

Terms and Conditions for Maybank CreditAble Lucky Draw (“Promotion”)

1. This Promotion will be conducted from 16 November 2011 to 15 November 2012 (“Promotion Period”) and is available to all Maybank CreditAble customers (“Customers”) who utilise their CreditAble Account (“Account”) during the qualifying periods stated herein.
2. There will be a total of 12 lucky draws during the Promotion Period. There will be one (1) winner from each lucky draw (each a “Winner”, collectively “Winners”). Each Winner will receive S\$3,000 (“Prize”) which will be credited to the Winner’s CreditAble Account. The dates and qualifying periods of each lucky draw are as follows:

Lucky Draw and Draw Date	Qualifying Period
1 st Draw – 17 Dec 2011	16 Nov 2011 – 15 Dec 2011
2 nd Draw – 17 Jan 2012	16 Dec 2011 – 15 Jan 2012
3 rd Draw – 17 Feb 2012	16 Jan 2012 – 15 Feb 2012
4 th Draw – 17 Mar 2012	16 Feb 2012 – 15 Mar 2012
5 th Draw – 17 Apr 2012	16 Mar 2012 – 15 Apr 2012
6 th Draw – 17 May 2012	16 Apr 2012 – 15 May 2012
7 th Draw – 17 Jun 2012	16 May 2012 – 15 Jun 2012
8 th Draw – 17 Jul 2012	16 Jun 2012 – 15 Jul 2012
9 th Draw – 17 Aug 2012	16 Jul 2012 – 15 Aug 2012
10 th Draw – 17 Sep 2012	16 Aug 2012 – 15 Sep 2012
11 th Draw – 17 Oct 2012	16 Sep 2012 – 15 Oct 2012
12 th Draw – 17 Nov 2012	16 Oct 2012 – 15 Nov 2012

3. Customers will receive one (1) lucky draw chance for every S\$1 utilised from their Account during the respective lucky draw qualifying periods. The number of chances a Customer receives is based on the Customer’s average monthly Account utilisation.

For Example:

Average monthly Account utilisation for 16 Nov to 15 Dec 2011= S\$5,000.

Number of chances awarded for qualifying period = 5,000.

4. The Customer’s average monthly Account utilisation will be determined by Maybank in its sole and absolute discretion and will exclude the following transactions charged to the Account:
 - (a) Stop payment charges;
 - (b) Excess interest;
 - (c) Late payment charges;
 - (d) Annual Fees; and
 - (e) Overdraft interest charges.

Customers will not receive any lucky draw chances if the Customer's:

- (f) Minimum Monthly Payment was not met;
- (g) Account is in excess whereby the outstanding balance is more than the Customer's Credit Limit; and
- (h) Account is closed before the respective lucky draw is conducted.

5. A Customer may enter more than one lucky draw, however the Customer's monthly Account utilisation for each qualifying period will only be used for the purpose of entering one (1) lucky draw and will not be taken into account again for subsequent lucky draws held during the Promotion Period.
6. Each lucky draw will be held at 11am at the lobby of Maybank Tower, 2 Battery Road, Singapore 049907 and will be conducted via a manual lucky draw procedure. Should the date of the lucky draw fall on a non-working day, it will be commenced on the next available working day.
7. Each Winner will be notified in writing via ordinary post within seven (7) days from the respective draw date. Maybank will use the Winner's latest contact details which are on record with Maybank. The date the Prize will be credited to the Winner's CreditAble Account will be stated in this notification.
8. Maybank's decision on all matters relating to or in connection with this Promotion (including but not limited to the eligibility of a Customer, the manner in which the Prize is awarded to each Winner and the conduct of each lucky draw) shall be final and binding on all participants. Maybank shall not be obliged to enter into any correspondence with any person on any matter concerning the Promotion and each lucky draw.
9. The results of each lucky draw will be published in Maybank's website within 7 days from the date the respective lucky draw is held. In addition, the results will also be published in a newspaper within 7 days from the date the last lucky draw is held.
10. All Winners consent to the public disclosure of their names and their other particulars for publicity or commercial purposes. Winners also consent to co-operate with and participate in publicity activities organized by Maybank in relation to the Promotion without compensation whatsoever. Maybank reserves the right to disclose and publish the names and such other particulars of the Winners to any persons and in such mode and manner as Maybank may in its sole discretion deem appropriate.
11. Maybank reserves the right at its sole and absolute discretion to vary or substitute the Prize and vary, delete or add to any of these terms and conditions from time to time or discontinue the Promotion and any or all of the lucky draws, without prior notice or liability to any person.

12. Maybank shall have the sole and absolute discretion to exclude any person from participating in this Promotion without any obligation to furnish any notice and/or reason.
13. Maybank may draw one or more reserve Winners at each Lucky Draw to replace any Winner(s) that are subsequently disqualified or who have their Prize forfeited for whatever reason.
14. Winners are not entitled to any payment or compensation from Maybank should their Prize be forfeited for whatever reason as Maybank may determine.
15. The Prize is non-transferable nor exchangeable for cash.
16. By participating in the Promotion i.e. by meeting the eligibility requirements, each Customer agrees 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.
17. Employees (and their immediate families) of Maybank are not eligible to participate in the Promotion.
18. Maybank shall not be liable in any way to any Customer or any other person for any loss or damage arising in connection with this Promotion, including any act or omission relating to the Customer's participation in the Promotion, howsoever caused.
19. Terms and Conditions governing CreditAble Accounts apply.
20. These terms and conditions are governed by Singapore law.