

1 Month Interest-Free with Instant Loan
Promotion Terms and Conditions

1. Promotion Period

- 1.1. The 1 Month Interest-Free with Instant Loan Promotion (“**Promotion**”) will run from 07 August 2025 to 31 October 2025 (start and end dates inclusive) or any other period as determined by MariBank Singapore Private Limited (“**MariBank**”) in its absolute discretion (“**Promotion Period**”).
- 1.2. This Promotion is open to all Eligible Persons (as defined below). By participating in this Promotion, all participants are deemed to have accepted these promotion terms and conditions (the “**Promotion Terms and Conditions**”).

2. Definitions

- 2.1. “**Affiliates**” has the same meaning ascribed to it in the General Personal Banking Terms and Conditions.
- 2.2. “**Approved Loan Amount**” means the approved Instant Loan loan amount which is stated in the “Approved Loan Amount” field in the confirmation note for the relevant Instant Loan.
- 2.3. “**Cashback**” has the same meaning ascribed to it in the Terms and Conditions Governing Cashback for Mari Credit Card.
- 2.4. “**Eligible Person**” is as defined at Clause 3.1 below.
- 2.5. “**Instant Loan**” has the same meaning ascribed to it in the Terms and Conditions Governing Mari Credit Card Instant Loan.
- 2.6. “**Interest Rate Per Annum**” means the rate which is stated in the “Interest Rate per annum” field in the confirmation note for the relevant Instant Loan.
- 2.7. “**Mari Credit Card**” means a Mari Credit Card issued by MariBank.
- 2.8. “**MariBank App**” means the MariBank mobile banking application.
- 2.9. “**Monthly Interest Rate**” means the rate which is stated in the “Monthly Interest Rate” field in the confirmation note for the relevant Instant Loan.
- 2.10. “**Reward**” means an amount of Cashback which is equivalent to 1 month of interest payable by an Eligible Person, for his/her relevant Instant Loan. If the application for the relevant Instant loan is approved by MariBank before 3 September 2025, the Reward shall be calculated using the following formula:

Monthly Interest Rate multiplied by the Approved Loan Amount

If the application for the relevant Instant Loan is approved by MariBank on or after 3 September 2025, the Reward shall be calculated using the following formula:

Interest Rate Per Annum multiplied by the Approved Loan Amount

12

3. Eligibility

- 3.1. This Promotion is only open to Eligible Persons. For the purposes of this Promotion, an **“Eligible Person”** is a person who is issued a Mari Credit Card by MariBank on or before 31 October 2025 and whose Mari Credit Card account is in good standing at all times as determined by MariBank in its sole and absolute discretion.

4. Promotion Mechanics

- 4.1. To qualify for the Reward, an Eligible Person must fulfil the following within the Promotion Period:
- 4.1.1. Submit an application for an Instant Loan via the MariBank App (**“IL Application”**);
 - 4.1.2. Enter any one (1) of the promotional codes for this Promotion that MariBank has published on various channels and platforms, in the “promo code” field in the application form for the aforementioned IL Application; and
 - 4.1.3. The aforementioned IL Application must be approved and disbursed, and the Instant Loan approved via the aforementioned IL Application must have an Approved Loan Amount that is at least S\$1,000 and have a minimum loan tenor of 12 months.

5. Reward Details

- 5.1. Each Eligible Person will be entitled to a maximum of one Reward pursuant to this Promotion, which shall be awarded only in respect of the first Instant Loan that is disbursed and that meets the criteria set out in Clause 4 above, regardless of the number of approved Instant Loan applications that he/she has.

6. Reward Fulfilment

- 6.1. The Reward will be credited to the relevant Eligible Person's Mari Credit Card account within 14 days from the date of successful disbursement of the relevant Instant Loan.

7. General

- 7.1. MariBank may, at any time and at its sole and absolute discretion, terminate, shorten or withdraw this Promotion and/or amend any of these Promotion Terms and Conditions without prior notice or reason, and all persons shall be bound by such amendments.
- 7.2. MariBank reserves the right in its sole and absolute discretion to determine all matters arising out of or in connection with this Promotion, including but not limited to a person's eligibility to participate in this Promotion or otherwise. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.
- 7.3. MariBank reserves the right to deny the Reward to any Eligible Person at all times. MariBank reserves the right to substitute the Reward with any item of equivalent or similar value at any time and for any reason, without prior notice or reason or being liable to any person. MariBank shall be under no obligation to disclose its reason or provide any explanation of the same.
- 7.4. If any applicant is subsequently discovered to be ineligible to participate in this Promotion or ineligible to receive the Reward or if the relevant Instant Loan is repaid early within six (6) months of the end of the Promotion Period, MariBank reserves the right to (i) forfeit or withdraw any Reward at any time; or (ii) (where any Reward has been utilised) procure the claw-back of such Reward or request the relevant customer to repay to or compensate MariBank the value of such Reward at any time, and MariBank shall have the right to debit the value of such Reward plus any goods and services tax or such other amount as it deems fit from the account(s) of the relevant customer.
- 7.5. No person shall be entitled to any payment or compensation from MariBank should any Reward be forfeited or withdrawn; if any Reward is reclaimed by MariBank; or if a customer is asked to repay or compensate MariBank the value of the Reward for whatsoever reasons.
- 7.6. The Reward cannot be withdrawn or transferred to any other MariBank or Shopee accounts; or exchanged for cash (including any credit balance refund), reward points, credit, goods and services, products or privileges of any kind in full or in part.
- 7.7. The Reward shall be forfeited if the Mari Credit Card account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before the Reward is credited or utilised.

- 7.8. By participating in this Promotion and in addition to any other consent already provided to MariBank and any right of MariBank under applicable laws, participants of this Promotion agree that:
- 7.8.1. MariBank may collect, use and disclose their personal data to contact them by voice call, email or text message under or in connection with this Promotion, including but not limited to verifying their identities, determining their eligibility for this Promotion and awarding the Reward; and
- 7.8.2. MariBank may collect, use and disclose their personal data and customer information to its Affiliates for the purposes of this Promotion, including determining their eligibility for this Promotion, verifying their identities, contacting them, and awarding the Reward.
- 7.9. MariBank (and/or its Affiliates) will not be liable or responsible for any injury, loss, damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred by any participant as a result of or in connection with such participant's participation in this Promotion. Without limiting the foregoing, MariBank (and/or its Affiliates) shall not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, email, transmission or transaction or any delay or failure in posting any transaction or accessing any of MariBank's online banking services or the MariBank App or third party applications, howsoever caused.
- 7.10. In the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to this Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
- 7.11. These Promotion Terms and Conditions are to be read together with MariBank's prevailing General Personal Banking Terms and Conditions; the MariBank Cardmembers' Agreement; the Terms and Conditions governing Cashback for Mari Credit Card; the Privacy Policy; Terms and Conditions governing Mari Credit Card Instant Loan; any applicable promotion terms and conditions relating to the Mari Credit Card and any other terms that may be relevant in connection with this Promotion (collectively, the "**Standard Terms**"). In the event of any inconsistency between these Promotion Terms and Conditions and the Standard Terms, these Promotion Terms and Conditions will prevail only to the extent of such inconsistency.
- 7.12. A person who is not a party to these Promotion Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Promotion Terms and Conditions.
- 7.13. These Promotion Terms and Conditions shall be governed by the laws of Singapore and each participant of this Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.

- 7.14. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 7.15. All information is correct at the time of publication.

Last updated: 2 September 2025