

Terms and Conditions for Maybank Property Loan Member-Get-Member Programme (“Programme”)

1. Referrers will be eligible to receive a Reward when they successfully refer a Referee for a Maybank Property Loan (defined terms as described below).
2. “Referrer” refers to an individual who:
 - (i) must have an existing banking facility with Maybank;
 - (ii) cannot refer himself or herself and agrees to have his or her name disclosed to all Referees, for the purposes of or in connection with this Programme;
 - (iii) must not be an employee (or immediate family members of an employee) of Maybank and its related corporations.
3. “Referee” refers to an individual who must not be existing Maybank Property Loan customer. Where the Referee is one of the joint borrowers for the Property Loan, the referral will not qualify for this Programme if any one of the joint borrowers has an existing Property Loan(s) with Maybank.
4. By referring the Referee, the Referrer confirms to Maybank that the Referrer has obtained the consent of the Referee to give the Referee’s name and contact information to Maybank in order that Maybank may contact the Referee to offer banking facilities.
5. The referral must be made in writing in a format acceptable to Maybank before the Referee’s submission of a Property Loan application and prior to any other persons having made the same referral.
6. “Property Loan” refers to any loan granted by Maybank in connection with:
 - (i) purchase of completed or under construction or resale HDB or private residential property in Singapore; or
 - (ii) refinancing of a HDB or private residential property from another financial institution or institution in Singapore; or
 - (iii) purchase of completed or under construction or resale commercial and industrial property in Singapore; or
 - (iv) refinancing of a commercial and industrial property from another financial institution or institution in Singapore.
7. A successful referral is achieved when the Referee accepts Maybank’s Letter of Offer for the loan which meets Maybank’s stipulated guidelines (as may be changed from time to time).
8. The Referrer is entitled to receive one (1) Reward (as described below) per successful referral.
9. A successful Referrer shall be entitled to receive a Reward per referral which depends on the loan amount set out in Maybank’s Letter of Offer that was accepted by the Referee and shall be as follows:

Loan amount set out in Maybank’s Letter of Offer that was accepted by the Referee	Reward
Min S\$300,000 to < S\$600,000	S\$250 worth of TREATS voucher(s)^
S\$600,000 to < S\$1,500,000	S\$500 worth of TREATS voucher(s)^
≥ S\$1,500,000	S\$1,000 worth of TREATS voucher(s)^

^TREATS voucher(s) are only accepted at participating retail malls, subject to terms and conditions. List of participating retail malls and full sets of Terms and Conditions can be obtained via www.maybank2u.com.sg.

10. The Reward is not exchangeable for cash or other goods or services. Maybank reserves the right to replace, exchange, vary or substitute the Reward with an item(s) of equivalent value at its sole discretion without prior notice or reason and without liability to any persons.
11. Maybank reserves the right to determine at its sole discretion the eligibility of the Referee(s) for the loans, the amount of incentive payable, the payment mode and the recipient of the incentive.
12. Maybank reserves the right to amend these Terms and Conditions or to terminate or suspend the Programme at any time without prior notice and without liability to any person.
13. This Programme is not valid in conjunction with any other promotions offered by Maybank.
14. If more than one person refers the same referee, whether under this Programme or any other Maybank referral programme, only the first person to make the referral will be eligible for the referral incentive under the relevant

programme. In the event of any dispute, Maybank shall have the sole and final discretion in deciding which person made the first referral.

15. Maybank reserves the right not to give the Reward if any information provided is incomplete or inaccurate.
16. Maybank reserves the right not to give the Reward where any other form of referral fee had been paid to acquire the Property Loan.
17. Maybank shall have the sole and absolute discretion to exclude any person from the Programme without any obligation to furnish any notice and/or reason.
18. 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 Referrer and/or any other person by reason of, arising from or in connection with the Programme and/or the redemption 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.
19. Maybank's decision on all matters with regard to the Programme (including but not limited to the interpretation and application of these terms and conditions) shall be final, conclusive and binding on all participants of this Programme.