

Terms and Conditions Governing Maybank Premier Welcome Promotion

Promotion	Qualifying Criteria	Gift
Investments Promotion 1	Minimum of S\$50,000 (or foreign currency equivalent) of investments in Relevant Products <i>* Please see paragraph 4 below</i>	S\$200 Cash Credit
Investments Promotion 2	Minimum of S\$100,000 (or foreign currency equivalent) of investments in Relevant Products <i>* Please see paragraph 4 below</i>	S\$500 Cash Credit
Investments Promotion 3	Minimum of S\$200,000 (or foreign currency equivalent) of investments in Relevant Products <i>* Please see paragraph 4 below</i>	S\$1,000 Cash Credit
Investments Promotion 4	Minimum of S\$300,000 (or foreign currency equivalent) of investments in Relevant Products <i>* Please see paragraph 4 below</i>	S\$1,800 Cash Credit

1. This Maybank Premier Welcome Promotion ("**Promotion**") is open to new Maybank Premier clients (each, a "**New Maybank Premier Client**") of Maybank Singapore Limited ("**Maybank**").
2. This Promotion commences on 1 July 2023 and ends on 31 December 2023 (with both dates inclusive) or such date(s) as may be determined and notified by Maybank in its sole discretion ("**Promotion Period**").
3. For the avoidance of doubt, "New Maybank Premier Client" means that the customer must be new to the Maybank Premier business, and prior to this Promotion, has not established or maintained (whether solely or jointly) any relationship with Maybank Premier at any time in the twelve (12) months immediately preceding their current application to be onboarded as a Maybank Premier customer.
4. To qualify for the Investments Promotion 1, the New Maybank Premier Client must invest or purchase from Maybank a minimum of S\$50,000 (or its foreign currency equivalent) in one or more of the investment products determined by Maybank from time to time to be a product relevant to the Investments Promotion (each, a "**Relevant Product**") on the date of his/her/its application to be a Maybank Premier client ("**Application Date**"), which must be within the Promotion Period. The Investments Promotion 1 will be subject to: (a) a **maximum** Cash Credit Gift of S\$200, regardless of the amount of investment in the Relevant Products; and (b) Maybank's minimum revenue requirements as may be determined by Maybank from time to time.

To qualify for the Investments Promotion 2, the New Maybank Premier Client must invest or purchase from Maybank a minimum of S\$100,000 (or its foreign currency equivalent) in one or more of the investment products determined by Maybank from time to time to be a product relevant to the Investments Promotion (each, a "**Relevant Product**") on the date of his/her/its application to be a Maybank Premier client ("**Application Date**"), which must be within the Promotion Period. The Investments Promotion 2 will be subject to: (a) a **maximum** Cash Credit Gift of S\$500, regardless of the amount of investment in the Relevant Products; and (b) Maybank's minimum revenue requirements as may be determined by Maybank from time to time.

To qualify for the Investments Promotion 3, the New Maybank Premier Client must invest or purchase from Maybank a minimum of S\$200,000 (or its foreign currency equivalent) in one or more of the Relevant Products on his/her/its Application Date, which must be within the Promotion Period. The Investments Promotion 3 will be subject to: (a) a **maximum** Cash Credit Gift of S\$1,000, regardless of the amount of investment in the Relevant Products; and (b) Maybank's minimum revenue requirements as may be determined by Maybank from time to time.

To qualify for the Investments Promotion 4, the New Maybank Premier Client must invest or purchase from Maybank a minimum of S\$300,000 (or its foreign currency equivalent) in one or more of the Relevant Products on his/her/its Application Date, which must be within the Promotion Period. The Investments Promotion 4 will be subject to: (a) a **maximum** Cash Credit Gift of S\$1,800, regardless of the amount of investment in the Relevant Products; and (b) Maybank's minimum revenue requirements as may be determined by Maybank from time to time.

The New Maybank Premier Client shall qualify for either the Investments Promotion 1 or the Investments Promotion 2 or the Investments Promotion 3 or the Investments Promotion 4, and **not all four**.

For the purposes of these Terms and Conditions Governing Maybank Premier Welcome Promotion, the Relevant Product(s) which the New Maybank Premier Client purchased or invested in pursuant to this paragraph 5 shall be referred to as "**Purchased Product(s)**".

5. Each New Maybank Premier Client who meets the aforementioned qualifying criteria during the Promotion Period to qualify for this Promotion must not cancel, terminate, redeem withdraw any of the Purchased Product(s) within six (6) months from the Application Date.
6. The Cash Credit Gift(s) shall be credited into the New Maybank Premier Client's Prestige Savings Account three (3) months after the end of the Promotion Period.
7. Maybank reserves the right to recover the full value of the Gift(s) by deducting it from the New Maybank Premier Client's account or such other account maintained with Maybank as may be determined by Maybank if it is determined by Maybank that the New Maybank Premier Client is in fact not eligible to participate in this Promotion and/or did not satisfy any of the applicable criteria of this Promotion. No person shall be entitled to any payment or compensation from Maybank should the Gift(s) be forfeited, reclaimed or recovered by Maybank.
8. The Gift(s) shall be awarded at Maybank's sole discretion. All Gifts are non-transferable and are not exchangeable and shall be subject to such terms and conditions which Maybank may in its sole and absolute discretion impose.
9. Maybank reserves the right to vary or substitute the Gift(s) at its sole and absolute discretion without prior notice or liability to any person.
10. Maybank shall have the sole and absolute discretion to exclude any person from participating in this Promotion and being entitled to the Gift(s) without any obligation to furnish any notice and/or reason. Maybank's decision on all matters relating to this Promotion (including the award of the Gift(s)) shall be final, conclusive and binding on all participating clients.
11. This Promotion is not valid in conjunction with other offers and promotions carried out by Maybank unless otherwise specified.

12. Maybank reserves the right in its sole and absolute discretion to add to, delete or amend any of these Terms and Conditions Governing Maybank Premier Welcome Promotion from time to time and to vary, suspend, terminate and/or withdraw this Promotion at any time without prior notice, reason or liability to any person.
13. Maybank and its related corporations and their respective officers, employees, representatives and/or independent contractors shall not be liable for any loss, liability, expense or damage whatsoever or howsoever incurred or sustained by a New Maybank Premier Client and/or any other person by reason of, arising from or in connection with this Promotion.
14. If there is any inconsistency between these Terms and Conditions Governing Maybank Premier Welcome Promotion and any brochures, marketing or promotional materials relating to this Promotion, these Terms and Conditions Governing Maybank Premier Welcome Promotion shall prevail.
15. The prevailing terms and conditions governing accounts, products, facilities and/or services offered by Maybank to its clients and other applicable terms and conditions and/or rules and regulations shall also apply.
16. These Terms and Conditions Governing Maybank Premier Welcome Promotion shall be governed and construed in accordance with the laws of Singapore.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Retirement Sum Scheme are aggregated and separately insured up to S\$75,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Information correct as at 1 July 2023