

Your newly approved Credit Card account(s) will come with Online Banking and eStatements. To view your eStatement, please sign-up via Maybank2u.com.sg (Online Banking) and perform a first time login with your 16-digit Credit Card number and PIN.

MY PRODUCT(S) SELECTION

Horizon Visa Signature Card



Annual Fee:
Principal – ~~S\$180~~
(Waived for 3 years)
Supplementary – Free

FC Barcelona Visa Signature Card



Annual Fee:
Principal – ~~S\$120~~
(Waived for 2 years)
Supplementary – Free

Family & Friends Card



Annual Fee:
Principal – ~~S\$180~~
(Waived for 3 years)
Supplementary – Free

Platinum Visa Card



Quarterly Fee:
Principal – ~~S\$20~~
(Waived for 3 years)
Supplementary – Free

CreditAble¹



(For principal applicant only)
Annual Fee: Principal – ~~S\$80~~
(Waived for 2 years)

Manchester United Platinum Visa Card



Annual Fee:
Principal – ~~S\$80~~
(Waived for 2 years)
Supplementary – Free

MY PREFERRED CREDIT LIMIT

Credit Card S\$ _____ CreditAble S\$ _____

Recommended minimum credit limit is S\$2,500 and should be in multiples of S\$100 for Credit Card and/or CreditAble. Preferred limit is subject to Bank's approval and will be applied to all your Maybank Credit Cards and/or CreditAble, if any.

I have no preference for the credit limit(s) for Credit Card and/or CreditAble applied for in this application. In the event if there is no preferred credit limit(s) stated or selection made, I agree that the credit limit(s) will be assigned at the Bank's discretion.

MY PERSONAL DETAILS (Please complete in full)

Full Name as in NRIC/Passport (please underline surname) Mr Ms Mdm Mrs Dr

Name to Appear on Credit Card (19 characters only)

Date of Birth Gender Male Female

ID Type Singapore Pink Singapore Blue Passport Malaysia ID (New)

NRIC/Passport No. _____ Nationality _____

Ethnic Group Chinese Malay Indian Others _____

Marital Status Single Married Divorced Widowed Separated

Highest Education Postgraduate Degree Diploma A-Level O-Level Others _____

Residential Address _____
Postal Code

Residential Ownership Fully Owned Mortgaged Parents' Rented Employer's

Residential Type HDB Condo Apt Landed Others _____

Mailing Address¹⁰ (if different from Residential Address) _____
Postal Code

Contact No. (Residence)

(Office) (Mobile¹¹)

Email¹¹ _____

Mother's Maiden Name (for security verification) _____

MY INCOME DETAILS (Please complete in full)

Income Structure

- Fully Salaried Commission/ Variable Income Earner
 Self-Employed/Fully Commissioned

Monthly Income S\$ _____ Annual Income S\$ _____

MY EMPLOYMENT DETAILS (Please complete in full)

Industry Type

- Banking/Finance Building/Construction Government
 IT/Communications Manufacturing Retail/F&B
 Travel/Hospitality Others _____

Current Position

- Senior Management Professional Middle Management
 Executive Skilled Trades/Clerical Others _____

Length of Current Employment/Business years months

Employment Status Employee Sole Proprietor Partner Director

Company Name _____

Company Address _____

Postal Code

Job Designation _____

MY SUPPLEMENTARY CARD (Please complete in full)

Supplementary Card applicant must be at least 18 years of age.

- Please fill in the details of your Supplementary Card applicant below AND ATTACH**
• A photocopy of his/her NRIC (front and back) OR
• Valid passport (only applicable for foreigner)

Full Name as in NRIC/Passport (please underline surname) Mr Ms Mdm Mrs Dr

Name to Appear on Supplementary Card (19 characters only)

Date of Birth Gender Male Female

ID Type Singapore Pink Singapore Blue Passport Malaysia ID (New)

NRIC/Passport No. _____ Nationality _____

Ethnic Group Chinese Malay Indian Others _____

Marital Status Single Married Divorced Widowed Separated

Residential Address _____

Postal Code

Contact No. (Residence)

(Office) (Mobile¹¹)

Email¹¹ _____

Relationship to Principal Applicant Parents Spouse Child

Sibling Others _____

MY SUPPLEMENTARY CARD

Additional Details for Supplementary Card Application

Mother's Maiden Name (for security verification) _____

Monthly Spending Limit to be allocated to my Supplementary Cardmember S\$ _____
(to be filled by Principal Cardmember only) (min. S\$1,000)

MARKETING COMMUNICATIONS – CONSENT¹²

By signing up for this product or service, I further request for and consent to Malayan Banking Berhad and its related corporations (collectively, the "Bank"), their agents, and their authorised service providers collecting, using, disclosing and/or processing my personal data (including my Singapore telephone numbers which I may provide to Maybank from time to time), and sharing such personal data with Bank's business partners, marketing partners, the co-brand partner (as may be applicable, depending on the product or service which I have applied for) and their authorised service providers in order to send me marketing and promotional material about products and services as well as advertisements, promotions and events, conduct consumer or market research and identify products and services which may be relevant to me ("Promotional Purposes").

I understand that if I do not wish for the Bank to collect, use or disclose my personal data for such Promotional Purposes, I may withdraw my consent at any time via forms available through the Internet Banking (IB) portal or from the Bank's branches.

I further understand that if I do not wish for third parties (such as the Bank's business partners or marketing partners) to collect, use or disclose my personal data for such Promotional Purposes, I should contact these third parties directly with my request.

In addition to emails & direct mailers, please also send me such marketing and promotional material via the following channels, regardless of my registrations with the Do-Not-Call registry:
(Please tick)

All SMS or other phone number-based messaging Telephone call

I acknowledge that: (a) leaving any of the boxes above blank is not a withdrawal of any consents which I may have previously provided to the Bank in relation to my personal data, (b) my consent for Promotional Purposes (i) does not supersede or replace any other consent previously provided to the Bank and is in addition to any other rights which the Bank may have at law to collect, use or disclose my personal data and (ii) shall survive the termination or expiry of any agreement or other relationship between us.

I confirm I have read, understood and agree to the above.

¹²Consent from Principal applicant

MY/OUR DECLARATION FOR CREDIT CARDS AND CREDITABLE

I/We have read and understood the declaration (Ref 0614) set out in this form. I/We affirm the said declaration and agree to abide and be bound by the terms stated therein.

Principal Applicant's Signature _____ Date _____

Supplementary Applicant's Signature _____ Date _____

MY REFERRER DETAILS

Name _____ NRIC No. _____

Credit Card No. _____ Contact No. _____

FOR BANK USE

Source Code: 362036 Scheme Type: 585

¹⁰ P.O. Box address is not accepted. Postage will be charged according to respective country zone.
¹¹ Mandatory for all applications to receive Transaction Alerts. The mobile no. and email provided will be used for all your banking services, and the updating of all your existing records. Only Principal Cardmember with Singapore-registered mobile no. will receive SMS, alerts and notifications on all banking services. For new users accessing Platinum Visa Card statements online via Maybank2u.com.sg you will receive your OTP (One-Time Password) via SMS on your registered mobile phone number. If you are a current user of 2FA (2-Factor Authentication), you can continue to use your existing method of receiving your OTP.

¹² Interest rate for the first year is 9% p.a., subject to good conduct as determined by Maybank, and the prevailing interest rate of 19.8% p.a. applies thereafter. Maybank may at its discretion, determine the interest rate of up to 22.8% p.a., upon approval of the Facility.

MY/OUR DECLARATION (Ref 0614)

IMPORTANT: Please read before signing

For Maybank Credit Card Account and/or Maybank CreditAble Account

By submitting this application, I/we hereby:

• agree that the operation of the Maybank Credit Card Account and/or Maybank CreditAble Account to be opened in my/our name(s) will be subject to the applicable Terms and Conditions governing Maybank CreditAble Account and/or Maybank Credit Card agreement which are available at Maybank's branches in Singapore and www.maybank2u.com.sg and which I/we acknowledge that I/we have read and understood • agree that the Card(s) may be sent to me/us at my/our own risk by mail to my/our billing address • agree to abide by the prevailing Terms and Conditions governing accounts and the relevant services linked to my/our Card(s) and/or Account(s) which have been furnished to me/us and any amendment as Maybank may from time to time impose • agree that the electronic operation of the Maybank Credit Card and/or Maybank CreditAble Account by me/us shall also be the subject to the Electronic Services Terms and Conditions governing the operation of cards or accounts using electronic services • acknowledge that I/we have read, understood and agree to be bound by the Terms and Conditions governing Short Message Service ("SMS") Transaction Alerts (as amended by Maybank from time to time) which is available at www.maybank2u.com.sg • warrant that all information and documents provided by me/us are complete, true and accurate and may be retained by you in accordance with applicable law • authorise you to conduct credit checks and to obtain and/or verify information about me/us in accordance with applicable law • agree to the purposes set out in Maybank's Data Protection Policy (the link to which is provided below) for the collection, use and disclosure of my/our personal data, including authorising you, at your discretion, at any time, to disclose any information and/or data relating to me/us and my/our Account(s) and/or Credit Cards with you, or any other information:- to any of your head office, representative and branch offices and to any of your related company or associated company, in any jurisdiction; to any government or regulatory agency or authority having relevant jurisdiction in respect of my/our Account and/or my/our Credit Card; to any of your potential assignee or transferee or to any person who has or may enter into contractual relations with you in relation to the Maybank Credit Card Account or CreditAble Account (including, without limitation, any co-brand partner) to any credit bureau (including, without limitation, Credit Bureau (Singapore) Pte Ltd), as well as the members of such a credit bureau; and to any other third parties (including, without limitation, credit reference or evaluation agencies) wherever situated • Represent to you that where I/we have submitted the personal data of third parties to you, I/we confirm that I/we have obtained the consent of these third party individuals for the collection, use and disclosure of their personal data to you, for the purposes related to the processing of my/our application • confirm that:- there are no legal proceedings commenced against me/us; I/we have not been declared bankrupt; and no Statutory Demand has been served on me/us • acknowledge that you reserve the absolute discretion to reject my/our application without giving any reason • confirm that none of my/our spouse(s), dependent(s) of my/our spouse(s), my/our child(ren), spouse(s) of my/our child(ren), my/our parent(s), my/our sibling(s) and/or spouse(s) of my/our sibling(s) is/are employee(s) of Malayan Banking Berhad or Malayan Banking Group • confirm that none of my/our guarantor(s) is an employee/director or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director of Malayan Banking Berhad or Malayan Banking Group • (if it is a company or firm) confirm that none of our directors, managers, agents or guarantors is an employee/director (or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director) of Malayan Banking Berhad or Malayan Banking Group • (if it is a company) confirm that none of our substantial shareholders* is an employee/director (or spouse, dependent of the spouse, child, spouse of the child, parent, sibling or spouse of the sibling of the employee/director) of Malayan Banking Berhad or Malayan Banking Group • agree that in the event my/our Maybank Credit Card Account and/or Maybank CreditAble Account is closed or terminated for whatever reason (whether by me/us, you or otherwise) within nine (9) months from the opening date of my/our Maybank Credit Card Account and/or Maybank CreditAble Account, you shall be entitled to claim from me/us the full cost of any gift which I/we have received from you upon approval/activation of my/our Maybank Credit Card Account and/or Maybank CreditAble Account. I/we authorise you to debit my/our Maybank Credit Card Account and/or Maybank CreditAble Account for the full cost of the gift (as determined by you) prior to the closure or termination of my/our Maybank Credit Card Account and/or Maybank CreditAble Account.

*substantial shareholder' means a shareholder having an interest in 5% or more shares in the company.

• By providing the information in this application form (and any other information that I/we may provide to you from time to time in connection with Maybank products and services):

I/We agree and consent to Malayan Banking Berhad and its related corporations (collectively, "Maybank") collecting, using, disclosing and sharing amongst themselves my/our personal data, and disclosing such personal data to Maybank's authorised service providers and relevant third parties for purposes reasonably required by Maybank to process my/our application(s), provide me/us with the products or services which I am/we are applying for, as well as the purposes set out in Maybank, Singapore branch's Data Protection Policy, which is accessible at www.maybank2u.com.sg or which may be provided to me/us upon request. I/We confirm I/we have read and understood the Data Protection Policy.

If I/we should withdraw my/our consent to the processing or handling of my/our personal data in respect of any purpose which Maybank may reasonably consider to be essential in order for Maybank to provide me/us with the products and/or services applied for, Maybank shall be entitled to treat my/our Maybank Credit Card Account and/or Maybank CreditAble Account as having been terminated by me/us without prejudice to any rights and remedies which it may have at law against me/us.

• Where I/we have applied for the Manchester United Co-Brand Card ("MU Card"), I/we acknowledge and agree that:

- each of Maybank and Manchester United Group ("Co-Brand Partner") will be separately collecting, using and disclosing my/our personal data, and that I/we have read and agree to the terms of the Co-Brand Partner's data protection policy set out below;
- Maybank's data protection policy is separate from the Co-Brand Partner's data protection policy and that each of Maybank and Co-Brand Partner shall only be responsible for its own collection, use or disclosure of my/our personal data, and shall not be liable for the other party's handling or use thereof. I/we agree to directly address any queries, access or correction requests, or complaints in relation to the handling of my personal data to the relevant party;
- each of Maybank and the Co-Brand Partner, as well as their respective agents and authorised service providers are permitted to collect, use, disclose and share my/our personal data between themselves for purposes reasonably required by Maybank and/or the Co-Brand Partner to process my/our application herein and provide me/us with the products and services related to the Card, as well as administer any privileges and benefits associated therewith (for example, discount privileges and loyalty bonuses, if applicable to the Card). This may include sharing account and transaction related information.

Manchester United Privacy Notice for Applicants to the Manchester United Co-Brand Card Only

If you have applied for the MU Card, by submitting this form you expressly consent to Manchester United ("MU") Group (being all companies with the MU name) and the other MU Commercial Partners (as both may change over time) collecting, using and disclosing your personal data (a) to provide you with the products & services which you have requested, (b) for consumer profiling & market research in relation to benefits and privileges, products and services related to and/or associated with the MU Card and (c) to contact you by post, phone or electronically (incl. via email, text and fax and other electronic means of communication) about benefits, privileges, products, services, offers and events related to and/or associated with the MU Co-Brand Card.

If you would prefer not to receive any promotional and marketing communications with regard to the MU Card, please email marketingoptout@manutd.co.uk within 14 days, ensuring that you use the email address that has been provided in your application form.

Please read the MU Privacy Policy which includes an updated list of MU Group companies & MU Commercial Partners at www.manutd.com or for a copy, write to the MU DP Officer at MU Ltd, Freeport, NWW4517A, Old Trafford, Manchester M16 1BX.

MAYBANK
CARDS & UNSECURED LENDING
 ROBINSON ROAD P.O. BOX 045
 SINGAPORE 900045



BUSINESS REPLY SERVICE
PERMIT NO. 07242

- Reminder! Have you:
- completed the application form?
 - signed in the signature box of the application form?
 - attached a copy of your NRIC and income documents?



Rewards are more rewarding when shared
 Enjoy S\$60 cash credits

we're here to talk Maybank Member-Get-Member Programme rewards you when your family or friends apply for Maybank Credit Cards and CreditAble.



Humanising Financial Services.



Postage will be paid by addressee. For posting in Singapore only.

Member-Get-Member Programme

Get S\$60 Cash Credit with every successful referral!



Refer Maybank Credit Cards and/or CreditAble to your friends and receive **S\$60 Cash Credit***. Your friends will also receive an attractive Activation Gift when they charge to their Credit Card and/or withdraw from their CreditAble Account. Visit maybank.sg/mgm for details.

STEP-BY-STEP GUIDE

It's easy to refer your friends

Fill in 'My Referrer details'



Pass it to your friends



Mail it to us



FOR MORE APPLICATION FORMS:

► Download from maybank.sg/mgm

*Terms and Conditions:

• All referral Maybank Credit Card ("Card") and/or CreditAble applications submitted under this Promotion must be approved by Malayan Banking Berhad, Singapore branch ("Maybank") on or before 30 September 2018 ("Promotion Period").
 • Only existing Maybank Principal Credit Cardmembers and/or CreditAble customers (collectively, "Referrer") are eligible to participate in the Promotion. • Referrer must refer contacts ("Referee") to Maybank via the "My Referrer details" section in the Member-Get-Member application form. • Referrer must, prior to submitting the Member-Get-Member application form and referring the Referee to Maybank: a) Obtain the consent of the Referee to the Referrer's provision of personal data relating to the Referee in the form to Maybank for the purpose of this Promotion, which Maybank shall be able to collect, use and disclose for the purpose of this Promotion; b) Inform the Referee that the Referrer is eligible to receive a Reward if the Referrer complies with the terms and conditions of this Promotion; c) Inform and obtain the consent of such Referee that the Maybank account(s) which the Referee signs up for under this Promotion will be disclosed to the Referrer by virtue of the Referrer receiving the Reward under this Promotion; d) Inform and obtain the consent of such Referee that, if the Referee does not comply with the terms of this Promotion, such fact of non-compliance will be disclosed to the Referrer. • Referrer consents for his/her personal data to be disclosed to Maybank by the Referee and consents to Maybank collecting, using and disclosing his/her personal data for the purpose of this Promotion. • Limited to one S\$60 Cash Credit ("Reward") per successful Referrer, for the Referrer's first successful referral for a Referee's Card and/or CreditAble Account ("Eligible Account"). • Subsequent successful referrals by the Referee will be disregarded for purposes of this Promotion. • Successful Referrers will receive the Reward within 45 working days after the end of the Promotion Period or on such other date as determined by Maybank. • Referrer acknowledges that he/she will only receive the Reward if the Referee successfully registers for an Eligible Account. Referrer will not be entitled to receive the Reward if the Referee: (a) is an existing Maybank Credit Cardmember or CreditAble customer; (b) has cancelled his/her Maybank Credit Card/CreditAble Account within nine (9) months prior to the start of this Promotion; or (c) is applying for a Maybank supplementary card. • Additional Terms and Conditions apply. Please visit maybank.sg/mgm for details.

Your perfect companion for a great getaway

Receive a Samsonite Orfeo Luggage

Maybank Credit Cards and CreditAble



Simply apply for 2 new Maybank Credit Cards and CreditAble, and charge to your Credit Card and/or withdraw from your CreditAble Account a minimum of S\$500 within the first two months of approval to receive a **complimentary Samsonite Orfeo 69cm Spinner worth S\$420**.

we're here to talk **SIGN UP NOW**

Please complete and return the accompanying application form to us today. Promotion is exclusive for first-time applicants.

Samsonite



Humanising Financial Services.



Maybank



Every trip will be a breeze with the **Samsonite Orfeo 69cm Spinner worth S\$420**, when you apply for Maybank Credit Cards and CreditAble today.

Terms and Conditions for Credit Card and CreditAble Promotion ("Promotion")

1. Only new Maybank Credit Card and CreditAble applicants (collectively "Applicants") who do not hold any Maybank Credit Card(s) or CreditAble Account and/or have not cancelled their existing Maybank Credit Card(s) or their existing CreditAble Account within nine months prior to the start of this Promotion are eligible to participate in this Promotion, in accordance with the Terms and Conditions stated herein.
 2. Applicants must apply for the Maybank products stated in clause 3, in order to receive a Samsonite Orfeo 69cm Spinner worth S\$420 ("Activation Gift"). This Promotion is limited to the first 8,500 Eligible Applicants ("Successful Applicants").
 3. To be eligible for this Promotion, Applicants need to apply for at least two new Maybank Credit Cards as the principal cardholder (collectively "Eligible Cards") and a CreditAble Account as the main account holder and subsequently charge to their Eligible Card(s) (based on transaction posting date) and/or withdraw from their CreditAble Account a combined minimum of S\$500 within the first two months of approval ("Eligible Applicants"). Maybank will use the date on which the transaction is posted to the Applicant's Eligible Card(s) and/or CreditAble Account to calculate the combined amount, unless the transaction is excluded by Maybank in its absolute discretion.
 4. Subsequent eligible Applicants will be rewarded with S\$50 cash ("Credit Gift") credited to his/her activated Maybank Credit Card or CreditAble Account. Maybank reserves the right to replace, exchange, vary or substitute any or all Activation Gifts and/or Credit Gifts at its sole discretion without providing prior notice or reason and without liability to any person.
 5. Proof of charge slips is not proof of eligible spending. Card transactions as reflected in the monthly statement of account shall constitute proof of eligible spending for purposes of the Promotion.
 6. Applicants whose CreditAble Accounts are rejected after processing may still qualify for the Promotion if and when they charge an additional spend of S\$200 (based on transaction posting date) within the first two months of approval to their Eligible Card(s).
 7. Each of the Successful Applicant is entitled to one Activation Gift and each subsequent Eligible Applicant is entitled to one Credit Gift.
 8. A redemption letter/e-Coupon to redeem the Activation Gift ("Redemption Letter") will be sent to each Successful Applicant to his/her last known address on record with Maybank after such Successful Applicant has met the minimum charge and/or withdrawal requirement.
 9. Successful Applicants need to refer to the Redemption Letter for Activation Gifts redemption details.
 10. No reservation is allowed for the colour of the Activation Gift. The Activation Gifts may come in different colours and will be subject to availability and based on a first-come-first-serve basis.
 11. Activation Gifts must be claimed from the merchant within one month from the date of the Redemption Letter. Any unclaimed Activation Gift shall be forfeited. Any Successful Applicant whose Activation Gift has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification. The redemption of the Activation Gift(s) is subject to such other Terms and Conditions as may be imposed by the merchant(s) supplying the Activation Gift(s).
 12. In the event the Redemption Letter is lost, misplaced, defaced, damaged or stolen, the Successful Applicant's entitlement to a replacement Redemption Letter is subject to the sole discretion and final determination of Maybank. Where a replacement Redemption Letter is issued, Maybank reserves the right to deduct the value of the Activation Gift from any of the Successful Applicant's Eligible Card account, CreditAble Account or any Maybank account held by such Applicant if the original Redemption Letter is used to redeem an additional Activation Gift.
 13. Maybank reserves the right to claim the full value of the Activation Gift from a Successful Applicant or the value of the Credit Gift from an Eligible Applicant (as the case may be) in the following events: (a) any of such Applicant's Eligible Card account or CreditAble Account is closed/terminated for whatever reason (whether by the Applicant, Maybank or otherwise) within nine months from the opening date of the Eligible Card account or CreditAble Account; (b) any eligible card transaction or eligible CreditAble withdrawal used towards the minimum charge or withdrawal amount (in full or in part) is cancelled or reversed by any party for any reason; (c) any eligible card transaction or eligible CreditAble withdrawal is found to be used for other Maybank promotions; or (d) it is determined by Maybank that the Applicant has breached one of the Terms and Conditions relating to this Promotion, the Eligible Card(s) and/or the CreditAble Account. In such cases, the Applicant authorises Maybank to debit from any of the Applicant's Eligible Card account or CreditAble Account for the full value of the Activation Gift prior to the closure or termination of the Applicant's Eligible Card account or CreditAble Account.
 14. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
 15. Activation Gifts are not exchangeable or refundable for cash, credit or in kind.
 16. The image of the Activation Gift and/or all collateral is for illustrative purposes only.
 17. Successful Applicants shall accept the Activation Gift(s) "as is". Maybank is not the supplier of the Activation Gift(s) and any related service(s) and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Activation Gift(s) and service(s) provided 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 Activation Gift(s). Maybank is not an agent of the merchant. Any dispute over the Activation Gift(s), product quality and/or services by a merchant should be resolved directly with the merchant.
 18. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any Applicant and/or any other person by reason of, arising from or in connection with the Promotion and/or the redemption or usage of the Activation Gift and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
 19. Maybank reserves the right to vary, delete or add to any of these Terms and Conditions from time to time or to withdraw, suspend or terminate this Promotion at any time without notice or liability to any person.
 20. Maybank employees are not eligible for this Promotion and Maybank shall have the sole and absolute discretion to exclude any person from the Promotion without any obligation to furnish any notice and/or reason.
 21. Maybank's decision on all matters relating to this Promotion shall be final, binding and conclusive on all Applicants.
 22. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to this Promotion, these Terms and Conditions shall prevail.
 23. Terms and Conditions governing Maybank Credit Cards and/or CreditAble Account shall also apply together with the Terms and Conditions of the merchants supplying the Activation Gifts.

Malayan Banking Berhad (incorporated in Malaysia) UEN S60FC1376L

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Maybank



If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

• Credit Bureau (Singapore) Pte Ltd • www.creditbureau.com.sg

ELIGIBILITY

For Maybank Credit Card:

- Be at least 21 years of age
- Have a minimum annual income of
 - S\$30,000 for Singapore Citizen or Singapore Permanent Resident
 - S\$45,000 for Malaysian Citizen in employment for at least 1 year
 - S\$60,000 for Foreigner in employment for at least 1 year

For Maybank Horizon Visa Signature Card:

Have a minimum annual income of S\$50,000 for Singapore Citizen, Permanent Resident and Malaysian Citizen in employment for at least 1 year

For Maybank CreditAble:

- Be a Singapore Citizen or Singapore Permanent Resident
- Be between 21 – 65 years of age
- Have a minimum annual income of S\$30,000

PLEASE SUBMIT THESE DOCUMENTS

NRIC (Front and Back) AND Income Documents as applicable to you below:

For Fully Salaried

- Latest 12 months' **a** CPF contribution history statement** OR Latest computerised payslip **b** OR Latest Income Tax Notice of Assessment*** **c** AND **a** OR **b**

For Self-Employed/Fully Commissioned

- a** Latest 2 years' Income Tax Notice of Assessment***

For Commission/Variable Income Earner

- Latest 12 months' **a** CPF contribution history statement** OR Latest 3 months' computerised payslip **b** OR Latest Income Tax Notice of Assessment*** **c** AND **a** OR **b**

Foreigner Required Documents (in addition to income documents indicated above)

- ✓ Valid Passport AND
- ✓ Employment Pass with at least 6 months' validity AND
- ✓ Utilities bill or bank statements with residential address AND
- ✓ Company letter stating proof of employment of at least 1 year

** Please visit <http://info.maybank2u.com.sg/personal/cards/ourcards.aspx> with your SingPass to submit CPF Contribution History Statement. The maximum credit limit is calculated based on the CPF salary ceiling of S\$6,000 per month. Please submit your latest Income Tax Notice of Assessment or computerised payslip if your monthly income exceeds S\$6,000.

*** You can print your Income Tax Notice of Assessment at myTax Portal using your SingPass or IRAS PIN at <https://mytax.iras.gov.sg>

Please allow 14 business days for processing and application is subject to approval. Please note that incomplete forms or applications not accompanied with required documents will delay processing. The Bank reserves the right to request for more documents. Should the income documents you submit reflect a lower earned income than what was previously declared, the bank reserves the right to adjust the current credit limit to reflect the prevailing earned income.

CREDIT CARD FEE WAIVER AND STATEMENTS

Platinum Visa Card

• Instead of an annual fee, this Card levies a quarterly service fee of S\$20 which is waived under the 3 years' fee waiver • Subsequent quarterly service fee is waived when you charge to the Card once every 3 months

Horizon Visa Signature Card/Family & Friends Card

• Enjoy 3 years' fee waiver • Subsequent annual fee is waived with a total yearly minimum spend of S\$18,000 for Horizon Visa Signature Card and S\$12,000 for Family & Friends Card

Manchester United Platinum Visa Card/FC Barcelona Visa Signature Card

• Enjoy 2 years' fee waiver • Subsequent annual fee is waived with a total yearly minimum spend of S\$3,600 for Manchester United Platinum Visa Card and S\$10,000 for FC Barcelona Visa Signature Card

Total minimum spend:

(i) includes spending on Principal and/or Supplementary Cards, but excludes Fund Transfer, late charges, interest charges and all other fees and charges imposed by Maybank; and

(ii) must be charged within the year before the annual fee is due on the Card

¹No cap and minimum spending requirement ²Visit info.maybank2u.com.sg/fcbarcelona for more details. ³A minimum spend of S\$300 in a calendar month is required. ⁴A minimum spend of S\$400 in a single transaction on air tickets or travel packages. Visit maybank.sg/horizonz for more details. ⁵To earn 8% cash rebate at selected merchants on your Maybank Family & Friends Card, a minimum spend of S\$1,000 in a calendar month is required. Otherwise, 5% cash rebate applies with a minimum monthly spend of S\$500. If Cardmembers do not meet the Minimum Monthly Spend required, only 0.3% base cash rebate will be awarded. Please visit maybank.sg/ff for full Terms and Conditions and details on selected merchants. ⁶3.33% cash rebate is based on a minimum monthly spend of S\$300 or S\$1,000 in a fixed-quarter to earn S\$30 or S\$100 cash rebate respectively. The cash rebate for the transactions charged in foreign currency will be capped at S\$50 per month. ⁷Limited to the first 600 redemptions per month with a minimum of 2 tickets purchased. Visit maybank.sg/pv for more details. ⁸Visit www.maybank2u.com.sg/manutd for more details. ⁹Applicable for Premier League matches only.

Additional Terms and Conditions apply. Visit www.maybank2u.com.sg for more details.



FC Barcelona Visa Signature Card

World-class club. First-class rewards. One card.

- **1.6%** Unlimited cash rebate on all local spend³
- **2X TREATS Points** with every dollar spent on foreign currency transactions
- Win a trip to **watch FC Barcelona LIVE in Camp Nou** every football season⁴
- **5% Discount** at FCBotiga Official Store in Camp Nou
- **10% Discount** on the FC Barcelona Asia Pacific Online Store⁴

Waived for 2 years!



Horizon Visa Signature Card

Winner of 'Best Air Miles Card' in Her World Nuyou Credit Card Awards 2017

Earn up to 3.2 air miles for every S\$1 spent!

- **Earn 3.2 air miles⁵ (8X TREATS Points)** with every S\$1 spent on dining, petrol, taxi fares and bookings at agoda.com/horizon
- **Earn 2 air miles⁵ (5X TREATS Points)** with every S\$1 spent on air tickets, travel packages and foreign currency transactions online or overseas
- **Complimentary access⁶** to selected VIP airport lounges

Waived for 3 years!



Family & Friends Card

Earn 8% cash rebate⁷ on daily essentials in Singapore and Malaysia!

- Enjoy **8% cash rebates⁷** at over 600 merchant outlets:
 - Groceries and petrol in Singapore and Malaysia
 - All public transport - bus, train and taxi rides
 - All theme parks in Malaysia including LEGOLAND® Malaysia Resort
 - POPULAR Bookstores, Toys "R" Us, Watsons, food deliveries and more
- Plus, earn **0.3% unlimited cash rebate** on all your other purchases

Waived for 3 years!



Platinum Visa Card

Experience 3 times the exhilaration!

- **Up to 3.33% cash rebates⁸** on your local purchases
- **0.3% cash rebates⁹** on overseas spend
- **S\$3 off movie tickets¹⁰** at Shaw Theatres

Waived for 3 years!



Manchester United Platinum Visa Card

Celebrate with the Champions!

- Win a trip for 2 to watch Manchester United LIVE at Old Trafford every football season¹¹
- **5X TREATS Points** when Manchester United wins¹²
- **10X TREATS Points and 10% discount** at United Direct Online Megastore (<http://store.manutd.com>)

Waived for 2 years!

CreditAble – Personal Line of Credit



Benefits:

- **Low interest rate** of only 9% p.a.¹ for first year
- **Credit line of up to 4X** your monthly income
- Easy access to cash via **complimentary chequebook, ATM Card and Online Banking**
- **Standby facility** – pay interest only on the amount you use

Enjoy up to 63% cash savings on your bill payments

	Other Credit Cards	Other Credit Lines	Maybank CreditAble	
Outstanding Amount	Interest payable at 24% p.a. for a year	Interest payable at 19.8% p.a. for a year	Interest payable at 9% p.a. ¹ for a year	Cash Savings of up to 63%²
S\$10,000	S\$2,400	S\$1,980	S\$900	S\$1,500

¹ Interest rate of 9% p.a. is only valid for 1 year from the opening date of the Maybank CreditAble Account. Subject to good account conduct as determined by Maybank, otherwise prevailing interest rate of 19.8% p.a. will apply. Maybank may at its discretion, determine the interest rate of up to 22.8% p.a., upon approval of the Facility.

² Figures have been simplified and rounded off for illustration purposes.

CREDIT CARD FEES AND CHARGES

Interest-free period	20 days from statement date if bills are paid in full
Interest on purchases (where applicable)	Platinum Visa Card: 15% p.a., subject to good conduct of account otherwise the prevailing interest rate of 25.9% p.a. will apply Family & Friends Card/Horizon Visa Signature Card/Manchester United Platinum Visa Card/FC Barcelona Visa Signature Card: 25.9% p.a.
Interest on cash advances	25.9% p.a. compounded daily, calculated on a daily basis from the date of transaction to date of full repayment
Minimum monthly payment	3% of outstanding balance or S\$20, whichever is higher
Late payment charges	5% of the minimum monthly repayment or S\$80, whichever is higher, if minimum monthly repayment is not made by due date
Cash advance fee	5% of the transaction amount or S\$15, whichever is higher
Fee for card transaction in foreign currencies	All transactions in foreign currency will be subject to an administrative fee of 2.75%
Dynamic currency conversion fee	All transactions in Singapore Dollar but processed overseas will be subject to an administrative fee of 1%
Lost/stolen card liability	S\$100 (For details, refer to clause 9 of ABS Guide on "What You Should Know About Credit Cards")

CREDITABLE FEES AND CHARGES

Minimum monthly repayment	3% of outstanding balance or S\$30, whichever is higher
Minimum interest charge	S\$5
Late payment charge	S\$80 will be charged if minimum sum is not received by payment due date

Information is correct at time of print. Maybank and partners reserve the right to change or amend any offer without prior notice. There may be circumstances in which you have to pay other fees for Credit Cards and CreditAble.

Please visit www.maybank2u.com.sg for full Terms and Conditions.