



TERMS AND CONDITIONS GOVERNING MAYBANK DEBT CONSOLIDATION PLAN S\$388 CASH REBATE PROMOTION FROM 1 AUGUST TO 31 DECEMBER 2018

1. This "*Maybank Debt Consolidation Plan S\$388 Cash Rebate Promotion (1 August to 31 December 2018)*" ("**Promotion**") is available from 1 August to 31 December 2018 (both dates inclusive) ("**Promotion Period**").
2. This Promotion is only applicable to new and existing individual customers of Malayan Banking Berhad, Singapore Branch ("**Maybank**") ("**Customers**") who have submitted an application to Maybank under the Maybank Debt Consolidation Plan ("**DCP**") during the Promotion Period for the settlement of the total or part of the outstanding on the Customer's Designated Accounts (as defined in the Maybank Terms and Conditions Governing Debt Consolidation Facility ("**DCP Terms**")).
3. (i) Customers who fulfill all of the following conditions ("**Eligible Customers**") shall be entitled to receive a S\$388 cash rebate ("**Cash Rebate**") on his/her Revolving Credit Facility (as defined in the DCP Terms):
 - (a) the Customer's application for the DCP is successful and is approved during the Promotion Period;
 - (b) the Customer's DCP or the applicable agreement in connection with the DCP is not (whether voluntarily or otherwise) terminated or cancelled within 3 months after Promotion Period for any reason whatsoever; and
 - (c) that the monthly repayment amount of the Loan Amount (as defined in the DCP Terms) is made by way of a monthly GIRO payment arrangement.
- (ii) The Cash Rebate is available on a "first come, first served" basis and limited to the first 300 Eligible Customers only.
4. Each Eligible Customer is only entitled to receive one Cash Rebate.
5. Eligible Customers who receive the Cash Rebate must maintain the monthly GIRO payment arrangement for the agreed repayment period of the Loan Amount. Maybank reserves the right to claim the full value of the Cash Rebate from Eligible Customers whose monthly GIRO payment arrangement is terminated or cancelled during this period.
6. Upon determining that the Eligible Customer has fulfilled the terms and conditions of the Promotion, and in any event after the Eligible Customer's monthly GIRO payment arrangement has been approved, Maybank will in its absolute discretion credit the Cash Rebate into the Eligible Customer's Revolving Credit Facility by 28 February 2019 or such other date that Maybank may decide at its discretion. To receive the Cash Rebate, the Eligible Customer's Revolving Credit Facility and Debt Consolidation Account must be active, valid, in good standing and satisfactorily conducted as determined by Maybank at the date and time of crediting.
7. The Cash Rebate shall not be exchangeable for cash, credit, kind or other goods and services and shall be non-transferrable.
8. This Promotion is applicable to individuals only.
9. This Promotion is not valid in conjunction with other Maybank offers and promotions, unless otherwise stated.
10. The Eligible Customer must utilise the Cash Rebate on or before 31 March 2019. In the event Cash Rebate or part thereof remains unutilised after 31 March 2019, the unutilised Cash Rebate or such unutilised part thereof shall be forfeited, deemed void and reversed. No payment or compensation whether in cash, credit or kind shall be made by Maybank for the forfeited/reclaimed Cash Rebate.
11. Where the Cash Rebate has already been credited to and/or utilised by an Eligible Customer, Maybank reserves the right to claim the full value of the Cash Rebate if:
 - (a) the Eligible Customer's DCP or the applicable agreement in connection with the DCP is (whether voluntarily or otherwise) terminated or cancelled within 3 months after Promotion Period for any reason whatsoever;



(b) the monthly GIRO payment arrangement under the DCP is terminated or cancelled during the agreed repayment period of the Loan Amount for any reason whatsoever; (c) the Eligible Customer was subsequently discovered to be ineligible or not entitled to participate in this Promotion and/or the DCP; (d) it is determined by Maybank that the Eligible Customer has breached any of the terms and conditions relating to this Promotion and/or the DCP. In such cases, the Eligible Customer authorises Maybank to at its discretion to charge the full value of the Cash Rebate to, or debit such value from, any account(s) held by the Eligible Customer with Maybank.

12. Maybank reserves the right, at its discretion, at any time, without giving any prior notice or assigning any reason thereof or assuming any liability to any party, replace or substitute the Cash Rebate with any item of equal or similar value selected by Maybank. Maybank's determination of the replaced and/or substituted item shall be final, conclusive and binding and no appeal, compensation or payment whatsoever shall be made to any person.

13. 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. Maybank has the sole and absolute discretion at any time and from time to time to determine the eligibility of any person for this Promotion without any obligation to furnish any notice and/or reason.

14. Maybank's decisions on all matters relating to this Promotion shall be final, conclusive and binding on all Customers.

15. Maybank has the sole and absolute discretion at any time and from time to time to determine whether to approve or reject the Customer's application submitted under the DCP and Maybank shall not be obliged to provide a reason for such decision and such decision by Maybank shall be final, conclusive and binding on the Customer. As such, Maybank shall not be liable to the Customer in any way whatsoever including without limitation, to the Customer not being eligible for the Cash Rebate referred to in these terms and conditions.

16. Maybank shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to this Promotion or its decision and no communication, appeal, correspondence or claims will be entertained and no payment or compensation will be given or paid by Maybank to any person (including any Customer and any Eligible Customer).

17. While all information provided herein is believed to be correct and reliable at the time of printing, publishing or posting online, Maybank makes no representation or warranty whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.

18. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, expense, liability, damage and/or injury whatsoever or howsoever incurred or sustained by the Customer and/or any other person by reason of, arising from or in connection with the Promotion and/or the DCP, or for any other reason.

19. Maybank reserves the right to at any time and from time to time in its sole and absolute discretion to terminate or suspend this Promotion or to determine and/or amend, vary, add or delete any of these terms and conditions for any reason and without prior notification and without assuming any liability to any person.

20. 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.

21. Customers shall be subject to the prevailing terms and conditions of the Maybank DCP Terms. Please visit maybank.sg/dcp for the full Maybank DCP Terms.