



Terms and Conditions for Save Up Programme (“Programme”)

1. This Programme will commence from **1 April 2019** and will end on a date to be determined by Maybank Singapore Limited (“Maybank”) in its absolute discretion (“Programme Period”).
2. Customers must be at least 18 years old or turning 18 years old in the year of enrollment to participate in the Programme. Maybank Privilege, Premier and Private customers are not eligible for this Programme.
3. Only customers (each a “Customer”) who:
 - (a) meet the enrollment criteria;
 - (b) hold all of the following Maybank products (“Base Products”);
 - (i) SaveUp Account (“SaveUp Account”) with minimum average daily balance of S\$1,000 in the account; and
 - (ii) at least one of the Debit Cards which is linked to the SaveUp Account (“Debit Card”); and
 - (c) hold one or more of the following Maybank products and meet the respective requirements (each a “Qualifying Product”)

Qualifying Products	Requirements	Rewards Period
Education Loan (“Loan”)	Minimum new loan amount of S\$10,000 per loan account.	12 months
Home Renovation Loan (“Loan”)	Minimum new loan amount of S\$10,000 per loan account.	12 months
Home Loan except Equity Loan & Overseas Property Loan (“Loan”)	Minimum new loan amount of S\$200,000 per loan account.	12 months
Car Loan (“Loan”)	Minimum new loan amount of S\$35,000 per loan account.	12 months
Etiqua Life Insurance (“Insurance”)	Minimum annual premium of S\$5,000.	12 months
Unit Trust lump sum cash investment (“Unit Trusts”)	Minimum lump sum cash investment with a minimum of S\$25,000 or equivalent.	12 months
Structured Deposits (“Structured Deposits”)	Minimum investment amount of S\$30,000 or equivalent.	3 months
Platinum Visa Card and/or Horizon Visa Signature Card (“Card”)	Spend at least \$500 in total across both Platinum Visa Card and/or Horizon Visa Signature Card.	1 month
GIRO and/or salary credit (“Services”)	<p>GIRO: Minimum aggregate debit amount of S\$300 per month <i>For payment to <u>other</u> Billing Organizations. Payments to Maybank, Etiqua Insurance Singapore and Kim Eng Securities are excluded</i></p> <p>Salary Credit: Minimum salary amount of S\$2,000 per month via interbank GIRO salary credit or Maybank Payroll</p>	1 month

are eligible to participate in this Programme.

4. Customers must be the main/primary account holder, or the proposer of the policy, or Principal Card Holder of the Base Products and Qualifying Products.

- Customers whose Loan and/or Insurance was a Qualifying Product under Save Up Programme as at 31 March 2019 will enjoy Rewards Period of 12 months for those Qualifying Products from 1 April 2019.

Bonus Interest

- Customers will earn bonus interest (“Bonus Interest”) in his/her SaveUp Account for the duration of the Rewards Period (“Rewards Period”) as stated in the table above if he/she meets one or more of the following criteria in the same calendar month (“Relevant Calendar Month”) :

Criteria	Bonus Interest
Holds 1 Qualifying Product	0.30% p.a
Holds 2 Qualifying Products	0.80% p.a
Holds 3 or more Qualifying Products	2.75% p.a

- The Bonus Interest is only applicable to the first S\$50,000, based on the average daily balance of the SaveUp Account. Average daily balance in the SaveUp Account is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days in that month.
- Qualifying Products will be tabulated for Bonus Interest calculation at the end of the Relevant Calendar Month.
- The Bonus Interest will be credited into the SaveUp Account by the middle of the month following the Relevant Calendar Month.
- In the event where Customer has more than one SaveUp Account, the Bonus Interest will be credited into the SaveUp Account with the highest average daily balance at the end of the Relevant Calendar Month.
- The Bonus Interest is on top of the prevailing interest (“Prevailing Interest”) which the entire deposit balance in the account will earn (for the avoidance of doubt, S\$50,000 is the maximum deposit amount that is eligible for Bonus Interest). In the event that the SaveUp Account is closed before the Bonus Interest is credited, no Bonus Interest will be paid to the SaveUp Account.
- Upon the expiry of the Rewards Period and/or Programme Period, no Bonus Interest will be awarded to the SaveUp Account and Prevailing Interest rates will apply.

Loan

- Bonus Interest will only be paid one month after the first disbursement date of the Loan, and will not be paid when the Loan(s) is/are fully redeemed or if installment/interest is overdue for more than 30 days.

May	June	July
Loan Disbursement	Qualify for bonus interest in this calendar month	Bonus interest received

- In the event that the Loan is cancelled or reversed by any party for any reason or the conduct of the account is unsatisfactory, Maybank reserves the right to reverse and/or restructure the Bonus Interest awarded accordingly.

15. The Loan products participating in this Programme is subject to change by Maybank in its absolute discretion.

Insurance

16. If the Qualifying Product is Insurance, the Bonus Interest will only be computed one month after the inception date of the Insurance policy(ies). The Bonus Interest will not be paid in the event the Insurance policy is not in-forced due to whatever reason.

July	August	September
Insurance Policy is Incepted	Qualify for bonus interest in this calendar month	Bonus interest received

17. Eligible Customer must be the proposer of the plan.

18. Only selected insurance policies will be included as Qualifying Products.

Unit Trusts

19. To enjoy the Bonus Interest, the Customer must subscribe a minimum amount of S\$25,000 or equivalent, if it is an investment into a foreign currency share class. The minimum investment amount must be fulfilled within the same calendar month.

20. In addition to the above, the Customer must keep the Unit Trust investment account open during the Rewards Period even if there is no holdings in such account .

21. The Rewards Period for the Bonus Interest (as well as the Bonus Interest itself) will not be applicable if the Customer cancels the Unit Trust within the 7-day cancellation period.

22. This programme is applicable to all Unit Trusts on Maybanks's platform except for those with zero percentage sales charge.

Structured Deposits

23. To enjoy the Bonus Interest, the Customer must invest a minimum amount of S\$30,000 or equivalent. The minimum investment amount must be fulfilled within the same calendar month. For avoidance of doubt, the investment date will be based on the deposit start dates of the respective Structured Deposits.

Card

24. If the Qualifying Product is a Card, Customer can either be an existing Card Holder or a new Card Holder. Maybank will use the date which the transaction is posted to the Customer's Card Account to calculate the minimum spend amount, unless the transaction is excluded by Maybank in its absolute discretion. Transactions made within the calendar month but which are posted late will be considered for the following month's minimum spend amount. Transactions charged by the Supplementary Card will be aggregated and consolidated under the Principal Card. The following transactions will not be taken into consideration when determining the minimum amount:

- transactions arising from the use of the Card at an ATM or NETS;
- FlexiCash, Cash advance, Fund Transfer, 0% Instalment Payment Plans, FlexiPay, EZ-Link, Transit Link, Skrill, AXS, SAM, interest charges, late payment charges, finance charges, annual fees, reversals and other miscellaneous charges charged by a Customer to his/her Card.

- any refunded, disputed, unauthorised or fraudulent retail purchases as well as Goods and Services Tax (GST); and
- any amount charged to Cards that are subsequently cancelled, voided or reversed. The amount will be deducted from the total spend amount in the month that it is cancelled, voided or reversed.

For avoidance of doubt, the Programme does not apply to Horizon Platinum Visa Card, Maybank Manchester United Platinum Visa Card and other Platinum Visa Cards as categorised by Maybank at its sole discretion.

Services

25. If the Customer meets the minimum amount required for salary credit and/or GIRO, it will be considered as one Qualifying Product.
26. If the Qualifying Product is salary credit, the salary must be credited into the SaveUp Account. The salary crediting arrangement with the Customer's employer can either be existing or new. Only amounts credited via interbank GIRO salary credit or using Maybank Payroll are eligible.

To enjoy the Bonus Interest, Customer must have a minimum salary amount of S\$2,000 per month credited into the SaveUp Account in a single transaction.

27. If the Qualifying Product is GIRO, the GIRO amount must be debited from the SaveUp Account. The GIRO arrangement can be existing or new.

To enjoy the Bonus Interest, Customer must have a minimum aggregate transaction amount of S\$300 per month debited from the SaveUp Account through GIRO.

The GIRO is for payment to other Billing Organizations. Payment to Maybank, Etiqa Insurance Singapore and Maybank Kim Eng Securities are excluded.

Others

28. Maybank shall not be liable for any claim, expense, loss or damage incurred by the Customer or any party arising from or in connection with any incorrect Bonus Interest being awarded to a Customer or any party in respect of any transaction due to any reason whatsoever or howsoever (including but not limited to the incorrect classification of category in respect of any transaction) arising in respect of this Programme.
29. This Programme is available to individuals only. Maybank has the sole and absolute discretion to exclude any person from participating in the Programme without any obligation to furnish any prior notice and/or reason.
30. Maybank employees are eligible to participate in the Programme.
31. Maybank's decision on all matters relating to the Programme shall be final and binding on all customers.
32. This Programme is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.
33. Customers who participate in the Programme consent under the Personal Data Protection Act (Cap 26 of 2012) ("Act") to the collection, use and disclosure of this/her personal data by/to the organisers, promoters or conductors of the Programme and such other third party for the purpose of the Programme and the Customers confirm that they have read and agree to be bound by the terms found in Maybank's Data Protection Policy, as may be amended, supplemented and/or substituted from time to time, a copy of which can be found on www.maybank2u.com.sg

34. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, damage and/or injury whatsoever of howsoever caused arising from the Programme.
35. Maybank reserves the right in its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate the Programme at any time without prior notice or liability to any person.
36. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Programme, these terms and conditions shall prevail.
37. The standard terms and conditions governing the respective Maybank's Base Products and Qualifying Products shall also apply.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Important Note:

Buying a life insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premiums paid.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

This is not a contract of insurance and reference should be made to the respective policies for the exact terms, conditions and exclusions applicable to the Etiqa policies. The information contained herein is for general information purpose only and does not constitute an offer, invitation to offer, or a solicitation, or any advice or recommendation with respect to the purchase or sale of any of the Etiqa policies. Furthermore, the information contained herein is without regard to the specific objectives, financial situation and needs of any particular person who may view it. If in doubt, you should seek advice from a qualified Insurance Specialist.

Investments are subject to investment risks including the possible loss of the principal amount investment. The value of the investment(s) that you have chosen may fall as well as rise.

The above policies are underwritten by Etiqa Insurance Pte Ltd and any information relating to the Etiqa policies contained herein is provided by Etiqa.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information correct as at 1 April 2019

Maybank Singapore Limited (UEN:201804195C)