

MariBank: 2024 National Day Promotion Terms & Conditions

1. The Promotion

- 1.1. The “MariBank: 2024 National Day Promotion” (the “**NDP Promotion**”) is available from 24 July 2024 to 31 August 2024 (both dates inclusive) or any other period as determined by MariBank Singapore Private Limited (“**MariBank**”) in its absolute discretion (“**Promotion Period**”).
- 1.2. The NDP Promotion consists of:
 - (a) the NDP Mari Savings Account \$10 Shopee Voucher Promotion; and
 - (b) the NDP Mari Credit Card \$8 Cashback Promotion.
- 1.3. This NDP Promotion is only open to:
 - (a) New Mari Savings Account Holders (as defined in Clause 3.1); and/or
 - (b) New Mari Credit Card Holders (as defined in Clause 6.1).
- 1.4. By participating in the NDP Promotion, all participants are deemed to have accepted these Promotion Terms and Conditions.

2. Definitions

Unless otherwise defined in these Promotion Terms and Conditions, the following words and phrases shall have the meanings assigned to them:

- 2.1. “**Affiliates**” has the same meaning ascribed to it in the General Personal Banking Terms and Conditions.
- 2.2. “**Linked Shopee Account**” refers to the registered Shopee account that a MariBank customer links to his/her Mari Savings Account. MariBank customers may link or check their Linked Shopee Account via the MariBank App: Me Page > My Profile > Shopee Linkages.
- 2.3. “**MariBank App**” means the MariBank mobile banking application.
- 2.4. “**Mari Credit Card**” or “**MCC**” means the credit card issued by MariBank to its customers.
- 2.5. “**Mari Invest Account**” refers to the investment account opened by a customer with MariBank.
- 2.6. “**Mari Savings Account**” or “**MSA**” refers to the savings account opened by a customer with MariBank.
- 2.7. “**New Mari Savings Account Holders**” means MariBank customers who fulfil the criteria set out at Clause 3.1.

- 2.8. **"New Mari Credit Card Holders"** means existing MariBank customers who fulfil the criteria set out at Clause 6.1
- 2.9. **"NDP Online Promo Code"** refers to **"MCCNDP24"**, the 8 digit alphanumeric string of numbers that is made available through Platforms or channels stipulated by MariBank in connection with this Promotion.
- 2.1. **"Shopee"** means Shopee Singapore Private Limited.
- 2.10. **"Platform"** means any website or mobile applications owned, published or operated by MariBank, including the MariBank App.
- 2.11. **"MSA Reward"** has the meaning ascribed to it in Clause 5.1.
- 2.12. **"MCC Reward"** has the meaning ascribed to it in Clause 8.1.
- 2.13. **"Qualifying Card Spend"** means transactions that are:
- (a) made using MCC: (i) online through input of MCC details; (ii) through the provisioned MCC on smart devices; or (iii) physically via a merchant point-of-sale machine and posted during the Promotion Period;
 - (b) not made via Mari Credit Card Instant Checkout on Shopee; and
 - (c) not excluded from Cashback pursuant to Clause 2.2 of the Terms and Conditions Governing Cashback for Mari Credit Card.

Section A: NDP Mari Savings Account \$10 Shopee Voucher Promotion (“NDP MSA \$10 Shopee Voucher Promotion”)

The terms and conditions set out in Section A of this Promotion Terms and Conditions apply only to participants of the NDP MSA \$10 Shopee Voucher Promotion.

3. Eligibility

- 3.1. This Promotion is only open to New Mari Savings Account Holders. To qualify as a New Mari Savings Account Holder:
- (a) you must not be an existing holder of the MSA;
 - (b) you must be a first-time applicant for the MSA;
 - (c) you must have your application submitted and approved within the Promotion Period; and
 - (d) your MSA must be in good standing at all times as determined by MariBank in its sole and absolute discretion.
- 3.2. For the avoidance of doubt and subject to Clause 3.1 above, a New Mari Savings Account Holder includes a MariBank customer for whom a new MSA is opened pursuant to his/her application for a new Mari Invest Account or Mari Credit Card (as the case may be).

4. Promotion Mechanics

- 4.1. The first 5,000 New Mari Savings Account Holders to satisfy all the following criteria below (“**MSA Promotion Conditions**”) may be entitled to receive the MSA Reward:
- (a) input the NDP Online Promo Code during the application process for MSA;
 - (b) successfully open a MSA; and
 - (c) successfully link a Linked Shopee Account to their MSA within the Promotion Period.

5. Reward

- 5.1. If a New Mari Savings Account Holder satisfies all the MSA Promotion Conditions set out in Clause 4.1 above, the New Mari Savings Account Holder may be entitled to receive a \$10 Shopee Voucher (no minimum spend) (the “**MSA Reward**”).
- 5.2. For the avoidance of doubt, if the New Mari Savings Account Holder inputs an invalid NDP Online Promo Code or did not include the NDP Online Promo Code during the application process, the New Mari Savings Account Holder would not be eligible for the MSA Reward.

- 5.3. To illustrate how a New Mari Savings Account Holder can qualify for the NDP MSA \$10 Shopee Voucher Promotion:

	Customer A	Customer B
NDP Online Promo Code Used?	Yes	Yes
Mari Savings Account opening date	31 July 2024	1 September 2024 (after promotion ends on 31 August 2024)
Shopee Account Linkage Date	31 July 2024	1 September 2024
Reward	Yes	No

- 5.4. If a New Mari Savings Account Holder is eligible for the MSA Reward in the NDP MSA \$10 Shopee Voucher Promotion:
- (a) the New Mari Savings Account Holder shall be notified by MariBank through any notification channels that MariBank so determines; and
 - (b) the MSA Reward shall be credited into the New Mari Savings Account Holder's Linked Shopee Account within two (2) months from the end of the Promotion Period (or such other date as Shopee or MariBank may determine in its sole discretion).
- 5.5. The MSA Reward shall be forfeited if the Linked Shopee Account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before the MSA Reward is credited or utilised.
- 5.6. New Mari Savings Account Holders are only entitled to receive the MSA Reward once in connection with this Promotion. The maximum value of the MSA Reward that can be awarded to each eligible New Mari Savings Account Holder pursuant to this Promotion is capped at \$10 Shopee Voucher (valued at \$10).
- 5.7. The MSA Reward is not transferable or exchangeable for cash or credit or otherwise, and is not replaceable if lost or stolen.
- 5.8. MariBank and Shopee each reserves the right to deny the MSA Reward to any New Mari Savings Account Holder at any time. MariBank and Shopee each reserves the right to substitute the MSA 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 and/or Shopee shall be under no obligation to disclose its reason or provide any explanation of the same.
- 5.9. If any New Mari Savings Account Holder is subsequently discovered to be ineligible to participate in the NDP MSA \$10 Shopee Voucher Promotion or ineligible to receive the MSA Reward or if the MSA is closed within six (6) months

of the end of the Promotion Period, MariBank and Shopee each reserves the right to (i) forfeit or withdraw any MSA Reward at any time; or (ii) (where any MSA Reward have been redeemed) procure the claw-back of such MSA Reward or request the relevant customer to repay to or compensate MariBank and/or Shopee the value of such MSA Reward at any time, and MariBank and/or Shopee each shall have the right to debit the value of such MSA Reward plus any goods and services tax or such other amount as it deems fit from the account(s) of the relevant customer.

5.10. No person shall be entitled to any payment or compensation from each of MariBank or Shopee should any MSA Reward be forfeited or withdrawn; if any MSA Reward is reclaimed by either MariBank or Shopee; or if a customer is asked to repay or compensate MariBank or Shopee the value of the MSA Reward for whatsoever reasons.

5.11. The utilisation of the MSA Reward is subject to Shopee's prevailing policies and/or terms and conditions (including but not limited to the terms and conditions set out on any specific Shopee voucher, as well as Shopee's Terms of Service at:
<https://help.shopee.sg/portal/article/77148?previousPage=other%20articles>)

For more information on the Reward, please refer to:

- [https://help.shopee.sg/portal/article/76513-\[Vouchers\]-What-vouchers-are-there-on-Shopee%3F](https://help.shopee.sg/portal/article/76513-[Vouchers]-What-vouchers-are-there-on-Shopee%3F) and;
- <https://help.shopee.sg/portal/article/91031>.

5.12. Any dispute regarding the utilisation of the MSA Reward is to be resolved directly with Shopee and Shopee's decision shall be final and binding. MariBank shall not be required to assist or act on any relevant person's behalf in communicating with Shopee in respect of these matters.

5.13. Any dispute regarding the NDP MSA \$10 Shopee Voucher Promotion generally, including a MariBank customer's eligibility to participate in the NDP MSA \$10 Shopee Voucher Promotion, shall be resolved directly with MariBank. Shopee shall not be required to assist or act on any relevant person's behalf in communicating with MariBank in respect of these matters.

Section B: NDP Mari Credit Card \$8 Cashback Promotion (“NDP MCC \$8 Cashback Promotion”)

The terms and conditions set out in Section B of this Promotion Terms and Conditions apply only to participants of the NDP MCC \$8 Cashback Promotion.

6. Eligibility

- 6.1. This Promotion is only open to New Mari Credit Card Holders (including any existing Mari Savings Account Holders) who fulfil the criteria below. To qualify as a New Mari Credit Card Holder:
- (a) you must not be an existing Mari Credit Card Holder;
 - (b) you must not have closed your MCC account in the last 6 months;
 - (c) you must have your application for MCC submitted and approved within the Promotion Period; and
 - (d) your MCC account must be in good standing at all times as determined by MariBank in its sole and absolute discretion.

7. Promotion Mechanics

- 7.1. The first 5,000 New Mari Credit Card Account Holders to satisfy all the following criteria below (“**MCC Promotion Conditions**”) may be entitled to receive the MCC Reward:
- (d) input the NDP Online Promo Code during the application process for the MCC;
 - (e) successfully open a MCC account during the Promotion Period; and
 - (f) made a Qualifying Card Spend using MCC within the first 30 days from the date of successful MCC approval.

8. Reward

- 8.1. If a New Mari Credit Card Holder satisfies all the MCC Promotion Conditions set out in Clause 7.1 above, the New Mari Credit Card Holder may be entitled to receive a \$8 cashback (the “**MCC Reward**”).
- 8.2. For the avoidance of doubt, if the New Mari Credit Card Holder inputs an invalid NDP Online Promo Code or did not include the NDP Online Promo Code during the application process for MCC, the New Mari Credit Card Holder would not be eligible for the MCC Reward.
- 8.3. To illustrate how a New Mari Credit Card Holder can qualify for the Promotion:

	Customer A	Customer B	Customer C
NDP Online Promo Code Used?	Yes	Yes	Yes
MCC approval date	31 July 2024	21 August 2024	1 September 2024
Qualifying spend within first 30 days from MCC approval date	Yes	No	Yes
MCC Reward	Yes	No	No

- 8.4. A merchant's registered merchant category code may not always correspond with its nature of business and may vary among card networks. The merchant category codes are assigned by the merchant's acquiring bank and MariBank does not determine the merchants' merchant category code. MariBank shall not be liable in any way whatsoever relating to the categorisation of a merchant's merchant category code.
- 8.5. If a New Mari Credit Card Holder is eligible for the MCC Reward in this Promotion:
- (c) the New Mari Credit Card Holder shall be notified by MariBank through any notification channels that MariBank so determines; and
 - (d) the MCC Reward shall be credited into the New New Mari Credit Card Holder card account within two (2) months from the end of the Promotion Period (or such other date as MariBank may determine in its sole discretion).
- 8.6. The MCC Reward shall be forfeited if the MCC account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before the MCC Reward is credited or utilised.
- 8.7. New Mari Credit Card Holders are only entitled to receive the MCC Reward once in connection with the NDP MCC \$8 Cashback Promotion.
- 8.8. The MCC Reward is not transferable or exchangeable for cash or credit or otherwise, and is not replaceable if lost or stolen.
- 8.9. MariBank reserves the right to substitute the MCC 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.
- 8.10. If any New Mari Credit Card Holder is subsequently discovered to be ineligible to participate in the NDP MCC \$8 Cashback Promotion or ineligible to receive the MCC Reward or if the MCC is closed within six (6) months of the end of the Promotion Period, MariBank reserves the right to (i) forfeit or withdraw any MCC Reward at any time; or (ii) (where any MCC Reward have been redeemed) procure

the claw-back of such MCC Reward or request the relevant customer to repay to or compensate MariBank the value of such MCC Reward at any time, and MariBank shall have the right to debit the value of such MCC Reward plus any goods and services tax or such other amount as it deems fit from the account(s) of the relevant customer.

- 8.11. No person shall be entitled to any payment or compensation from MariBank should any MCC Reward be forfeited or withdrawn; if any MCC Reward is reclaimed by MariBank; or if a customer is asked to repay or compensate MariBank the value of the MCC Reward for whatsoever reasons.
- 8.12. The utilisation of any MCC Reward is subject to MariBank's prevailing policies.

Section C: General Promotion Terms and Conditions

The terms and conditions set out in Section C of this Promotion Terms and Conditions apply equally to participants of the NDP MSA \$10 Shopee Voucher Promotion and/or the NDP MCC \$8 Cashback Promotion.

- 9.1. MariBank may, at any time and at its sole and absolute discretion, terminate, shorten or withdraw the NDP 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.
- 9.2. MariBank reserves the right in its sole and absolute discretion to determine all matters arising out of or in connection with the NDP Promotion, including but not limited to a MariBank customer's eligibility to participate in the NDP Promotion or otherwise; whether the MSA Promotion Conditions under Clause 4 and/or the MCC Promotion Conditions under Clause 7 is satisfied. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.
- 9.3. By participating in the NDP Promotion and in addition to any other consent already provided to MariBank and any right of MariBank under applicable laws, MariBank customers agree that:
 - (a) 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 the NDP Promotion and administering the MSA Reward and/or the MCC Reward; and
 - (b) MariBank may collect, use and disclose their personal data and customer information to its Affiliates (including Shopee) for the purposes of this Promotion, including determining their eligibility for this Promotion, verifying their identities, contacting them, and administering the MSA Reward and/or the MCC Reward.

- 9.4. 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 the NDP 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.
- 9.5. Save for the Terms and Conditions governing Mari Credit Account and Mari Credit Card 5% Unlimited Shopee Coins Promotion (the "5% Unlimited Shopee Coins Promotion"), the 1.7% cashback under the Terms and Conditions Governing Cashback for Mari Credit Card, and offers of Shopee vouchers that may be provided from time to time to Mari Credit Card holders, the NDP Promotion is not valid with other cashback programs, offers, privileges or promotions. The NDP Online Promo Code may not be used together with any other promotion and/or referral code made available by MariBank through any Platforms or channels from time to time.
- 9.6. The MCC Reward can be stacked with the MSA Reward upon customers fulfilling both the MSA Promotion Conditions and the MCC Promotion Conditions. The maximum value of rewards that can be awarded to a customer who is both an eligible New Mari Savings Account Holder and a New Mari Credit Card Holder pursuant to the NDP Promotion is capped at \$10 Shopee Voucher (valued at \$10) and \$8 cashback.
- 9.7. 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.
- 9.8. These Promotion Terms and Conditions are to be read together with MariBank's prevailing General Personal Banking Terms and Conditions; the Terms and Conditions Governing Mari Savings Account; the MariBank Cardmembers' Agreement; the Terms and Conditions governing Cashback for Mari Credit Card; the Privacy Policy; any applicable promotion terms and conditions relating to 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.
- 9.9. 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.
- 9.10. These Promotion Terms and Conditions shall be governed by the laws of Singapore and each participant in this Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.

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

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Last updated: 24 July 2024