



Terms and Conditions for Maybank2u Year-End Lucky Draw Promotion ("Promotion")

1. Definitions

Under these Terms and Conditions:

"Chance" means the Draw chance awarded to the Customers under the Promotion.

"Customers" means the customers as described in Clause 2(a).

"Draw" means lucky draw to be held by Maybank to select the Winners as described in Clause 4(a).

"Eligible Transactions" means the eligible transactions as described in Clause 3(a).

"Eligible Channels" means any of the eligible channels as described in Clause 3(a).

"Maybank" means Maybank Singapore Limited.

"Prizes" means the prizes as described in Clause 5.

"Promotion Period" means the period between 6 November 2023 and 31 December 2023 (both dates inclusive).

"Qualifying Day" means any calendar day that falls within a Qualifying Period.

"Qualifying Periods" means the qualifying periods as described in Clause 3.

"Winners" means a Customer who is a winner of a Prize.

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

2. Eligibility

a) All individual customers who have access to the Maybank2u SG app, Maybank2u SG (Lite) app and/or Maybank2u Online Banking 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 Prizes 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 Prize, the 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 Chances

a) To qualify and earn a Chance for a Qualifying Period, the Customer must during the relevant Qualifying Period successfully perform at least one Eligible Transaction via the Eligible Channel designated for that Qualifying Period.

Month of November 2023

Qualifying Periods	Eligible Transactions	Eligible Channels
Week 1: 6 Nov - 12 Nov 2023	Send 3 e-angbaos with a minimum amount per transaction of S\$20 each	Maybank2u SG (Lite) app
Week 2: 13 Nov - 19 Nov 2023	PayNow to businesses with a minimum amount per transaction of S\$20, including: <ul style="list-style-type: none"> • PayNow transfer to a valid UEN/VPA • Scan & Pay to a valid PayNow QR Code 	Maybank2u SG (Lite) app
Week 3: 20 Nov - 26 Nov 2023	PayNow with a minimum amount per transaction of S\$20 (" November Week 3 Eligible Transaction ")*	Maybank2u SG (Lite) app, Maybank2u SG app, Maybank2u Online Banking
Week 4: 27 Nov - 3 Dec 2023	Make an outgoing local transfer with a minimum amount of S\$200 (via FAST, PayNow, Scan & Pay or GIRO) to other Maybank accounts or for local bill payments or credit card bills payment (" November Week 4 Eligible Transaction ")**	Maybank2u SG (Lite) app, Maybank2u SG app, Maybank2u Online Banking

*For November Week 3 Eligible Transaction, Customer must have registered for PayNow by linking his/her NRIC and/or mobile number to his/her Maybank savings or current account (except CreditAble account) (whether before or any time during the relevant Qualifying Period) and remain so for 3 months after the end of the Promotion Period.

**For November Week 4 Eligible Transaction, transfer to one's own Maybank account is not allowed.

Month of December 2023

Qualifying Periods	Eligible Transactions	Eligible Channels
Week 1: 4 Dec - 10 Dec 2023	Make an overseas transfer via telegraphic transfer (TT) with a minimum amount per transaction of S\$20	Maybank2u SG (Lite) app, Maybank2u SG app, Maybank2u Online Banking
Week 2: 11 Dec - 17 Dec 2023	PayNow to businesses with a minimum amount per transaction of S\$20, including: <ul style="list-style-type: none"> • PayNow transfer to a valid UEN/VPA • Scan & Pay to a valid PayNow QR Code 	Maybank2u SG (Lite) app
Week 3: 18 Dec - 24 Dec 2023	PayNow with a minimum amount per transaction of S\$20 to 3 different users	Maybank2u SG (Lite) app, Maybank2u SG app, Maybank2u Online Banking
Week 4: 25 Dec - 31 Dec 2023	Pay for your Maybank or other bank's Credit Card bills with a minimum amount of S\$200	Maybank2u SG (Lite) app, Maybank2u SG app, Maybank2u Online Banking

CreditAble account) (whether before or any time during the relevant Qualifying Period) and remain so for 3 months after the end of the Promotion Period.



- b) The Customer shall be eligible to earn only one Chance per Qualifying Day, regardless of the number of times the Customer completed the Eligible Transactions on the relevant Qualifying Day.
- c) The Chance earned on a Qualifying Day shall only be applicable for the Draw which will be conducted on the relevant Qualifying Period stated in Clause 3(a). The Chance shall not be eligible for use in any other Qualifying Period(s).
- d) The Chance is not transferable, and will be cancelled by Maybank, without incurring any liability, upon the suspension, cancellation and/or termination of any account maintained by Customer with Maybank. In the event that an account is closed and a new account is opened, the Chance(s) from the closed account will not be transferred to the new account.
- e) The Chance cannot be transferred to or combined with the Chances awarded to any other Customer or to any other Maybank account held by the Customer (whether solely or jointly). Where an Eligible Transaction is made from a joint Maybank account, the Chance shall be awarded to the Customer who performed the Eligible Transaction.
- f) Maybank reserves the right at any time to withdraw, cancel, reverse or invalidate the Chance assigned to any Customer/account without notice or reason.
- g) Maybank's records and the number of Chance allocated to a Customer shall be final, conclusive and binding. Chances will not be disclosed to Customers. No correspondence will be entertained.
- h) 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 the Chance.

4. Draw Dates and Results

- a) The Draw will be conducted on the following dates:

22 Nov 2023
29 Nov 2023
7 Dec 2023
13 Dec 2023
20 Dec 2023
28 Dec 2023
5 Jan 2024
10 Jan 2024

at Maybank Tower Branch 2 Battery Rd, Maybank Tower, Singapore 049907, and performed via RANDBETWEEN function on excel which returns a random integer number among eligible Customers, or such other manual or computerized means as Maybank may determine.

- b) Maybank has the absolute discretion to change the venue, date and time of the Draw without any prior notice or liability to any participating Customers.
- c) The Winners will be randomly selected and Maybank reserves the right to draw reserve winner(s) to substitute any Winner subsequently found to be disqualified or uncontactable. Maybank's determination of the Winners shall be final, conclusive and binding. No correspondence or claims will be entertained.
- d) The results of the Draw shall be published on Maybank's website at www.maybank2u.com.sg and/or on any other publication or social media within seven (7) calendar days from the date the Draw is conducted or on such other date(s) as Maybank may determine at its sole discretion.



5. Prizes

Month of November 2023

Qualifying Period	Prize	Number of Winners
Week 1: 6 Nov - 12 Nov 2023	Cash Credits S\$200 each	25
Week 2: 13 Nov - 19 Nov 2023	Trip.com e-vouchers S\$200 each	25
Week 3: 20 Nov - 26 Nov 2023	Grab e-vouchers S\$200 each	25
Week 4: 27 Nov - 3 Dec 2023	eCapita vouchers S\$500 each	10

Month of December 2023

Qualifying Period	Prize	Number of Winners
Week 1: 4 Dec - 10 Dec 2023	Samsonite APINEX SPINNER luggage	10
Week 2: 11 Dec - 17 Dec 2023	Dyson Supersonic Hair Dryer HD15	10
Week 3: 18 Dec - 24 Dec 2023	Dining vouchers worth S\$250	20
Week 4: 25 Dec - 31 Dec 2023	Apple iPhone 15 128GB	5

a) A redemption letter ("**Prize Letter**") and the Prize will be delivered in a digital format to the Winners by email, to their last known e-mail address on record with Maybank, by such date(s) as may be determined by Maybank in its sole discretion. Except for notifications to the Winners, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Prize.

b) For November Week 1, the Prize of S\$200 cash credit will be credited into the Winners' savings/current account by 29 February 2024, or any other date which Maybank may at its sole discretion determine, provided that the account is not closed or blocked when the Prize is being credited.

c) The Prize must be redeemed by the Winner in accordance with the terms and conditions set out in the Prize Letter. Any unredeemed Prize or balance amount shall be forfeited. Any Winner whose Prize has been forfeited shall not be entitled to any payment, compensation or replacement notwithstanding non-receipt of the Prize Letter by the Winner. The redemption of the Prize is subject to such other terms and conditions as may be imposed by the merchant(s) supplying the Prize.

d) In the event the Prize Letter is not received, lost, misplaced, damaged or stolen, the Winner's entitlement to a replacement Prize letter is subject to the sole discretion and final determination of Maybank. Where a replacement Prize letter is issued, Maybank reserves the right to deduct the value of the Prize from any Maybank account held by the Winner if the original Prize Letter is used to redeem an additional Prize.

e) The Winners shall accept the Prize "as is". Maybank is not the supplier of the Prize and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Prize 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 Prize. Maybank is not an agent of the merchant. Any dispute over the Prize, product quality and/or services provided by a merchant should be resolved directly with the merchant.

f) Maybank reserves the right to replace any Prize at any time at its discretion with another item of a similar value without notice.

g) 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 redemption or use of the Prize, lost, late, misdirected, damaged, incomplete, illegible or



postage-due mail, and/or in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction) or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason.

h) 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 Draw.

i) Maybank reserves the right to deduct the full value of the Prize(s) from the Winner's Maybank account in the event:

- (i) the Eligible Transaction is reversed after the Prize has been awarded;
- (ii) such Winner 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 after the Promotion Period;
- (iii) the Prize has already been utilised or redeemed by the Winner; or
- (iv) it is determined by Maybank that the Winner has not fulfilled any of the conditions required under this Promotion or breached any terms relating to this Promotion.

j) Each Winner is only eligible to a maximum of one Prize under the Promotion per month, and up to 2 Prizes for the entire Promotion Period.

6. 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.

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 Winner, 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 Winner, the manner in which Prizes are awarded to the Winner) 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 Prize, 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, 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 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) The prevailing Standard Terms and Conditions governing Internet Banking Services shall apply and can be found at www.maybank2u.com.sg.

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

Information is updated and correct as at 1 November 2023.

Maybank Singapore Limited (UEN: 201804195C)