

## **Terms and Conditions for Maybank Credit Card and CreditAble S\$100 Cash Credit Promotion (“Promotion”)**

1. The Promotion is valid till 31 March 2021 (both dates inclusive) (“Promotion Period”).
2. The Promotion only applies to new successful applicants (“Applicants”) of either (i) one or more Selected Maybank Cards; or (ii) one or more Selected Maybank Cards and a Maybank CreditAble account, who do not hold any Maybank Credit Card(s) and Maybank CreditAble Account and have not cancelled any Maybank Credit Cards and Maybank CreditAble account within nine months prior to the start of the Promotion Period. For the purpose of the Promotion, a “Selected Maybank Card” shall mean a Maybank Family & Friends Credit Card, Horizon Visa Signature Credit Card, Platinum Visa Credit Card, Manchester United Platinum Visa Credit Card, Barcelona Visa Signature Credit Card, DUO Platinum Mastercard and World Mastercard.
3. To be eligible to receive an activation gift of S\$100 cash credit (“Activation Gift”), Applicants must apply for a new Selected Maybank Card as the principal cardholder and a new CreditAble Account as the main account holder, after the application(s) has been approved, spend a minimum aggregate amount of S\$250 on Eligible Transactions (as defined below) each month for the first two consecutive months (“Minimum Spend”) using their Selected Maybank Card and Maybank CreditAble account (provided that at least one Eligible Transaction is charge to their Selected Maybank Cards). Maybank will use the date on which an Eligible Transaction is posted to the Applicant’s eligible Selected Maybank Card account or CreditAble account (as reflected in the statement of account) to compute and determine whether the Minimum Spend has been met, unless the transaction is excluded by Maybank in its absolute discretion.
4. Applicants whose CreditAble account applications are rejected after processing may still qualify for the Promotion if and when they charge an additional S\$50 (which means a minimum aggregate amount of S\$300) on Eligible Transactions each month (based on date of posting of the Eligible Transactions) to their Eligible Cards for the first two consecutive months upon approval of their Eligible Cards.
5. For the avoidance of doubt, an Applicant’s application for the new Selected Maybank Card (and, if applicable, the new CreditAble account) must be received and approved by Maybank within the Promotion Period for the Applicant to be eligible to receive the Activation Gift under the Promotion.
6. 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.
7. Charge slips shall not be sufficient proof of eligible spending or the dates of posting of transactions. Only transactions reflected in the monthly statement of account shall constitute sufficient proof of an Eligible Transaction and the date of posting of an Eligible Transaction.
8. For the purpose of the Promotion, “Eligible Transactions” means an approved retail transaction made by the Applicant locally or overseas using a Selected Maybank Card, and shall include posted 0% instalment plan monthly payments but exclude the full amount charged under such 0% instalment plan. The following transactions are expressly excluded and shall not be treated as Eligible Transactions: (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 an Eligible Transaction shall be conclusive and shall not be challenged in any matter whatsoever.

9. For the avoidance of doubt, to qualify for the Promotion, the Applicant's Selected Maybank Cards and CreditAble account application must be approved.
10. The Activation Gift will be credited to the Applicant's Selected Maybank Cards within one calendar month from the date the Minimum Spend requirement has been met and cannot be withdrawn/transferred from the Selected Maybank Card account in cash. In the event that an Applicant's Selected Maybank Cards has been terminated or closed (whether by the individual or by Maybank and for whatever reason) prior to the date of crediting of the Activation Gift, Maybank reserves the right to forfeit the Activation Gift.
11. Maybank reserves the right to claim the full value of the Activation Gift from an Applicant in the following events: (a) any of the Applicant's Selected Maybank Card account or CreditAble account is closed/terminated for whatever reason (whether by the Applicant, Maybank or otherwise) within nine months from the date of opening of such account; (b) any transaction counted towards the Minimum Spend is (in full or in part) cancelled or reversed by any party for any reason; (c) any transaction counted towards the Minimum Spend is found to be used for other Maybank promotions or turns out or found to be ineligible to be counted towards the Minimum Spend; or (d) it is determined by Maybank that the Applicant has breached any of the terms and conditions relating to the Promotion, the Selected Maybank Card(s) and/or the CreditAble account. In such cases, the Applicant authorises Maybank to debit the full value of the Activation Gift from any of the Applicant's Selected Maybank Card or CreditAble account prior to the closure or termination of such account or deduct such amount from any account the Applicant holds with Maybank.
12. The Promotion is not valid in conjunction with other Maybank offers, promotions, in-house offers, programmes and vouchers, unless otherwise stated by Maybank.
13. 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.
14. 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 the Promotion at any time without notice or liability to any person.
15. Maybank's employees are not eligible for the Promotion and Maybank shall have the sole and absolute discretion to exclude any other person from the Promotion without any obligation to furnish any notice and/or reason.
16. Maybank's decision on all matters relating to the Promotion shall be final, binding and conclusive.
17. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
18. Terms and conditions governing Maybank Credit Cards and CreditAble accounts shall also apply ([www.maybank2u.com.sg](http://www.maybank2u.com.sg)).