

Terms and Conditions for Maybank Premier Save Up ("Programme")

1. This Programme will commence on 1st May 2021 and will end on a date to be determined by Maybank Singapore Limited ("Maybank") in its absolute discretion ("Programme Period").
2. Only a customer who satisfies the following requirements is eligible to participate in the Programme (each a "Customer"):
 - (a) is a Maybank Premier customer;
 - (b) is an individual;
 - (c) is at least 18 years old or attains 18 years of age in the year of enrollment;
 - (d) meets the enrollment criteria as determined by Maybank Premier;
 - (e) maintains a SaveUp Account ("SaveUp Account") as the main/primary account holder; and
 - (f) takes up one or more of the following Maybank products and services and meets the respective requirements (each a "Qualifying Product"):

Qualifying Products and Services	Requirements	Rewards Period
GIRO and/or salary credit ("Services")	<p>GIRO: Minimum aggregate debit amount of S\$1,000 per month for payment to <u>other</u> billing organisations. Payments to Maybank, Etiqa Insurance Pte. Ltd. and Maybank Kim Eng Securities are excluded.</p> <p>Salary credit: Minimum salary amount of S\$6,000 (in a single transaction) per month via interbank GIRO salary credit, PayNow salary credit or Maybank Payroll.</p>	1 month
Deposits (average daily balance)	Minimum average daily balance of S\$400,000 per month based on total aggregated deposits across all of the SaveUp Accounts of which the Customer is the main/principal account holder.	1 month
Maybank Premier World Mastercard ("Card")	Spend at least S\$1,500 per month in total with Maybank Premier World Mastercard.	1 month
Dual currency investments	Minimum investment amount of S\$100,000 or equivalent with a minimum tenor of 14 days.	1 month
Structured deposits	Minimum investment amount of S\$100,000 or equivalent.	3 months
Unit trusts	Lump sum cash investment and minimum investment amount of S\$75,000 or equivalent.	12 months
Structured notes	Minimum investment of nominal amount \$200,000.	12 months
Fixed income securities	Minimum investment of nominal amount \$200,000.	12 months
Insurance – regular premiums ("Insurance Policy")	Minimum annual premium of S\$10,000.	12 months
Insurance – single premium ("Insurance Policy")	Minimum premium of S\$150,000.	12 months
Car Loan ("Loan")	Minimum new loan amount of S\$75,000 per loan account.	12 months

Home loan ("Loan")	Home Loan (Singapore) : Minimum new or repriced loan amount of S\$800,000 per loan account. Home Loan (Overseas) : Minimum new or repriced loan amount of S\$500,000 or equivalent per loan account.	12 months
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- A Customer must be the main/principal account holder of the SaveUp Account, the proposer of the Insurance Policy or the principal applicant, borrower, subscriber, investor or cardholder of the Qualifying Products.

Bonus Interest

- The Customer will earn a bonus interest ("Bonus Interest") in his/her SaveUp Account for the duration of the Rewards Period as stated in the table above if he/she meets one or more of the following criteria in the same calendar month ("Relevant Calendar Month") :

Bonus interest when you	Take up 1 product	Take up 2 products	Take up 3 products	Take up 4 or more products
First S\$150,000	0.80% p.a.	1.50% p.a.	3.25% p.a.	4.00% p.a.
Next S\$25,000	1.00% p.a.	1.50% p.a.	3.75% p.a.	4.50% p.a.
Next S\$25,000	1.50% p.a.	2.00% p.a.	4.00% p.a.	7.75% p.a.

- The Bonus Interest is only applicable to the first S\$200,000, based on the average daily balance of the SaveUp Account. The average daily balance in the SaveUp Account is determined by computing the sum of every day-end balance in the account in that month divided by the number of days in that month.
- With the exception of Loans (see paragraph 26 below) and Insurance Products (see paragraph 30 below), the Bonus Interest earned for a Qualifying Product will be tabulated at the end of the Relevant Calendar Month and credited into the SaveUp Account by the end of the following month.

April	May
Customer takes up Qualifying Product. Bonus Interest to be tabulated at the end of the month.	Bonus Interest to be credited into SaveUp Account by the end of the month.

- In the event that the Customer has more than one SaveUp Account, the Bonus Interest will be credited into the SaveUp Account with the highest average daily balance at the end of the Relevant Calendar Month.
- The Bonus Interest is on top of the prevailing interest ("Prevailing Interest") which the entire deposit balance in the SaveUp Account will earn (for the avoidance of doubt, S\$200,000 is the maximum deposit amount that is eligible for Bonus Interest). In the event that the SaveUp Account is closed before the Bonus Interest is credited, no Bonus Interest will be paid to the SaveUp Account.
- Upon the expiry of the Rewards Period and/or Programme Period, no Bonus Interest will be awarded to the SaveUp Account and Prevailing Interest rates will apply.

Services

- If the Customer meets the minimum salary credit amount and the minimum aggregate GIRO debit amount stated in the table above, it will be considered as one Qualifying Product.
- If the Qualifying Product is salary credit, the salary must be credited into the Customer's SaveUp Account. The salary crediting arrangement with the Customer's employer can either be existing or new. Only amounts credited

via interbank GIRO salary credit, PayNow salary creditor using Maybank Payroll are eligible. To enjoy the Bonus Interest, the Customer must have a minimum salary amount of S\$6,000 per month credited into the SaveUp Account in a single transaction.

12. If the Qualifying Product is GIRO, the GIRO amount must be debited from the SaveUp Account. The GIRO arrangement can be existing or new. To enjoy the Bonus Interest, the Customer must have a minimum aggregate transaction amount of S\$1,000 per month debited from the SaveUp Account through GIRO. The GIRO must be for payment to other billing organisations and not to Maybank or Etiqa Insurance Pte. Ltd. ("Etiqa") and Maybank Kim Eng Securities.

Deposits

13. If the Qualifying Product is Deposits, the balance is calculated based on the aggregation of the average daily balances of all SaveUp Accounts held by the Customer as the main/principal account holder. Please refer to paragraph 5 above.
14. To enjoy the Bonus Interest, the Customer must have a minimum aggregate average daily balance of S\$400,000 per month.

Card

15. If the Qualifying Product is a Card, the Customer can either be an existing cardholder or a new cardholder. Maybank will use the date which the transaction is posted to the Customer's Card account to calculate the minimum spend amount, unless the transaction is excluded by Maybank in its absolute discretion. Transactions made within the calendar month but which are posted late will be considered for the following month's minimum spend amount. Transactions charged by the supplementary card will be aggregated and consolidated under the principal Card. The following transactions will not be taken into consideration when determining the minimum amount:
 - a) transactions arising from the use of the Card at an ATM or NETS;
 - b) FlexiCash, cash advance, fund transfer, 0% instalment payment plans, FlexiPay, EZ-Link, Transit Link, Skrill, AXS, SAM, interest charges, late payment charges, finance charges, annual fees, reversals and other miscellaneous charges charged by the Customer to his/her Card;
 - c) any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST);
 - d) any amount charged to the Card that is subsequently cancelled, voided or reversed. The amount will be deducted from the total spend amount in the month that it is cancelled, voided or reversed.
16. To enjoy the Bonus Interest, the Customer must transact a minimum amount of S\$1,500 or equivalent. The minimum transaction amount must be fulfilled within one calendar month (which may differ from the billing cycle of the Card). For the avoidance of doubt, the Programme only applies to the Maybank Premier World Mastercard.

Dual Currency Investments

17. To enjoy the Bonus Interest, the Customer must invest a minimum amount of S\$100,000 or equivalent in dual currency investments with a minimum tenure of 14 days. The minimum investment amount must be fulfilled within one calendar month. For the avoidance of doubt, the investment date will be the value dates of the respective dual currency investments.

Structured Deposits

18. To enjoy the Bonus Interest, the Customer must place structured deposits of a minimum amount of S\$100,000 or equivalent. The minimum investment amount must be fulfilled within one calendar month. For the avoidance of doubt, the investment date will be based on the deposit start dates of the respective structured deposits.

Unit Trusts

19. To enjoy the Bonus Interest, the Customer must subscribe for unit trusts with a minimum amount of S\$75,000 or equivalent if it is an investment into a foreign currency share class. The minimum investment amount must be fulfilled within one calendar month.
20. In addition to the above, the Customer must keep the unit trust investment account open during the Rewards Period even if there are no holdings in such account.
21. The Rewards Period for the Bonus Interest (as well as the Bonus Interest itself) will not be applicable if the Customer cancels the unit trusts within the 7-day cancellation period.
22. The Programme is applicable to all unit trusts subscribed on Maybank's platform except for those with zero sales charge.

Structured Notes

23. To enjoy the Bonus Interest, the Customer must subscribe for structured notes with a minimum nominal amount of \$200,000. The minimum investment amount must be fulfilled within one calendar month. For the avoidance of doubt, the investment date will be based on the settlement dates of the respective structured notes.

Fixed Income Securities

24. To enjoy the Bonus Interest, the Customer must subscribe to fixed income securities with a minimum nominal amount of \$200,000. The minimum investment amount must be fulfilled within one calendar month. For the avoidance of doubt, the investment date will be based on the settlement dates of the respective fixed income securities.

Loan

25. To enjoy the Bonus Interest, the Customer must be the principal borrower of a :
 - (a) car loan for a minimum amount of S\$75,000; or
 - (b) home loan (Singapore) for a minimum loan amount of S\$800,000 and/or home loan (overseas) for a minimum loan amount of S\$500,000 or equivalent per loan account.
26. If the Qualifying Product is a Loan, the Bonus Interest will be tabulated in the month after the Relevant Calendar Month and credited into the SaveUp Account by the end of the following month, provided that the Loan is not fully redeemed and no installment/interest is overdue for more than 30 days. For the purposes of a Loan, the Relevant Calendar Month is the month in which the Loan is disbursed or repriced.

April	May	June
Loan is disbursed or repriced.	Bonus Interest to be tabulated.	Bonus Interest to be credited into SaveUp Account by the end of the month.

27. In the event that the Loan is cancelled or reversed by any party for any reason or the conduct of the account is unsatisfactory, Maybank reserves the right to reverse and/or restructure the Bonus Interest awarded accordingly.

Insurance Policy

28. To enjoy the Bonus Interest, the Customer must purchase (an) Insurance Policy(ies) with a minimum amount of S\$10,000 annual premium for regular premiums or S\$150,000 single premium.

29. The minimum premium amount must be fulfilled within one calendar month. For the avoidance of doubt, the purchase date of the Insurance Policy will be based on the inception date of the Insurance Policy.
30. If the Qualifying Product is an Insurance Policy, the Bonus Interest will be tabulated in the month after the Relevant Calendar Month and credited into the SaveUp Account by the end of the following month, provided that the Insurance Policy is and remains in-force. For the purposes of an Insurance Policy, the Relevant Calendar Month is the month in which the Insurance Policy is incepted.

April	May	June
Insurance Policy is incepted.	Bonus Interest to be tabulated.	Bonus Interest to be credited into SaveUp Account by the end of the month.

31. An Insurance Policy which lapses or is surrendered for cancellation will be excluded for computation of Bonus Interests.
32. With the exception of insurance policies that are assigned to Maybank, the Customer must be the proposer of the Insurance Policy.
33. Only insurance policies selected by Maybank will be included as Qualifying Products.

Others

34. The Maybank products and services which qualify as "Qualifying Products" for the purposes of the Programme are subject to change by Maybank in its absolute discretion, without Maybank having to give any reason or prior notice or incurring liability towards any person.
35. Maybank shall not be liable for any claim, expense, cost, loss, damage or liability incurred or suffered by or threatened against the Customer or any party arising from or in connection with any incorrect Bonus Interest being awarded to the Customer or any party 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) arising in respect of the Programme.
36. Maybank has the sole and absolute discretion to exclude any person from participating in the Programme without any obligation to furnish any prior notice and/or reason.
37. Maybank's decision on all matters relating to the Programme shall be final and binding on all Customers.
38. The Programme is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.
39. A Customer who participates in the Programme consents under the Personal Data Protection Act (Cap 26 of 2012) to the collection, use and disclosure of his/her personal data by/to the organisers, promoters or conductors of the Programme and such other third party for the purpose of the Programme. The Customer further confirms that he/she has read and agrees to be bound by the terms of Maybank's Data Protection Policy (as may be amended, supplemented and/or substituted from time to time), a copy of which can be found on www.maybank2u.com.sg.
40. Maybank and/or its related corporations and its/their officers, employees and/or independent contractors shall not be liable to any person for any claim, expense, cost, loss, damage and/or injury whatsoever of howsoever caused arising from the Programme.

41. 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 and/or to suspend or terminate the Programme at any time without reason, prior notice or liability to any person.
42. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Programme, these terms and conditions shall prevail.
43. The prevailing terms and conditions governing the SaveUp Account and the respective Qualifying Products shall also apply.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$100,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Important Note:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This is not a contract of insurance and reference should be made to the respective policies for the exact terms, conditions and exclusions applicable to the policies underwritten by Etiqa. The information contained herein is for general information purpose only and does not constitute an offer, invitation to offer, or a solicitation, or any advice or recommendation with respect to the purchase or sale of any of the Etiqa policies. Furthermore, the information contained herein is without regard to the specific objectives, financial situation and needs of any particular person who may view it. If in doubt, you should seek advice from a qualified Insurance Specialist.

Investments are subject to investment risks including the possible loss of the principal amount investment. The value of the investment(s) that you have chosen may fall as well as rise.

The above policies are underwritten by Etiqa and any information relating to the Etiqa policies contained herein is provided by Etiqa.

This document is not required to be reviewed or endorsed by the Monetary Authority of Singapore.

Information correct as at 1 April 2024

Maybank Singapore Limited (UEN: 201804195C)