

Instant Loan 7-Day Free Cancellation Promotion Terms and Conditions

1. Promotion Period

- 1.1. Instant Loan 7-Day Free Cancellation Promotion (“**Promotion**”) will run from 01 July 2025 to 30 September 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**” has the same meaning ascribed to it in the Terms and Conditions Governing Mari Credit Card 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. “**Early Repayment Fee**” refers to a fee of S\$100 or 3% of the remaining unpaid principal amount, whichever is higher, or at such rate as MariBank may determine, which is imposed at the discretion of MariBank if full repayment is made prior to the expiry of each respective Instant Loan’s loan tenor.
- 2.5. “**Eligible IL Application**” is an Instant Loan application which fulfills Clauses 4.1.1. and 4.1.1.1. to 4.1.1.3..
- 2.6. “**Eligible Person**” and “**Eligible Persons**” are as defined at Clause 3.1 below.
- 2.7. “**Instant Loan**” has the same meaning ascribed to it in the Terms and

Conditions Governing Mari Credit Card Instant Loan.

- 2.8. **“Interest on outstanding balances”** is as set out at <https://www.maribank.sg/fees-rates/mari-credit-card>.
- 2.9. **“Mari Savings Account”** refers to the savings account opened by an individual customer with MariBank.
- 2.10. **“MariBank App”** or **“App”** means the MariBank mobile banking application.
- 2.11. **“Promotion Cashback”** means an amount of Cashback equivalent to the sum of the following amounts: (a) the Early Repayment Fee imposed in respect of the relevant Approved Instant Loan; and (b) interest payable in respect of the relevant Approved Instant Loan, up to the date that the relevant Approved Instant Loan is fully repaid by the relevant Eligible Person. For the avoidance of doubt, any Interest on outstanding balances amounts will not be included in the amount of Cashback.
- 2.12. **“Total Repayment Amount”** has the same meaning ascribed to it in the Terms and Conditions Governing Mari Credit Card Instant Loan.

3. Eligibility

- 3.1. This Promotion is only open to persons who have never been approved for an Instant Loan before 01 July 2025 (each an **“Eligible Person”**, collectively **“Eligible Persons”**).

4. Promotion Mechanics

- 4.1. For an Eligible Person to be eligible for the Promotion Cashback,
- 4.1.1. the following must be fulfilled within the Promotion Period:
- 4.1.1.1. the Eligible Person must submit an application for an Instant Loan via the MariBank App (**“IL Application”**);
- 4.1.1.2. the Eligible Person must 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

IL Application; and

4.1.1.3. the aforementioned IL Application must be approved by MariBank;

4.1.2. the Eligible Person must instruct MariBank to disburse the Instant Loan which is granted to him/her via an Eligible IL Application (**“Approved Instant Loan”**);

4.1.3. the Eligible Person must submit a request via the MariBank App, for early repayment of the Approved Instant Loan, within 7 calendar days of the date on which the Approved Instant Loan is disbursed (**“7-Day Early Repayment Period”**) and such a request must be approved by MariBank; and

4.1.4. the Eligible Person must fully repay the Total Repayment Amount of the Approved Instant Loan.

4.2. For the avoidance of doubt, the 7-Day Early Repayment Period is based on Singapore calendar days, starting from and including the disbursement date, and ends at 23:59:59 on the 6th day after (Day T+6). For example, if the disbursement of an Instant Loan takes place on 01 July 2025, the 7-Day Early Repayment Period will end at 23:59:59 on 07 July 2025 for this Instant Loan.

5. Promotion Cashback

5.1. Each Eligible Person is entitled to one Promotion Cashback only. The Promotion Cashback will be awarded to an Eligible Person if he/she fulfils all of the requirements that are specified in Clause 4 above and will be awarded solely for the Eligible Person's first disbursed Approved Instant Loan, which is determined based on the date on and time at which the Eligible Person's Approved Instant Loan(s) is/are disbursed.

5.2. The Promotion Cashback will be credited to the Eligible Person's Mari Savings Account within 14 working days from the date of the successful full

repayment of the relevant Approved Instant Loan.

6. General

- 6.1. 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.
- 6.2. 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.
- 6.3. MariBank reserves the right to deny the Promotion Cashback to any Eligible Person at all times. MariBank reserves the right to substitute the Promotion Cashback 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.
- 6.4. If any person is subsequently discovered to be ineligible to participate in this Promotion or ineligible to receive the Promotion Cashback, MariBank reserves the right to (i) forfeit or withdraw any Promotion Cashback at any time; or (ii) (where any Promotion Cashback has been utilised) procure the claw-back of such Promotion Cashback or request the relevant customer to repay to or compensate MariBank the value of such Promotion Cashback at any time, and MariBank shall have the right to debit the value of such Promotion Cashback plus any goods and services tax or such other amount as it deems fit from the account(s) of the relevant customer.
- 6.5. No person shall be entitled to any payment or compensation from MariBank

should any Promotion Cashback be forfeited or withdrawn; if any Promotion Cashback is reclaimed by MariBank; or if a customer is asked to repay or compensate MariBank the value of the Promotion Cashback for whatsoever reasons.

- 6.6. The Promotion Cashback cannot be exchanged for reward points, credit, goods and services, products or privileges of any kind in full or in part.
- 6.7. The Promotion Cashback shall be forfeited if the Mari Savings Account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before the Promotion Cashback is credited or utilised.
- 6.8. This Promotion is not valid with other cashback programmes, offers, vouchers, referral or promotion codes, privileges or promotions.
- 6.9. 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:
 - 6.9.1. 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 Promotion Cashback; and
 - 6.9.2. 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 Promotion Cashback.
- 6.10. 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.

- 6.11. 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.
- 6.12. 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; Terms and Conditions Governing Mari Savings Account; 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.
- 6.13. 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.
- 6.14. 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.
- 6.15. Except where the context otherwise requires, words denoting the singular

include the plural and vice versa.

6.16. All information is correct at the time of publication.

Last updated: 16 June 2025