



Terms and Conditions for Maybank SaveUp Online Account Opening Promotion 2018 (“Promotion”)

1. Definitions

Under these Terms and Conditions:

“**Account**” means the Maybank SaveUp Account.

“**Chance**” means one opportunity to win the Draw.

“**Draw**” means all or any of the Monthly Lucky Draw or Grand Lucky Draw.

“**Eligible Account Holder**” means the main account holder of the Account who (i) successfully opens a Maybank SaveUp Account via the “Open Account” function on the Maybank Mobile Banking App or via www.maybank2u.com.sg during the Promotion Period, (ii) has input the promo code “**WEARABLE2018**” during the account opening and (iii) deposits a minimum Fresh Funds amount of S\$100.00 into the Account in the same month the Account is opened.

“**Fresh Funds**” means funds in the form of (i) non-Maybank cheques and cashier’s order; or (ii) funds transferred from other banks.

“**Grand Lucky Draw**” means the grand lucky draw to be held by Maybank to select the Grand Prize Winners as stated in Clause 5.1.

“**Grand Prize**” means one of the grand prizes of the Grand Lucky Draw as stated in Clause 6.1.

“**Grand Prize Winner**” means the winner of one of the Grand Prizes.

“**Maybank**” means Malayan Banking Berhad, Singapore branch.

“**Monthly Lucky Draw**” means any of the 8 monthly lucky draws to be held by Maybank to select a total of 16 Monthly Prize Winners as stated in Clause 5.1. Each Monthly Lucky Draw will be held to select 2 Monthly Prize Winners for each Monthly Lucky Draw.

“**Monthly Prize Winner**” means a winner of a Monthly Prize.

“**Monthly Prize**” means a Fitbit Charge 2 as stated in Clause 6.1.

“**Prize**” means either the Monthly Prize and/or the Grand Prize.

“**Promotion**” means the Maybank SaveUp Online Account Opening Lucky Draw Promotion 2018.

“**Promotion Period**” means the period between 18 May 2018 and 31 December 2018 (both dates inclusive) for the Promotion.

“**Qualifying Period**” means any of the qualifying periods as set out in Clause 5.1 herein to qualify for the corresponding Draws.

“**Winner**” means an Eligible Account Holder who is a Monthly Prize Winner and/or a Grand Prize Winner.

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

2. Promotion

- 2.1 Eligible Account Holders who (i) opens an Account via the “Open Account” function on the Maybank Mobile Banking App or via www.maybank2u.com.sg as the main account holder during the Promotion Period, (ii) enters the promo code “WEARABLE2018” during the account opening process, (iii) successfully activates the Account during the Promotion Period, and (iv) deposits a minimum Fresh Funds amount of S\$100.00 into the Account in the same month the Account is opened (“deposit amount”), shall be entitled to participate in the Promotion, provided the deposit amount is maintained throughout the Promotion Period. The Eligible Account Holder’s Account must be in good standing at all times until the date of the corresponding Draw as stipulated in Clause 5.1. An account holder who already has an existing savings account (including, but not limited to, a SaveUp Account) with Maybank prior to the start of the Promotion Period will not be eligible for the Promotion.
- 2.2 During the Promotion Period, Eligible Account Holders will be awarded the Chances as set out below (each a “Qualifying Condition”):

Lucky Draw Chances Allocation Criteria	Chances Awarded
Account successfully opened via Maybank Mobile Banking (<i>Maybank SG</i>) App or www.maybank2u.com.sg , entered promo code “WEARABLE2018”, deposit Fresh Funds of minimum S\$100.00 into the Account in the same month the Account is opened.	1 Chance
Register for PayNow (linkage of either NRIC and/or mobile number registered with the Bank) in the same month the Account is opened.	2 Chances
Eligible Account Holder who logs in to Maybank Online/Mobile Banking during the Qualifying Period.	2 Chances per Qualifying Period
Eligible Account Holder maintains a minimum average daily balance (ADB) of S\$1,000 in the Account during the Qualifying Period.	3 Chances per Qualifying Period

3. Monthly Lucky Draws

- 3.1 The Chances that the Eligible Account Holder earns shall be referred to as Monthly Chances for the purpose of the Monthly Lucky Draw(s).
- 3.2 The Eligible Account Holder shall be eligible to earn Monthly Chances for fulfilling or performing any of the Qualifying Conditions set out in Clause 2.2, up to a maximum aggregate of eight (8) Monthly Chances during the account opening month, or up to a maximum aggregate of five (5) Monthly Chances per calendar month for the subsequent months within the Promotion Period.
- 3.3 The Monthly Chances earned during the Qualifying Period shall only be applicable for the corresponding Monthly Lucky Draw, and can only be used towards the said Monthly Lucky Draw. The said Monthly Chances shall not be eligible for use in any other Monthly Lucky Draw(s) conducted during the Promotion Period. Save that the Monthly Chances earned during the Promotion Period shall be used as Grand Chances towards the Grand Lucky Draw.
- 3.4 Each Eligible Account Holder is entitled to win a maximum of one (1) Monthly Prize during the Promotion Period, regardless of the number of times the Eligible Account Holder fulfils or performs any of the Qualifying Conditions set out in Clause 2.2 during the Promotion Period. Notwithstanding the maximum award of eight (8) Monthly Chances during the account opening month and five (5) Monthly Chances per calendar month during the subsequent months, all Monthly Chances which an Eligible Account Holder earns for fulfilling or performing any of the Qualifying Conditions set out in Clause 2.2 during the Promotion Period shall be accumulated and taken into consideration for the awarding of Grand Chances for the Grand Lucky Draw (subject to the terms and conditions governing the Grand Lucky Draw).

4. Grand Lucky Draw

- 4.1 The Chances that the Eligible Account Holder earns shall be referred to as Grand Chances for the purpose of the Grand Lucky Draw.
- 4.2 The Eligible Account Holder shall be eligible to earn Grand Chances for each Qualifying Condition fulfilled or performed, up to a maximum aggregate of eight (8) Monthly Chances during the account opening month and five (5) Monthly Chances per calendar month during the subsequent months within the Promotion Period.
- 4.3 Eligible Account Holders who have won a Monthly Prize under a Monthly Lucky Draw shall not be precluded from participating in the Grand Lucky Draw.

5. Draw Dates and Results

- 5.1 The Draws will be conducted on the dates stated below, at Maybank@AMK, Block 710A, Ang Mo Kio Avenue 8, #01-2627, Singapore 561710. The Draw dates are as follows:

Monthly Lucky Draw	Qualifying Period	No. of Winners	Lucky Draw Date
1	18 May - 31 May 2018	2	20 Jul 2018
2	1 Jun - 30 Jun 2018	2	20 Aug 2018
3	1 Jul - 31 Jul 2018	2	20 Sep 2018
4	1 Aug - 31 Aug 2018	2	19 Oct 2018
5	1 Sep - 30 Sep 2018	2	20 Nov 2018
6	1 Oct - 31 Oct 2018	2	20 Dec 2018
7	1 Nov - 30 Nov 2018	2	21 Jan 2019
8	1 Dec - 31 Dec 2018	2	20 Feb 2019
Grand Lucky Draw	Qualifying Period	No. of Winners	Lucky Draw Date
1	18 May - 31 Dec 2018	8	20 Feb 2019

- 5.2 Maybank has the absolute discretion to change the venue, date and/or time of the Draw(s) without any prior notice or liability to any Eligible Account Holder.
- 5.3 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.
- 5.4 The results of the Draw shall be published on Maybank's 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.
- 5.5 Winners will be notified by ordinary post ("Prize Letter") and/or contacted via telephone at their last known contact on record with Maybank. Except for notifications to the Winners, Maybank is not obliged to enter into any correspondence with any person on any matter concerning the Draw.

6. Prizes

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

Draw	Prizes	No. of Prizes
Monthly Lucky Draw	Fitbit Charge 2 (worth S\$298)	16
Grand Lucky Draw	Wearable (Apple Watch Series 3 or Samsung Gear, worth not more than \$650 each)	8

- 6.2 The Prizes are non-transferable nor exchangeable (in part or full) for cash, credit, gift vouchers or in kind. If any Prize remains unclaimed for more than 2 months after the date of Maybank's Prize Letter, the Prize shall be forfeited and the proceeds thereof will be donated to a charitable organisation to be decided at the sole and absolute discretion of Maybank.
- 6.3 In the event the Prize Letter is not received, lost, misplaced, damaged or stolen, the Winner's entitlement to a replacement Prize Letter is subject to the sole discretion and final determination of Maybank. Where a replacement Prize Letter is issued, Maybank reserves the right to deduct the value of the Prize from any Maybank account held by the Winner if the original Prize Letter is used to redeem an additional Prize.
- 6.4 Where the Prize has already been utilised or redeemed by any Winner, Maybank has the right to deduct the value of the Prize(s) from any Maybank account the Winner holds with Maybank if it is determined by Maybank that the Winner has not fulfilled any of the conditions required under this Promotion or breached one of the terms relating to this Promotion.
- 6.5 Maybank reserves the right to replace any Prize at any time at its discretion with another item of a similar value without notice.
- 6.6 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.
- 6.7 If a Winner closes his/her Account or withdraws all or part of the deposit amount during the Promotion Period, the Prize shall be forfeited (without liability on the part of Maybank).
- 6.8 Any Winner whose Prize has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification.
- 6.9 The instruction on the redemption of the Prize, if applicable, will be stated in the Prize Letter sent by Maybank.

7. General

- 7.1 This Promotion is applicable to individuals only. 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.
- 7.2 The Eligible Account Holders 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 Draws 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 Draws and in accordance with applicable laws.
- 7.3 The decision of Maybank on all matters relating to or in connection with this Promotion and/or the Draws (including without limitation the eligibility of an Eligible Account Holder, the Chances awarded to the Eligible Account Holder, the selection of the Winners, the manner in which Prizes are awarded to the Winners and the conduct of the Draws) shall be final, conclusive and binding on all participating customers. Maybank shall not be obliged to enter into any correspondence with any Eligible Account Holder on any matter concerning this Promotion and/or the Draws.

- 7.4 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 Eligible Account Holder and/or any other person by reason of, arising from or in connection with the Promotion, the Draw(s), the Prize(s) 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 Eligible Account Holder's participation in the Draw(s), howsoever caused or for any other reason.
- 7.5 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 Draws at any time without prior notice and without liability to the Eligible Account Holder or any other person.
- 7.6 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.
- 7.7 The image of the Prize(s) (if any) in any brochure, marketing or promotional material relating to this Promotion is for illustrative purposes only.
- 7.8 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.
- 7.9 This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.
- 7.10 Standard Rules and Regulations Governing Savings Account apply.

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 11 May 2018

Malayan Banking Berhad (incorporated in Malaysia) UEN: S60FC1376L