

## TERMS AND CONDITIONS GOVERNING MAYBANK DEBT CONSOLIDATION PLAN CASH REBATE PROMOTION FROM 25 NOVEMBER 2019 TO 31 JANUARY 2020

1. This “*Maybank Debt Consolidation Plan Cash Rebate Promotion (18 November 2019 to 31 January 2020)*” (“**Promotion**”) is available from 25 November 2019 to 31 January 2020 (both dates inclusive) (“**Promotion Period**”).
2. The Promotion is applicable to any new or existing individual customer of Maybank Singapore Limited (“**Maybank**”) who has submitted an application to Maybank for a Maybank Debt Consolidation Plan (“**DCP**”) during the Promotion Period for the settlement of the total outstanding on the customer’s Designated Accounts (as defined in the Maybank Terms and Conditions Governing Debt Consolidation Facility (“**DCP Terms**”)) and whose application for DCP is approved during the Promotion Period (“**Eligible Customer**”). An Eligible Customer can either be a customer who is not under any existing debt consolidation plan with any financial institution or a customer who refinance his/her existing debt consolidation plans with other financial institutions to Maybank.
3. An Eligible Customer who fulfills all of the following conditions will enjoy a cash rebate of S\$1,500.00 (“**Cash Rebate**”):
  - (a) The Eligible Customer’s application for the DCP is successful and approved by Maybank during the Promotion Period;
  - (b) The Eligible Customer’s DCP or the applicable agreement in connection with the DCP is not (whether voluntarily or otherwise) terminated or cancelled for any reason whatsoever;
  - (c) The loan under the Eligible Customer’s DCP is not refinanced to another financial institution or fully settled within the loan tenure;
  - (d) The Eligible Customer’s Revolving Credit Facility and Debt Consolidation Loan Account (as defined in the DCP Terms) is active, valid, in good standing and satisfactorily conducted as determined by Maybank in its sole discretion; and
  - (e) The Eligible Customer has not breached any of the terms and conditions relating to the Promotion, the DCP and/or any applicable agreement in connection with the DCP.
4. The Cash Rebate is available on a “first come, first served” basis and limited to the first 300 Eligible Customers only. Each Eligible Customer is only entitled to receive one Cash Rebate.
5. Maybank will credit the Cash Rebate into the Eligible Customer’s Debt Consolidation Loan Account or, at Maybank’s sole discretion, into such other account maintained by the Eligible Customer with Maybank by 29 February 2020 or such later date as may be determined by Maybank at its sole discretion.
6. The Cash Rebate shall not be exchangeable for cash, credit, like-kind or other goods or services, and shall be non-transferrable.
7. The Promotion is not valid in conjunction with any other Maybank offers or promotions, unless otherwise stated.
8. Where the Cash Rebate has already been credited to and/or utilised by an Eligible Customer, Maybank reserves the right to claim the full value of the Cash Rebate back from the Eligible Customer if:
  - (a) the Eligible Customer’s DCP or the applicable agreement in connection with the DCP is (whether voluntarily or otherwise) terminated or cancelled within the loan tenure for any reason whatsoever;

- (b) the loan under the Eligible Customer's DCP is fully settled, or refinanced to another financial institution, within the loan tenure for any reason whatsoever;
- (c) it is discovered that the Eligible Customer is in fact ineligible or not entitled to participate in the Promotion and/or the DCP for any reason whatsoever; or
- (d) it is determined by Maybank that the Eligible Customer has breached any of the terms and conditions relating to the Promotion, the DCP and/or any applicable agreement in connection with the DCP.

In such cases, the Eligible Customer authorises Maybank, at its sole discretion, to charge the full value of the Cash Rebate to, or debit such value from, any account(s) held by the Eligible Customer with Maybank.

9. Maybank reserves the right, at its sole discretion, at any time, without giving any prior notice or assigning any reason thereof or assuming any liability to any party, replace or substitute the Cash Rebate with any item or reward of equal or similar value as may be determined by Maybank. Maybank's determination of such replacement and/or substitute item or reward shall be final, conclusive and binding and no compensation or payment whatsoever shall be made to any person.
10. Maybank shall have right to, at any time and at its sole and absolute discretion, exclude any person from participating in the Promotion, or determine the eligibility of any person for the Promotion, without any obligation to furnish any notice and/or reason.
11. Maybank's decisions on all matters relating to the Promotion shall be final, conclusive and binding.
12. Maybank has the sole and absolute discretion at any time and from time to time to decide whether to approve or reject a customer's application for DCP without liability to the customer or any other person. Maybank shall not be obliged to provide a reason for such decision and such decision by Maybank shall be final, conclusive and binding on the customer. As such, Maybank shall not be liable to the customer or any other person in any way whatsoever including, without limitation, to the customer for him/her not being eligible to receive the Cash Rebate.
13. Maybank shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter relating to the Promotion or any decision it makes relating to the Promotion and no communication, appeal, correspondence or claims will be entertained and no payment or compensation will be given or paid by Maybank to any person (including any Eligible Customer).
14. While all information provided herein is believed to be correct and reliable at the time of printing, publishing or posting online, Maybank makes no representation or warranty, whether expressed or implied, and accepts no responsibility or liability for its completeness or accuracy.
15. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, expense, liability, damage and/or injury whatsoever or howsoever incurred or sustained by any customer and/or Eligible Customer and/or any other person by reason of, arising from or in connection with the Promotion and/or the DCP, or for any other reason.
16. Maybank reserves the right to, at any time and from time to time, at its sole and absolute discretion, terminate or suspend the Promotion or to determine and/or amend, vary, add or delete any of these terms and conditions for any reason and without prior notification and without assuming any liability to any person (including any Eligible Customer).
17. 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.
18. Eligible Customers shall also abide by and be subject to the DCP Terms. Please visit [maybank.sg/dcp](http://maybank.sg/dcp) for the DCP Terms.