4.12 Winners shall accept the Prize "as is". No exchange or refund is permitted and no request for changes, modification, variation and/or enhancement will be entertained.

4.13 Maybank is not the supplier of Prizes and makes no representation or warranty whatsoever as to the quality, merchantability or fitness for purpose 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 with the Merchant.

4.14 In the event that a Maybank Cardmember holds multiple eligible Maybank Cards and chooses to cancel one of the cards, the cancellation of that single card will not affect his/her participation in the Promotion, provided that at least one other eligible Maybank Card remains active.

4.15 All Retail Transactions counting towards the Spend Requirement are based on Transaction Date within the Promotion Period, and must also be posted to the Maybank Cardmember's Account no later than 7 January 2027, 11.59pm.

4.16 Maybank shall not be responsible for any failure or delay in the transmission of Retail Transactions by merchant or establishments, or postal or telecommunication authorities, or any other party which may result in a Retail Transaction incurred by a Maybank Cardmember and/or his/her Supplementary Cardmember(s) being omitted from the awarding of Chances.

5 General

5.1 The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.

5.2 In the event that you have successfully registered for both this Promotion and the Maybank Complimentary KLIA VIP Ekspres VIP Service Promotion ("**Maybank KLIA VIP Promotion**") (regardless of which promotion you registered for first) and have met the applicable minimum qualifying spend requirement for each of the promotions, you may be eligible to participate in both promotions, provided that:

(a) if you have successfully registered for both promotions but your qualifying spend is only sufficient to meet the minimum qualifying spend requirement of one of the promotions, you shall automatically be deemed eligible only for the Maybank KLIA VIP Promotion and shall be automatically de-registered from this Promotion without prior notice; and

(b) qualifying spend applied towards meeting the minimum qualifying spend requirement of the Maybank KLIA VIP Promotion shall not be used to satisfy the minimum qualifying spend requirement of this Promotion, and vice versa. Cardmembers must meet the minimum qualifying spend requirement of each promotion separately in order to be eligible for both promotions.

5.3 Maybank Cardmembers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins the Prize in accordance with applicable laws without prior notice. Maybank Cardmembers also authorise Maybank to share their personal data with the Merchant(s) or such third party which Maybank may in its reasonable discretion deem necessary to facilitate the claim of the Prize.

5.4 Maybank shall have the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.

5.5 Maybank reserves the right, in its sole and absolute discretion, at any time and without notice or liability to any person, to vary, delete or add to any of these terms and conditions from time to time or cancel or terminate the Promotion.

5.6 Maybank, its related corporations, employees and or independent contractors shall not be liable to any person for any loss, injuries, liabilities, expenses or damages whatsoever or howsoever caused arising from in connection with this Promotion, the Draw and or the use of the Prizes, and or redemption of or consumption of any services, products or facilities of any merchant or retailer and/or transactions which are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason, including any act or omission relating to the Maybank Cardmembers' participation in this Promotion, howsoever caused or for any other reason.

5.7 Maybank's decision on all matters relating to the Promotion (including without limitation the Chances awarded to the Maybank Cardmembers, the selection of the Winners and the awarding of the Prizes) shall be final, conclusive and binding on all participants.

5.8 Maybank may at any time waive, either unconditionally or on such terms and condition as 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.

5.9 In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail. All images of the Prizes on any collateral are for illustrative purposes only. The actual specifications of the Prizes may differ from the visual used in such collaterals.

5.10 These terms and conditions shall be governed by the laws of Singapore and the participants in this Promotion irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.

5.11 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions

5.12 All prevailing and relevant Card terms and conditions and/or agreement, together with the Maybank TREATS Mobile App Terms and Conditions, shall apply. For full details, please visit http://www.maybank2u.com.sg.