



Credit Card Bill Payment Promotion Terms and Conditions (“Promotion”)

a) Definitions

Under these Terms and Conditions:

"Customer" means an individual customer of Maybank who has registered for and has access to services on Maybank Mobile and Online Banking.

"Draw" means the lucky draw to be conducted by Maybank in accordance with these terms and conditions.

"Prize" means any one of the 5 prizes to be given away under this Promotion as stated in Clause 5(a).

"Maybank" means Malayan Banking Berhad, Singapore branch.

"Chance" means one (1) opportunity to participate in the Draw.

"Promotion Period" means the period between 23 January and 31 March 2018 (both dates inclusive) for the Promotion.

"Winner" means a Customer who is a Prize Winner.

Definitions importing the singular shall include the plural and vice versa.

2. Eligibility

- a) All individual customers who are registered for and have access to Maybank's Mobile and Online Banking services are eligible for this Promotion, except for:
 - i) employees of Maybank, its advertising agencies or sponsors and their immediate families;
 - ii) corporate or business customers of Maybank; and
 - iii) Customers whose Maybank Online Banking account, Maybank deposit, savings and/or current account and/or Maybank credit card accounts are terminated during the Promotion Period.
- b) Maybank has the absolute discretion to exclude any Customer and/or any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
- c) By participating in this Promotion and/or the Draw and/or by accepting a Prize, Customers agree to abide by the terms and conditions stated herein. In the event the Customer does not agree to these terms and conditions, he/she should not participate in the Promotion and should opt out by informing Maybank of the same.

3. Awarding of Chances

- a) To qualify and receive Chances for participation in the Draw, Customers must successfully perform any of the following eligible payment transactions (“Eligible Transactions”) via Maybank Mobile or Online Banking within the Promotion Period.



Description of Eligible Transaction	Chances Awarded
Bill Payment to any local Credit Card (min of S\$50 per payment)	1 chance

- b) Customers must perform the Eligible Transaction of successfully paying any local Credit Card bill (minimum amount of S\$50 per payment) from their Maybank Current/Savings Account via Maybank Mobile or Online Banking during the Promotion Period to be eligible to earn chances under this Promotion. When the Customer performs this Eligible Transaction, the Customer shall be eligible to earn one (1) Chance limited to a maximum of (50) Chances per month per customer.
- c) For the avoidance of doubt, other mobile or online transactions shall not be considered Eligible Transactions for the awarding of Chances.
- d) Where an Eligible Transaction is made from a joint Maybank account, the Chance shall be awarded to the main account holder of such joint Maybank account and the main account holder shall be the Customer eligible to participate in the Draw.
- e) Chances are not transferable and will be cancelled by Maybank, without incurring any liability, upon the suspension, cancellation and/or termination of any account which was used to conduct the transactions. In the event that an account is closed and a new account is opened, the Chances from the closed account will not be transferred to the new account.
- f) Chances cannot be transferred to or combined with the chances awarded to any other Customer under this Promotion, or to any other Maybank account held by the Customer (whether solely or jointly).
- g) Maybank reserves the right at any time to withdraw, cancel, reverse or invalidate the number of Chances assigned to any Customer/account without notice or reason.
- h) Maybank's records and the total number of Chances allocated to a Customer shall be final, conclusive and binding. No correspondence will be entertained.

4. Draw Date and Results

- a) The Draw will be conducted on 20 April 2018 at Maybank@AMK, Block 710A, Ang Mo Kio Avenue 8, #01-2627, Singapore 561710, and will be conducted via a manual lucky draw procedure.
- b) Maybank has the absolute discretion to change the venue, date and/or time of the Draw without any prior notice or liability to any participating Customers.
- c) The Winners will be randomly selected and Maybank reserves the right to draw reserve winner(s) to substitute any Winner subsequently found to be disqualified or uncontactable. Maybank's determination of the Winners shall be final, conclusive and binding. No correspondence or claims will be entertained.
- d) The results of the Draw shall be published on Maybank's Online Banking website at www.maybank2u.com.sg and/or on any other publication or social media within thirty (30) working days from the date the Draw is conducted or on such other date(s) as Maybank may determine at its sole discretion.

5. Prizes

- a) The Prizes to be given away under this Promotion are as follows:

Draw	Detail of Prize
20 April 2018	S\$1000 per winner (5 winners)

- b) Winners will be notified by ordinary post at their last known address on record with Maybank, within thirty (30) working days of the Draw. Except for notifications to the Winners, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Draw.
- c) The Prize(s) shall be credited directly into the account that the Winner holds with Maybank within thirty (30) days from the relevant publication date of the results of a Draw. Successful customers are only eligible to win (1) Prize. Prizes are non-transferable, non-exchangeable (in part or full) for gift vouchers or in kind. Any unclaimed Prize shall be forfeited. Any Winner whose Prize has been forfeited shall not be entitled to any payment, compensation or replacement notwithstanding non-receipt of Maybank's notification of the Prize by the Winner.
- d) Maybank reserves the right to replace any Prize at any time at its discretion with another item of a similar value without notice.
- e) Maybank shall not be responsible for any other consequences including but not limited to loss of life, injury to person and/or damage to property arising from or in connection with the Promotion and/or redemption or use of the Prize, lost, late, misdirected, damaged, incomplete, illegible or postage-due mail, and/or 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) or transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or any other reason.
- f) In the event an Eligible Transaction is cancelled or reversed by any party for any reason and at any time, the said Eligible Transaction will not be considered for the purpose of the Draw. If an Eligible Transaction is reversed after the Prize(s) has been awarded, Maybank has the right to deduct the value of the Prize(s) from any Maybank account the Winner holds with Maybank. Maybank reserves the right to deduct the full value of the Prize(s) from the Winner's Maybank account in the event such Winner closes his/her Maybank Online Banking account, Maybank Deposit, Savings and/or Current Account and/or cancels his/her Maybank Credit Card within six (6) months from the date of the Draw.

6. General

- a) The Customers hereby authorise Maybank to disclose and publish their names and other particulars in the event that he/she wins one of the Prizes, in accordance with applicable laws, without prior notice. The Winners also consent to co-operate with and participate in publicity activities organised by Maybank in relation to the Draw without compensation whatsoever. All expenses and/or costs incurred for such attendance shall be borne by the Winners and Maybank reserves the right to use the name, address, photographs, information, particulars and/or documents of the Winners in any advertisement or other forms of publicity from time to time. Maybank reserves the right to collect, use and disclose the names and such other particulars of the Winners solely for the purposes related to the Draw and in accordance with applicable laws.
- b) The decision of Maybank on all matters relating to or in connection with this Promotion and/or the Draw (including without limitation the eligibility of a Customer, the Chances awarded to the Customers, the selection of the Winners, the manner in which Prizes are awarded to the Winners and the conduct of the Draw) shall be final, conclusive and binding on all

participating Customers. Maybank shall not be obliged to enter into any correspondence with any Customer on any matter concerning this Promotion and/or the Draw.

- c) Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expenses or damages whatsoever or howsoever incurred or sustained by any Customer and/or any other person by reason of, arising from or in connection with the Promotion, the Draw, the Prize and/or redemption of or consumption of any services, products or facilities of any merchant or retailer, including any act or omission relating to the Customer's participation in the Draw, howsoever caused or for any other reason.
- d) Maybank has the absolute discretion at any time to amend, vary, delete or add to any of these terms and conditions and to suspend, cancel or discontinue this Promotion and/or the Draw at any time without prior notice and without liability to the Customer or any other person.
- e) Maybank may at any time waive either unconditionally or on such terms and conditions as the Maybank deems fit in its discretion any right it has under these terms and conditions; however, any such waiver shall not preclude Maybank from exercising such rights in the future.
- f) This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.
- g) 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.
- h) The prevailing Standard Terms and Conditions governing Internet Banking Services shall apply and can be found at www.maybank2u.com.sg.
- i) These terms and conditions are governed by Singapore laws.

Information is correct as at 10 January 2018
Malayan Banking Berhad (incorporated in Malaysia)