



TERMS AND CONDITIONS GOVERNING SHORT MESSAGE SERVICE (“SMS”) TRANSACTION ALERTS

1. Maybank will notify each Maybank Cardmember via SMS of every Card Transaction they make using their Maybank Debit and/or Credit Card which amounts to or exceeds the predetermined amount set by Maybank (“SMS Transaction Alerts”). Such pre-determined amounts are subject to change by Maybank from time to time.
2. SMS Transaction Alerts will be sent to Principal Credit Cardmembers, Main Debit Cardmembers, Supplementary Credit Cardmembers and Joint Debit Cardmembers. In addition, Principal Credit Cardmembers and Main Debit Cardmembers will also receive SMS Transaction Alerts for Card Transactions made by their Supplementary Credit Cardmembers and Joint Debit Cardmembers.
3. SMS Transaction Alerts sent to Principal Credit Cardmembers and Main Debit Cardmembers shall be deemed to have been given to and received by the Cardmember’s Supplementary or Joint Cardmembers, where applicable
4. Notwithstanding anything to the contrary, all Cardmembers acknowledge and agree that when making online purchases for any goods or services with a Maybank Debit Card, Credit Card and/or registered Prepaid Card at certain websites, the Cardmember will be required to key in a one-time authorisation code* (“Authorisation Code”) before the online transaction can be completed. The Cardmember therefore authorises and consents to Maybank sending such Authorisation Codes, via SMS or such other means, to the Cardmember who is making the relevant purchase.
5. Cardmembers acknowledge and agree that in the event they do not have a mobile phone or such other device, they will be unable to receive the alert services stated herein, which with regard to the Authorisation Code alert service which may prevent the Cardmember from making purchases online at certain websites.
6. Cardmembers (excluding Supplementary Credit Cardmembers and Joint Debit Cardmembers) have the right to opt out of receiving the SMS Transaction Alerts by notifying Maybank in writing and may set a preferred threshold amount for receiving the SMS Transaction Alerts.
7. Cardmembers acknowledge and agree that the sending of Authorisation Code alerts by Maybank is compulsory and Cardmembers are not allowed to opt out from receiving Authorisation Code alerts.
8. Receipt of SMS Transaction Alerts or Authorisation Code alerts are subject to the Cardmember’s mobile phone operator being able to support this SMS service and the service provider’s terms and conditions and charges.
9. It is the Cardmember’s responsibility to ensure that his/her mobile phone is able to receive SMS Transaction Alerts and/or Authorisation Code alerts when the Cardmember is in Singapore or overseas. All fees and charges imposed by a mobile phone service provider shall be payable by the Cardmember.
10. Cardmembers are responsible for the security of their mobile phone and such other electronic devices which SMS Transaction Alerts and Authorisation Codes may be sent to. It is the Cardmember’s responsibility to ensure that all electronic devices and alerts are kept confidential and secure.
11. SMS Transaction Alerts and Authorisation Code alerts are not fully encrypted and may contain information relating to a Cardmember’s transaction(s).
12. Maybank will not be liable for any damages, losses, expenses or costs (whether direct or indirect, or whether foreseeable or not) suffered or incurred by a Cardmember arising from any SMS Transaction Alert or Authorisation Code alert including but not limited to: (a) non-delivery, delayed delivery, wrong delivery



or partial delivery of an SMS Transaction Alert or Authorisation Code alert; (b) inaccurate contents of an SMS Transaction Alert or Authorisation Code alert; (c) access or disclosure of the contents of an SMS Transaction Alert or Authorisation Code alert by any unauthorised persons or third party; (d) the inability of the Cardmember to perform online transactions; and (e) the Cardmember's reliance on the SMS Transaction Alert or Authorisation Code alert for any purpose.

13. Cardmembers acknowledge and agree that the sending of any alert by Maybank or its receipt by the Cardmember may be delayed or prevented by factors outside Maybank's control.

14. The provision of the alert services does not enable a Cardmember to disclaim his/her obligations to any of the lost/stolen Card liability terms stated in the terms and conditions governing the Cardmembers Card Account.

15. The latest mobile phone number of the Cardmember on record with Maybank will be used for the purpose of sending the alerts stated herein. Cardmembers shall immediately notify Maybank of any change in the Cardmember's mobile phone number and other contact details.

16. By signing on or using a Card, the Cardmember is deemed to have read, understood and accepted these Terms and Conditions Governing Short Message Service ("SMS") Transaction Alerts.

17. Maybank may at any time vary, delete or add to any of these terms and conditions or begin charging a fee for the alert services provided herein, by giving 30 days' written notice of such amendments to the Principal Credit Cardmembers and Main Debit Cardmembers. Any change shall be effective from the later of the date specified by Maybank in such notice and the date falling 30 days after notice is given.

18. Maybank reserves the right in its sole and absolute discretion to suspend or terminate the alert services provided herein at any time without prior notice or liability to any person.

19. The standard terms and conditions governing the Cardmember's Card Account and any related services apply and capitalised terms stated herein shall, unless stated otherwise, have the same meaning as the terms stated in the terms and conditions governing the Cardmember's Card Account and any related services.

20. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Maybank alert services described herein, these terms and conditions shall prevail.

21. These terms and conditions are governed by the laws of Singapore and all Cardmembers irrevocably submit to the non-exclusive jurisdiction of the Singapore Courts. A person who is not a party to any agreement to which these terms and conditions apply shall have no right under the Contract (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.

22. The Monetary Authority of Singapore has issued the E-Payments User Protection Guidelines ("Guidelines") which sets out certain rights and obligations of customers with regards to carrying out electronic payment transactions. In response to the Guidelines and as part of Maybank's obligation to play a proactive role in educating our customers we have issued the Maybank Singapore E-Payments Policy ("E-Payments Policy"). The E-Payments Policy forms part of these Terms and Conditions and is legally binding on you. By applying for and utilising the products or services governed by these Terms and Conditions you confirm that you have read and understood the E-Payments Policy which can be found at www.maybank2U.com.sg

*includes MasterCard SecureCode™ Authentication code and Visa authorisation codes.