

TERMS AND CONDITIONS GOVERNING SHORT MESSAGE SERVICE (“SMS”) TRANSACTION ALERTS

1. Maybank will notify each Cardmember via SMS of every Card Transaction they make using their Maybank Debit and/or Credit Card which amounts to S\$50 or more for Debit Cardmembers and S\$500 or more for Credit Cardmembers (save for eVibes Credit Cardmembers who will be notified where the transacted amount is S\$100 or more). The aforesaid amounts are subject to change by Maybank from time to time.
2. The SMS transaction alert will be sent to the latest mobile phone number of the Cardmember which is on record with Maybank.
3. SMS transaction alerts will not be sent to Supplementary Credit Cardmembers or Joint Debit Cardmembers, however Principal Credit Cardmembers and Main Debit Cardmembers will be notified of Card Transactions made by their Supplementary Credit Cardmembers and Joint Debit Cardmembers.
4. Receipt of the SMS transaction alert is subject to the Cardmember's mobile phone operator being able to support this SMS service and the service provider's terms and conditions and charges.
5. SMS transaction alerts will only be sent to Singapore based mobile phone numbers.
6. Cardmembers (excluding Supplementary Credit Cardmembers and Joint Debit Cardmembers) have the right to opt out of the SMS transaction alert service by notifying Maybank in writing and may set a preferred threshold amount for receiving the SMS transaction alerts.
7. Maybank will not be liable for any damages, losses, expenses or costs (whether direct or indirect, or whether foreseeable or not) suffered or incurred by a Cardmember arising from any SMS transaction alert including but not limited to (a) non-delivery, delayed delivery, wrong delivery or partial delivery of an SMS transaction alert; (b) inaccurate contents of an SMS transaction alert; (c) access or disclosure of the contents of a SMS transaction alert by any unauthorised persons; and (d) the Cardmember's reliance on the SMS transaction alert for any purpose.
8. Maybank may at any time vary, delete or add to any of these terms and conditions by giving 30 days' written notice of such amendments to the Principal Credit Cardmembers and Main Debit Cardmembers. Any change shall be effective from the later of the date specified by Maybank in such notice and the date falling 30 days after notice is given.
9. Maybank reserves the right in its sole and absolute discretion to suspend or terminate the SMS transaction alert service provided herein at any time without prior notice or liability to any person.

10. The standard terms and conditions governing the Cardmember's Card Account apply and capitalised terms stated herein shall, unless stated otherwise, have the same meaning as the terms stated in the terms and conditions governing the Cardmember's Card Account.