



Terms and Conditions for Youngstarz Account Holiday Promotion (“Promotion”)

1. This Promotion shall be conducted from 1 November 2017 to 28 February 2018 or until the Gifts (as defined below) are fully redeemed, whichever is earlier (“Promotion Period”).

Top-up Promotion

2. New and existing Youngstarz Savings Account Customers (“Account Holder”) will receive a set of 2 adults and 2 children tickets to KidZania Singapore (collectively, “Gift”) with minimum S\$38,000 of fresh funds (“Deposit Amount”) deposited into their Youngstarz Savings Account (“Account”) during the Promotion Period (“Top-up Promotion”).
3. The Deposit Amount placed into the Account will be held by Maybank for a period of six (6) months from the date of deposit is made and will not be available for withdrawal during this period, unless the Account Holder withdraws from the Promotion by informing Maybank. If the Account Holder closes the Account or withdraws all or part of the Deposit Amount within the 6-month period stated in this Clause, Maybank will in its sole discretion deduct the value of the Gift from the Account.
4. Deposit Amounts made in relation to the Promotion must be fresh funds. Maybank cheques or transfers made from the Account Holder’s existing Maybank account(s) (if any) shall not qualify.
5. To qualify for the Gift, Account Holders need to place the Deposit Amount over the counter at any Maybank Branch in Singapore.
6. The Gift is issued on a first-come-first-served basis and is while stocks last. The Gift is not exchangeable for cash, credit or other goods or services, and the validity period of the Gift cannot be extended. Maybank reserves the right to replace, exchange, vary or substitute the Gift with an item(s) of equivalent value at its sole discretion without prior notice or reason and without liability to any persons.
7. In the event a Gift is lost, misplaced, damaged or stolen, the Account Holder’s entitlement to a replacement Gift is subject to the sole discretion and final determination of Maybank. Where a replacement Gift is issued, Maybank reserves the right to deduct the value of the Gift from the Account if the original Gift is utilised.
8. The use of the Gift is subject to such other terms and conditions as may be imposed by the merchant supplying the Gift. Please check with the merchant for details.

Member-Get-Member Promotion

9. As part of the Promotion, Account Holders who have successfully deposited the Deposit Amount in the Top-up Promotion are eligible to receive a S\$20 cash reward (“Reward”) if they successfully refer a friend (“Referee”) to participate in the Top-up Promotion (“Member-Get-Member Promotion”).

10. Prior to the registration for the Member-Get-Member Promotion (refer to clause 11 for the registration details) and referring the Referee to Maybank, the Account Holder must:
 - a. Obtain the consent of the Referee to the Account Holder's provision of personal data to Maybank for the purpose of this Promotion;
 - b. Inform the Referee that the Account Holder is eligible to receive a Reward if the Account Holder complies with the terms and conditions of this Member-Get-Member Promotion;
 - c. Inform and obtain the consent of such Referee that the minimum value of the Referee's Deposit Amount under the Top-up Promotion will be disclosed to the Account Holder by virtue of the Account Holder receiving the Reward under this Member-Get-Member Promotion;
 - d. Inform and obtain the consent of such Referee that, if the Referee withdraws from the Promotion, closes the Account or withdraws all or part of the Deposit Amounts within the 6-month period for which the Deposit Amount will be held under the Top-up Promotion, such fact of withdrawal will be disclosed to the Account Holder.
11. To be eligible to receive the Reward, the Account Holder must register for the Member-Get-Member Promotion. To register for the Member-Get-Member Promotion, the Account Holder must send an SMS to Maybank in the format specified by Maybank during the Promotion Period. By sending the SMS, the Account Holders confirm that they have read, understood and agree to be bound by the terms and conditions of this Promotion. If Maybank receives an eligible SMS in the correct format within the Promotion Period, the Account Holder will receive an auto-reply SMS from Maybank. Maybank will not consider any SMS sent in the wrong format. Proof of sending an SMS does not constitute proof of Maybank's receipt of the SMS. Any SMS sent in the wrong format will not receive an auto-reply SMS.
12. The Account Holder must register separately for each Referee for this Member-Get-Member Promotion during the Promotion Period. Limited to one Reward per Referee per Account Holder, regardless of the number of Accounts held by and/or the Deposit Amount made by the Account Holder and/or Referee. There is no limit to the number of Referees per Account Holder during the Promotion Period.
13. By participating in the Top-up Promotion and placing the Deposit Amount, the Referees confirm that they have read, understood and agree to be bound by the terms and conditions of this Promotion, and agree with Maybank that:
 - a. The Referees consent that the minimum value of the Referee's Deposit Amount under this Promotion will be disclosed to the Account Holder by virtue of the Account Holder receiving the Reward under this Promotion;
 - b. The Referees consent that, if the Referee withdraws from the Promotion, closes the Account or withdraws all of the Deposit Amount within six (6) months from account opening, such fact of withdrawal will be disclosed to the Account Holder.
14. By registering for the Member-Get-Member Promotion, the Account Holder acknowledges that the Reward will only be credited into their Account if the Referee successfully participates in the Top-up Promotion.
15. The Reward will be credited into any Account(s) held by the Account Holder with Maybank in March 2018. If the Referee withdraws from the Promotion, closes the Referee's Account or withdraws all or part of his/her Deposit Amount within the 6-month holding period for which the Deposit Amount will be held under the Top-up Promotion, the Account Holder authorises Maybank to charge the full value of the Reward to, or debit such value from, any account(s) held by the Account Holder with Maybank.
16. The Reward is not exchangeable for cash, credit or other goods or services. Maybank reserves the right to replace, exchange, vary or substitute the Reward with an item(s) of equivalent value at its sole discretion without prior notice or reason and without liability to any persons.
17. Where the Reward has already been credited to the Account Holder, Maybank reserves the right to claim the full value of the Reward if: (a) the Account Holder withdraws from the Promotion, closes the Account or withdraws all or part of his/her Deposit Amount within the 6-month period for which the Deposit Amount will be held under the Top-up Promotion; (b) the Account Holder and/or the Referee was subsequently discovered to be ineligible or not entitled to hold the Account and/or participate in this Promotion; (c) it is determined by Maybank that the Account Holder and/or the Referee has breached any of the terms and conditions relating to this Promotion and/or the Account.

In such cases, the Account Holder authorises Maybank to at its discretion to charge the full value of the Reward to, or debit such value from, any account(s) held by the Account Holder with Maybank.

18. For the avoidance of doubt, in the event the Account Holder and Referee are joint account holders of the Account, the respective Deposit Amounts by Account Holder and Referee must be separate Deposit Amounts in order for the Account Holder to be eligible for the Reward under the Member-Get-Member Promotion.

Other Terms and Conditions

19. Maybank has the sole and absolute discretion to exclude any individual from participating in the Promotion without any obligation to furnish any notice and/or reason and without liability.
20. This Promotion is applicable to individuals only.
21. Maybank employees are not eligible to participate in the Promotion. Maybank has the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
22. Maybank's decision on all matters relating to the Promotion (including the awarding of the Gift) shall be final, conclusive and binding on all Account Holders.
23. This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.
24. Account Holders shall accept the Gift "as is". Maybank is not the supplier of the Gift and/or any related goods and services and makes no representation or warranty whatsoever as to the quality, merchantability and/or fitness for purposes of the Gift and/or any related goods and services redeemed 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 Gift and/or any related goods and services redeemed. Maybank is not an agent of the merchant and any dispute on the Gift and/or related goods and services redeemed shall be resolved directly with the Gift merchant.
25. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, liabilities, expenses, damage and/or injury whatsoever or howsoever incurred or sustained by any Account Holder and/or any person by reason of, arising from or in connection with the Promotion and/or the use of the Gift or for any other reasons.
26. 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 Promotion at any time without prior notice or liability to any person.
27. In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, these Terms and Conditions shall prevail.
28. The standard Rules and Regulation Governing Savings Account for Individuals shall apply together with the terms and conditions of the Gift merchant for the use of the Gift.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 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\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Information correct as at 1 November 2017

Malayan Banking Berhad (incorporated in Malaysia) UEN: S60FC1376L