

## Maybank Lunar New Year Charge and Redeem Promotion (“Promotion”) Terms and Conditions

1. The required minimum amount must be charged to a Singapore-issued personal Maybank Credit Card (“Card”) from 26 December 2016 to 22 January 2017 (“Promotion Period”) in order to redeem a redemption item offered by Maybank.
2. This Promotion applies only to Principal Maybank Credit Cardmembers (the “Principal Cardmembers”). Supplementary Cardmembers are not eligible to redeem any redemption item. Maybank shall have the sole and absolute discretion to exclude any person from this Promotion without any obligation to furnish any notice and/or reason and Maybank’s decision on all matters with regards to this Promotion shall be final, conclusive and binding on all Cardmembers.
3. To be eligible to make a redemption, Principal Cardmembers must send an SMS to Maybank after they have charged the required amount to their Card(s) during the Promotion Period. If Maybank receives an SMS within the Promotion Period, the Principal Cardmember will receive an auto-reply SMS from Maybank acknowledging receipt of the SMS. An auto-reply SMS from Maybank does not constitute eligibility for redemption. Maybank will not consider any SMS sent in the wrong format, any SMS with incorrect details or any SMS sent prior to the required amount being charged to the Cardmember’s Card account. Proof of sending an SMS does not constitute proof of Maybank’s receipt of the SMS. For the avoidance of doubt, only Principal Cardmembers who send an SMS in the correct format with the correct details after charging the required amount to their Card accounts shall be eligible for the redemption (the “Eligible Cardmembers”).
4. Eligible Cardmembers will receive a redemption letter within 14 (fourteen) business days via ordinary post at their last known address on record with Maybank. Except for notifications to the Eligible Cardmembers, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Promotion.
5. Redemption items are available on a first-come, first-served basis, are while stocks last and are not exchangeable for credit, cash or in kind. Strictly no extension will be allowed if Eligible Cardmembers do not redeem the redemption item(s) during the redemption period indicated in the redemption letter.
6. Each Eligible Cardmember may redeem a maximum of two (2) redemption items across all tiers during the Promotion Period regardless of the number of Maybank Cards held by the Eligible Cardmember.
7. Subject to paragraph 9 below, card retail transactions charged by the Cardmember and his/her Supplementary Cardmember (if any) may be combined and used only once to redeem an item. A maximum of three (3) Card transactions may be combined to redeem 1 (one) item unless otherwise notified by Maybank.
8. The transactions charged to the Card which will not be taken into account as the required Minimum Spend includes (but not limited to):
  - a) Transactions used for other Maybank promotions (e.g. Charge and Redeem)
  - b) 0% Instalment Plan transactions
  - c) FlexiPay, FlexiCash, Fund Transfer and Cash Advance transactions
  - d) Fees and charges (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges etc.)
  - e) Recurring Bill Payments
  - f) Income Tax Payments
  - g) Payments at government agencies (e.g. The Immigration & Checkpoints Authority, Ministry of Manpower, Singapore Land Authority, SP Services etc.)
  - h) Payment to financial institutions (e.g. banks, securities brokerage firms, insurance companies etc.)
  - i) Payment of funds to pre-paid accounts (e.g. EZ-Link transactions, Transit Link transactions etc.)
  - j) Online payment gateway transactions (e.g. PayPal, Skrill and Bidpay etc.)
  - k) Gambling transactions
  - l) AXS and SAM transactions
  - m) Transactions that receive 5% or more rebates offered by Maybank in respect of other promotions on the Card (regardless of whether or not a Cardmember receives the full rebate) and/or ten (10) times or more TREATS Points on the amount charged
  - n) Any transaction deemed to be of a business and/or corporate nature

9. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, discount cards, loyalty programmes and vouchers, unless otherwise stated.
10. Maybank reserves the right to vary or substitute the redemption item(s) at its sole discretion without prior notice or liability to any person. Maybank is not the supplier of goods and service(s) and makes no representation or warranty whatsoever as to the quality, merchantability and/or fitness for purpose of the goods and service(s) provided and assumes no liability or responsibility for the acts or defaults of the merchant or retailer or for any non-delivery, non-performance or defects in the goods and service(s). Maybank is not an agent of the merchant or retailer. Any disputes on product quality or services by a merchant or retailer should be resolved directly between the Cardmember and the merchant or retailer.
11. In the event a redemption letter is lost or misplaced, the Cardmember'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 charge the full retail value of the redemption item(s) from the Cardmember's Card account or deduct it from any Maybank account held by the Cardmember if the original redemption letter has been utilised to redeem the redemption item(s).
12. In the event where (i) there is no Card transaction(s); (ii) an eligible Card transaction is cancelled or reversed by any party for any reason and at any time, (iii) the same eligible Card transaction(s) have been used for another Maybank promotion, or (iv) it is determined by Maybank that a Cardmember has breached one of the terms stated herein, Maybank has the right to charge the full retail value of the item(s) redeemed to the Cardmember's Card account or deduct it from any account the Cardmember holds with Maybank if the Redemption Item has already been redeemed by such Cardmember.
13. 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 the Cardmember and/or any other person by reason of, arising from or in connection with the Promotion and/or redemption of or consumption of any services, products or facilities of any merchants or retailers, any redemption letter which is misdirected or lost in the post or and/or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reasons.
14. Maybank may vary, delete or add to any of these terms and conditions, or withdraw, suspend or discontinue this Promotion at any time without notice or liability to any person.
15. Additional terms and conditions stated in the redemption letter issued by Maybank apply together with the terms and conditions of the merchant and/or retailer.
16. In the event of any inconsistency between these term and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
17. All prevailing and relevant Maybank credit card terms and conditions or agreement shall apply. For full details, please visit <http://www.maybank2u.com.sg/>.