



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

1. Redemption will commence from 7 October 2019 onwards.
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 the Maybank products stated in clause 4, in order to be eligible for an American Tourister Linex 66/24 Luggage TSA worth S\$260 (“Activation Gift”).
4. To be eligible for this Promotion, Applicants need to apply for at least one new Maybank Credit Card as the principal cardholder (collectively “Eligible Cards”) and a CreditAble Account as the main account holder and subsequently charge Eligible Transactions to their Eligible Card(s) (based on transaction posting date) and/or withdraw from their CreditAble Account a combined minimum of S\$300 for the first two consecutive months upon approval (“Eligible Applicants”). Maybank will use the date on which the Eligible Transaction is posted to the Applicant’s Eligible Card(s) account(s) and/or CreditAble Account to calculate the combined amount, unless the transaction is excluded by Maybank in its absolute discretion.
5. This promotion is limited to the first 9,500 Eligible Applicants (“Successful Applicants”). Subsequent Eligible Applicants will be rewarded with S\$50 cash (“Credit Gift”) credited to his/her activated Maybank Credit Card or CreditAble Account. Maybank reserves the right to replace, exchange, vary or substitute any or all Activation Gifts and/or Credit Gifts 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. Applicants whose CreditAble Accounts are rejected after processing may still qualify for the Promotion if and when they charge an additional spend of S\$100 (based on transaction posting date) for the first two consecutive months upon approval to their Eligible Card(s).
8. Each of the Successful Applicant is entitled to one Activation Gift and each subsequent Eligible Applicant is entitled to one Credit Gift.
9. Successful Applicants may receive either a redemption letter/e-Coupon to redeem the Activation Gift (“Redemption Letter”), sent to each Successful Applicant to his/her last known address on record with Maybank, or push notification through the Maybank TREATS SG Application on their mobile phone to notify the Successful Applicant that an e-Coupon to redeem the Activation Gift (“e-Coupon”) has been saved to their coupon wallet in the Maybank TREATS SG Application, after such Successful Applicant has met the minimum charge and/or withdrawal requirement. In the event an e-Coupon is sent to a Successful Applicant who has not yet installed or registered to use the Maybank TREATS SG Application, an SMS will be sent to such Successful Applicant’s registered mobile phone number on record with Maybank, prompting such Successful

Applicant to download and login to the Maybank TREATS SG Application in order to access the e-Coupon to redeem the Activation Gift.

10. Successful Applicants need to refer to e-Coupon/Redemption Letter for Activation Gifts redemption details.
11. No reservation is allowed for the colour of the Activation Gift. The Activation Gift may come in different colours and will be subject to availability and based on a first-come-first-served basis.
12. Activation Gifts must be claimed from the merchant within one month from the date of the e-Coupon/Redemption Letter. Any unclaimed Activation Gift shall be forfeited. Any Successful Applicant whose Activation Gift has been forfeited shall not be entitled to any payment or compensation notwithstanding non-receipt of notification. The redemption of the Activation Gift(s) is subject to such other terms and conditions as may be imposed by the merchant(s) supplying the Activation Gift(s).
13. In the event the Redemption Letter is lost, misplaced, defaced, damaged or stolen, the Successful Applicant's entitlement to a replacement Redemption Letter is subject to the sole discretion and final determination of Maybank. Where a replacement Redemption Letter is issued, Maybank reserves the right to deduct the value of the Activation Gift from any of the Successful Applicant's Eligible Card account, CreditAble Account or any Maybank account held by such Applicant if the original Redemption Letter is used to redeem an additional Activation Gift.
14. Maybank reserves the right to claim the full value of the Activation Gift from a Successful Applicant or the value of the Credit Gift from an Eligible Applicant (as the case may be) in the following events: (a) any of such Applicant's Eligible 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 Eligible 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.
15. This Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
16. Activation Gifts are not exchangeable or refundable for cash, credit or in kind.
17. The image of the Activation Gift in all collateral is for illustrative purposes only.
18. Successful Applicants shall accept the Activation Gift(s) "as is". Maybank is not the supplier of the Activation Gift(s) and any related service(s) and makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Activation Gift(s) and service(s) provided and assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, nonperformance or defects in the Activation Gift(s). Maybank is not an agent of the merchant. Any dispute over the Activation Gift(s), product quality and/or services by a merchant should be resolved directly with the merchant.
19. 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 and/or the redemption or usage of the Activation Gift and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
20. 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.

21. Maybank's decision on all matters relating to this Promotion shall be final, binding and conclusive on all Applicants.
22. 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.
23. Terms and Conditions governing Maybank Credit Cards and/or CreditAble Account shall also apply together with the Terms and Conditions of the merchants supplying the Activation Gifts.