

Maybank FlexiCash General Terms and Conditions

1. You agree that your participation in the FlexiCash programme (the “**Programme**”) will be governed by these terms and conditions (“**Terms**”) and any other rules, procedures or instructions which Maybank may from time to time issue.
2. You shall continue to be bound by the relevant Maybank credit card agreement governing the use of your Card (“**Credit Card Agreement**”) and all words and expressions defined or construed therein shall have the same meanings and construction in these Terms (unless otherwise defined herein). In the event of any discrepancies between the Credit Card Agreement and these Terms, these Terms will prevail in relation to the Programme.
3. Only the Principal Cardmember can request a FlexiCash transaction (“**Transaction**”).
4. The Principal Cardmember is required to send in a registration form to Maybank by fax or mail to participate in the Programme which registration shall extend to Transactions relating to the specific Nominated Bank Account (as defined below).
5. The Transaction amount is capped at a maximum of 80% of your total available Credit Limit at the time of processing and is determined at Maybank’s absolute discretion.
6. tr’eats Points under the Maybank tr’eats Rewards Programme will not be awarded for FlexiCash(s).
7. Upon processing of a Transaction request, your available combined Credit Limit will be reduced by an amount equivalent to the Transaction amount, associated charges and interest, and will be restored progressively as each instalment on the Transaction amount is paid to us.
8. The processing fee, if any, will be charged together with the first month’s instalment payable by you. The first month's instalment may differ from subsequent instalments due to rounding purposes.
9. Interest rate is at such rate as determined by Maybank (and available at our branches in Singapore) and is calculated based on a front-end add-on method at the specific rate on the approved amount.
10. If the amount due in your monthly statement is not paid in full by the payment due date, normal prevailing interest charges will accrue.

11. Upon approval, it shall take a minimum of 3 business days for the funds to be transferred to your nominated bank account ("**Nominated Bank Account**"). A business day shall be any day excluding Saturdays, Sundays and public holidays.

12. The Nominated Bank Account must not be a Maybank account.

13. The Nominated Bank Account must be in the name of the Principal Cardmember.

14. Minimum amount of S\$2,000 is required for a Transaction to enjoy the promotional interest rate.

15. The Transaction is available only for 12-month instalment and 24-month instalment options.

16. The interest for the stipulated period of 12 months or 24 months shall be settled in full notwithstanding any early repayment of the Transaction amount (for any reason whatsoever).

17. Upon occurrence of any one or more of the following events, Maybank shall be entitled to terminate the Transaction and demand the immediate repayment of all outstanding sums owing by you to us under the Programme:-

- i) You are in breach of any of these Terms or any provision of the Credit Card Agreement;
- ii) You have defaulted in the payment of any sums due under these Terms or the Credit Card Agreement;
- iii) Your Card Account is terminated or suspended by us for any reason whatsoever;
- iv) You terminate your Card Account for any reason whatsoever;
- v) This Programme is terminated by us for any reason whatsoever;
- vi) Your death, bankruptcy or other legal disability.

The outstanding amount will be reflected as a charge in your monthly statement of account and be payable by you in accordance with the terms of the Credit Card Agreement. Maybank reserves the right to disallow any Transactions in our absolute discretion.

18. Maybank reserves the right to add to, delete, or in any way amend these Terms at any time as deemed necessary, by giving 30 days written notice.

19. Maybank will not be liable to you in the event of any dispute.

20. Notwithstanding, anything in these Terms and Conditions, Maybank reserves the right to terminate the Maybank FlexiCash Programme without prior notice and without assigning reason therefore and the Cardmember shall forthwith on demand pay all monies owing under the affected FlexiCash Programme.

21. All Terms and Conditions contained in the Maybank Credit Card Agreement shall apply. By performing a Transaction, you acknowledge that you have read, understood and accepted the Terms of the Programme.

Effective as at 1 October 2011

