



## Terms and Conditions Governing Push Notification for Maybank Mobile Banking App

In these Terms and Conditions, unless the context requires otherwise, references to “you”, “your” and “yours” refers to the Authorised User who is utilising the push notification service (“Service”) and references to “we”, “our”, “ours” and “us” refers to Maybank Singapore Limited and its successors and assigns.

1. Certain functionality on Maybank Mobile Banking app (by whatever name designated and presently known as Maybank2u SG app or M2U SG (Lite) app may require you to elect to allow distribution of alerts from Maybank Singapore Limited and its related corporations (“Maybank Group”) via a push notification service (“Service”). By electing to allow the distribution of alerts via the Service you confirm that you have read, understood and agree to be bound by these Terms and Conditions.
2. Alerts will be sent to any compatible iOS or Android device on which you have installed and registered the Maybank Mobile Banking app with notifications enabled. Alerts are unsecure and not encrypted and can be read by others if you allow them to observe, use or access your device or any wearables associated with the device, which could include when the device is locked. Please check the notifications settings on all your devices to ensure the privacy and alert settings are appropriate for your use.
3. If you have an iPhone, you can enable or disable Maybank Mobile Banking app notifications via the Notification Centre in your phone Settings. If you have an Android phone, you can turn Maybank Mobile Banking app notifications on or off via Settings within the Maybank Mobile Banking app.
4. Alerts shall include but is not limited to:
  - Promotions;
  - Security and service alerts;
  - Alerts when new versions or upgrades are available;
  - Reminders (Credit Card Payment Reminder, Insurance Policy Expiry, etc); and
  - Special offers and information about products and services.
5. General broadcast push notification will be sent to the inbox or notification centre on your device silently without any alert and subscription to the Service.
6. Maybank Group does not charge for alerts, but standard message and data rates may be charged by your mobile carrier.
7. In order for the Maybank Mobile Banking app to be able to send you promotions that are near to your device location, the Maybank Mobile Banking app will make use of the location data on your device to present you with push notifications. You can also turn off the location data functionality at any time by turning off the location services settings on your mobile device for Android or via the device privacy settings for IOS. When location-based services are used by the Maybank Mobile Banking app, Maybank Group does not collect and retain your device location.
8. When using the Service, you may experience technical or other difficulties. Maybank Group does not assume any responsibility for any technical or other difficulties or any resulting damages that you may incur. The Service has qualification requirements and limitations on use, and Maybank Group reserves the right to change the qualifications or limitations at any

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time. Maybank Group reserves the right to change, suspend or discontinue the Service, in whole or in part, or your use of the Service, in whole or in part, immediately and at any time.

9. You are responsible for obtaining and using the necessary software and/or device, hardware and/or equipment necessary to obtain access to the Maybank Mobile Banking app at your own risk and expense.
10. Maybank Group is deemed to have sent the notification to you, even if you are unable to or do not receive the notification for whatever reason.
11. The Maybank Mobile Banking app may include links to sites on the internet that are owned and/or operated by third parties (“Third Party Sites”), and if you choose to access these Third Party Sites, you agree to review and accept their own terms of use. Maybank Group has no control over and excludes all liability for and does not assume any responsibility for material created or published by such Third Party Sites.
12. Maybank Group reserve the right to terminate, modify, add and remove features from the Service from time to time. You may reject changes by discontinuing use of the Service. Your continued use of the Service will constitute your acceptance of and agreement to such changes. Maintenance to the Service may be performed from time-to-time resulting in interrupted service, delays or errors in the Service and Maybank Group shall have no liability for any such interruptions, delays or errors.
13. The Service is offered as part of our Internet Banking Service and accordingly these Terms and Conditions are to be read in conjunction with our Terms and Conditions of Internet Banking. Any capitalised terms stated in these Terms and Conditions shall have the same meaning as those defined in our Terms and Conditions of Internet Banking, unless otherwise defined herein. In the event of any inconsistency in these Terms and Conditions and our Terms and Conditions of Internet Banking in relation to the Service, these Terms and Conditions shall apply. In the event you disagree with any of the Terms and Conditions governing the Service you may terminate or cease the use of the Service.
14. In order to use the Service your mobile device and the system it operates on must be acceptable to us. We may include or exclude certain mobile devices or operating systems as we deem fit, and/or suspend the Service at any time, without prior notice to you.
15. You undertake to indemnify us and hold us fully indemnified from and against all claims, proceedings, penalties, demands, losses, damages, liabilities, costs and expenses including legal costs on an indemnity basis which we may be subject to in connection with the provision of the Service, including your breach of any of these Terms and Conditions.
16. We and our agents shall not be liable for any loss (direct or indirect), whatsoever incurred by you, the Customer or any other person in relation to the provision of the Service including but not limited to any improper or unauthorised use of the Service by you or any other person, any negligent act or wilful misconduct, any governmental powers, force majeure,

war, strikes, sabotage, computer breakdown or any other causes beyond our control or any event which makes it impossible or impracticable for us to perform our obligations in respect of any Instruction submitted by you to us or where we are required to act in accordance with the laws and regulations in Singapore or any jurisdiction which relate to the prevention of money laundering, terrorist financing or the provision of any services to any persons which may be subject to sanctions.

17. These Terms and Conditions govern the use of the Service and are additional to those governing your Maybank Account(s), ATM (where applicable), Internet Banking Services and any other services through which the Service is or will be provided, each of which may be amended or supplemented from time to time. In the event of any inconsistency, the terms and conditions stated herein shall prevail.
18. We may assign any or all of our rights and obligations hereunder by notifying you. You may not assign any of your rights and obligations hereunder without our prior written consent which shall not be unreasonably withheld.
19. Any delay or failure by us to exercise our rights and/or remedies under these Terms and Conditions does not represent a waiver of any of our rights. We shall be considered to have waived our rights only if we specifically notify you of such a waiver in writing.
20. If any term of these Terms and Conditions is unlawful or unenforceable under any applicable law, it will, to the extent permitted by such law, be severed from these Terms and Conditions and rendered ineffective where possible without modifying the other terms of these Terms and Conditions.
21. You acknowledge that we have the right to change, restrict, vary, suspend or modify these Terms and Conditions by providing you with 30 days written notice in such manner as we deem fit. We may also withdraw the Service at any time at our discretion without notice to you.
22. A person who is not a party to these Terms and Conditions shall not be entitled to enforce any provision of these Terms and Conditions under the Contracts (Rights of Third Parties) Act of Singapore.
23. These Terms and Conditions shall be governed by and construed in accordance with the laws of Singapore and you irrevocably agree to submit to the non-exclusive jurisdiction of the courts of Singapore.