

Terms and Conditions for Maybank Premier Welcome & Upgrade to Premier Promotion

Promotion	Qualifying Criteria	Gift
Fresh Funds Promotion	Minimum of S\$300,000 (or foreign currency equivalent) of fresh funds <i>* Please see paragraph 4 below</i>	S\$500 Cash Credit Gift
Investments Promotion 1	Minimum of S\$100,000 (or foreign currency equivalent) of investments in Relevant Products <i>* Please see paragraph 5 below</i>	S\$500 Cash Credit Gift
Investments Promotion 2	Minimum of S\$300,000 (or foreign currency equivalent) of investments in Relevant Products <i>* Please see paragraph 5 below</i>	S\$1,800 Cash Credit Gift
Investments Promotion 3	Minimum of S\$500,000 (or foreign currency equivalent) of investments in Relevant Products <i>* Please see paragraph 5 below</i>	S\$2,800 Cash Credit Gift
Onboarding Promotion	Onboard as a Maybank Premier client with at least one (1) Prestige Savings Account opened	S\$100 Shopping Voucher Gift

1. This Maybank Premier Welcome & Upgrade to Premier 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 December 2021 and ends on 31 January 2022 (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:
 - (i) “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; and
 - (ii) “Fresh Funds” means new funds which were not in any of the New Maybank Premier Client’s accounts held with Maybank and are freshly placed into one or more of the accounts or deposits referred to in paragraph 5 below held in the New Maybank Premier Client’s name with Maybank Premier; and
 - (iii) “Onboard” or “Onboarding” means that the customer has applied to be, and has been accepted by Maybank, as a Maybank Premier client.
4. This Promotion is only applicable to clients at the following 4 branches: MSpace, Bukit Timah, Choa Chu Kang and Causeway Point (each, a “**Specified Branch**”). The client will be required to bring the mailer to the relevant Specified Branch to qualify for this Promotion. For the avoidance of doubt, Maybank will not be able to extend this Promotion to:
 - (i) any client who does not produce the mailer when applying to be a Maybank Premier client at a Specified Branch;
 - (ii) clients at any other branches besides the Specified Branches.
5. To qualify for the Fresh Funds Promotion, the New Maybank Premier Client must place with Maybank a minimum amount of S\$300,000 (or its foreign currency equivalent) of Fresh Funds (“**AUM**”) in any of the

following on the date of his application to be a Maybank Premier client, which must be within the Promotion Period:

- (i) Prestige Savings Account;
- (ii) Premier Save Up Account;
- (iii) SGD Time Deposit;
- (iv) Structured Deposit.

The New Maybank Premier Client shall only qualify for the Fresh Funds Promotion once and receive a maximum Cash Credit Gift of S\$500, regardless of the amount of AUM that exceeds the minimum qualifying amount stated above in this paragraph 5.

6. To qualify for the Investments Promotion 1, 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 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\$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 2, 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 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\$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.

To qualify for the Investments Promotion 3, the New Maybank Premier Client must invest or purchase from Maybank a minimum of S\$500,000 (or its foreign currency equivalent) in one or more of the Relevant Products on his 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\$2,800, 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, and not all three.

For the purposes of these Terms and Conditions for Maybank Premier Welcome & Upgrade to Premier Promotion, the Relevant Product(s) which the New Maybank Premier Client purchased or invested in pursuant to this paragraph 6 shall be referred to as **“Purchased Product(s)”**.

7. Each New Maybank Premier Client who meets the aforementioned qualifying criteria during the Promotion Period to qualify for this Promotion must: (a) maintain the minimum AUM amount of S\$300,000 for at least six (6) months after the Application Date; and (b) not cancel, terminate, redeem withdraw any of the Purchased Product(s) within six (6) months from the Application Date.
8. To qualify for the Onboarding Promotion, the New Maybank Premier Client must open a Prestige Savings Account with Maybank Premier on his Application Date, which must be within the Promotion Period. For the avoidance of doubt, each New Maybank Premier Client will only qualify for one (1) S\$100 Shopping Voucher Gift, regardless of the number of Prestige Savings Accounts opened with Maybank Premier.

9. 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. The redemption letter for the S\$100 Shopping Voucher Gift will be given to the New Maybank Premier Client by his Relationship Manager and such redemption letter shall be used to redeem the S\$100 Shopping Voucher Gift at the relevant mall. The S\$100 Shopping Voucher Gift(s) are while stocks last, and shall be given on a first-come-first-serve basis.
10. 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.
11. 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.
12. 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.
13. 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.
14. This Promotion is not valid in conjunction with other offers and promotions carried out by Maybank unless otherwise specified.
15. Maybank reserves the right in its sole and absolute discretion to add to, delete or amend any of these Terms and Conditions for Maybank Premier Welcome & Upgrade to Premier 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.
16. 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.
17. Unless the context otherwise requires, in these Terms and Conditions, words importing the singular number shall also include the plural number and vice versa and words importing the masculine gender shall include the feminine and neutral genders.
18. If there is any inconsistency between these Terms and Conditions for Maybank Premier Welcome & Upgrade to Premier Promotion and any brochures, marketing or promotional materials relating to this Promotion, these Terms and Conditions for Maybank Premier Welcome & Upgrade to Premier Promotion shall prevail.
19. 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.

20. These Terms and Conditions for Maybank Premier Welcome & Upgrade to Premier 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 19 November 2021