



Terms and Conditions for Credit Card and CreditAble Promotion (“Promotion”)

1. This Promotion is valid from now to 31 July 2019 (both dates inclusive) (“Promotion Period”).
2. Only new Maybank Credit Card and CreditAble applicants (collectively “Applicants”) who do not hold any Maybank Credit Card(s) or CreditAble Account and/or have not cancelled their existing Maybank Credit Card(s) or their existing CreditAble Account within nine months prior to the start of this Promotion are eligible to participate in this Promotion, in accordance with the terms and conditions stated herein.
3. Applicants must apply for at least two new Maybank Credit Cards as the principal cardholder and a CreditAble Account as the main account holder and subsequently charge Eligible Transactions (defined below) to their Credit Card(s) and/or withdraw from their CreditAble Account a combined minimum of S\$800 within the first two months of approval in order to receive an activation gift of S\$100 Cash Credit (“Activation Gift”). Maybank will use the date on which the Eligible Transaction is posted to the Applicant’s eligible Credit Card account(s) and/or CreditAble Account to calculate the combined amount, unless the transaction is excluded by Maybank in its absolute discretion.
4. For the avoidance of doubt, the Applicant’s application for the products must be received and approved by Maybank within the Promotion Period.
5. Maybank reserves the right to replace, exchange, vary or substitute the Activation Gift at its sole discretion without providing prior notice or reason and without liability to any person.
6. Proof of charge slips is not proof of eligible spending. Card transactions as reflected in the monthly statement of account shall constitute proof of eligible spending for purposes of the Promotion. For the purpose of this Promotion, “Eligible Transactions” means an approved retail transaction made by the Eligible Applicant locally or overseas using an Eligible Card, and shall include monthly posted 0% instalment payment plan but shall exclude the full amount charged under the plan. For the avoidance of doubt, the following transactions are herein expressly excluded and shall not be treated as eligible retail transactions or retail spending; (i) Cash advances, (ii) FlexiPay, (iii) FlexiCash, (iv) Fund Transfer, and (v) Fees and charges (e.g. annual fees, interest charges, finance charges, cash advance fees, late charges, cheque processing fees and other miscellaneous fees and charges imposed by Maybank). Any determination by Maybank as to what constitutes retail transaction shall be conclusive and shall not be challenged in any matter whatsoever.
7. Notwithstanding the terms stated herein, an Applicant whose CreditAble Account application is rejected by Maybank may still qualify for the Promotion if and when they charge an additional spend of S\$200 (based on transaction posting date) within the first two months of approval to their eligible Credit Card(s).
8. The Activation Gift will be credited to the eligible Applicant’s Credit Card account, as determined by Maybank, within one calendar month from the date all Eligible Transactions are completed. In the event that the Applicant’s Card is not activated, inactive, terminated or closed (whether by the individual or by Maybank) prior to the date of crediting the Activation Gift, Maybank reserves the right to forfeit the Activation Gift.
9. Maybank reserves the right to claim the full value of the Activation Gift from a successful Applicant in the following events: (a) any of such Applicant’s Card account or CreditAble Account is closed/terminated for whatever reason (whether by the Applicant, Maybank or otherwise) within nine months from the opening date of the Eligible Card account or CreditAble Account; (b) any eligible card transaction or eligible CreditAble withdrawal used towards the minimum charge or withdrawal amount (in full or in part) is cancelled or reversed by any party for any reason; (c) any eligible card transaction or eligible CreditAble withdrawal is found to be used for other Maybank promotions; or (d) it is determined by Maybank that the Applicant has breached one of the terms and conditions relating to this Promotion, the eligible Card(s) and/or the CreditAble Account. In such cases, the Applicant authorises Maybank to debit from any of the Applicant’s Card account or CreditAble Account for the full value of the Activation Gift prior to the closure or termination of the Applicant’s Eligible Card account or CreditAble Account.
10. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.

11. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any Applicant and/or any other person by reason of, arising from or in connection with the Promotion.
12. Maybank reserves the right to vary, delete or add to any of these terms and conditions from time to time or to withdraw, suspend or terminate this Promotion at any time without notice or liability to any person.
13. Maybank employees are not eligible for this Promotion and Maybank shall have the sole and absolute discretion to exclude any person from the Promotion without any obligation to furnish any notice and/or reason.
14. Maybank's decision on all matters relating to this Promotion shall be final, binding and conclusive on all Applicants.
15. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to this Promotion, these terms and conditions shall prevail.
16. Terms and Conditions governing Maybank Credit Cards and CreditAble Account shall also apply.