

### Terms and Conditions for Member-Get-Member Programme (“Promotion”)

1. 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”).
2. Only existing Maybank principal credit cardmembers (“Cardmembers”) and/or CreditAble customers (collectively, “Referrers”) are eligible to participate in the Promotion.
3. Referrer must refer contacts (“Referees”) to Maybank via the “My Referrer details” section in the Member-GetMember application form.
4. 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 (defined below) 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.
5. Referrer consents for his/her personal data to be disclosed to Maybank by the Referees and consents to Maybank collecting, using and disclosing his/her personal data for the purpose of this Promotion.
6. 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.
7. Successful Referrers will receive the Reward via their Maybank Card account within 45 working days after the end of the Promotion Period or on such other date as determined by Maybank.
8. 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.
9. Maybank reserves the right to claim the full value of the Reward from a successful Referrer in the following events: (a) any of such Referee’s Eligible Account is closed/terminated for whatever reason (whether by the Referee, Maybank or otherwise) within nine (9) months from the opening date of the Eligible Account; (b) Referee is an existing Maybank Credit Cardmember or CreditAble customer (including any existing Maybank Credit Card and/or CreditAble customer who is in the process of upgrading his/her existing Maybank Credit Card and/or CreditAble or is awaiting approval of an Credit Card and/or CreditAble application already submitted); (c) Referee is applying for a Maybank supplementary card; or (d) it is determined by Maybank that the Referrer has breached one of the terms and conditions relating to this Promotion or the Eligible Account. In such cases, the Referrer authorises Maybank to debit from any of the Referrer’s account held with Maybank for the full value of the Reward prior to the closure or termination of the Referee’s Eligible Account.

10. If more than one Referrer refers the same Referee, Maybank will determine the successful Referrer based on the earliest date of application received by Maybank.
11. Maybank reserves the right to replace, exchange, vary or substitute the Reward at its sole discretion without providing prior notice or reason and without liability to any person.
12. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
13. 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 Referrer and/or any other person by reason of, arising from or in connection with the Promotion and/or the redemption 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.
14. 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.
15. This Promotion is applicable to individuals only.
16. Maybank employees are not eligible for this Promotion. 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.
17. Maybank's decision on all matters relating to this Promotion shall be final, binding and conclusive on all Referrers and Referees.
18. 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.
19. Terms and Conditions governing Maybank Card and/or CreditAble Account shall apply.