

MariBank: 2025 National Day Promotion

Terms & Conditions

1. The Promotion

- 1.1. The MariBank: 2025 National Day Promotion (the “**Promotion**”) is available from 1 July 2025 to 31 August 2025 (both 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 only open to New MariBank Customers (as defined at Clause 3.1 below). By participating in this 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. “**MariBank App**” means the MariBank mobile banking application.
- 2.3. “**Mari Credit Card**” means the credit card issued by MariBank.
- 2.4. “**Mari Savings Account**” refers to the savings account opened by a customer with MariBank.
- 2.5. “**New MariBank Customers**” means natural persons who fulfil the criteria set out at Clause 3.1.
- 2.6. “**MariBank Promo Code**” refers to “**MARNDP25**”, the 8 digit alphanumeric string of numbers that is made available through Platforms or channels stipulated by MariBank in connection with this Promotion.
- 2.7. “**Platform**” means any website or mobile applications owned, published or operated by MariBank, including the MariBank App.
- 2.8. “**MSA Reward**” has the meaning ascribed to it in Clause 5.1.
- 2.9. “**MCC Reward**” has the meaning ascribed to it in Clause 5.2.
- 2.10. “**Reward**” means an MSA Reward or an MCC Reward.

3. Eligibility

- 3.1. For the purposes of this Promotion, a **"New MariBank Customer"** is a natural person who does not have any existing retail products with MariBank (i.e. Mari Savings Account, Mari Invest, Mari Credit Card and/or Mari Credit Card Instant Loan) before 1 July 2025.

4. Promotion Mechanics

- 4.1. To qualify for a Reward, a New MariBank Customer must be amongst the first 50,000 New MariBank Customers to satisfy all of the following criteria ("**Promotion Conditions**") within the Promotion Period:
- (a) input the MariBank Promo Code during the application process; and
 - (b) successfully have either:
 - (i) his/her Mari Savings Account opened; or
 - (ii) his/her Mari Savings Account opened and Mari Credit Card approved via a single bundled application

5. Reward

- 5.1. If a New MariBank Customer satisfies all of the criteria set out in Clauses 4.1, 4.1(a) and 4.1(b)(i) above, the New MariBank Customer will be entitled to receive S\$6 in cash credit ("**MSA Reward**").
- 5.2. If a New MariBank Customer satisfies all of the criteria set out in Clauses 4.1, 4.1(a) and 4.1(b)(ii) above, the New MariBank Customer will be entitled to receive S\$12 in cash credit ("**MCC Reward**").
- 5.3. For the avoidance of doubt, if the New MariBank Customer inputs an invalid MariBank Promo Code or does not include the MariBank Promo Code during the application process, the New MariBank Customer would not be eligible for a Reward.
- 5.4. To illustrate how a New MariBank Customer can qualify for the Promotion:

	Customer A	Customer B	Customer C	Customer D
MariBank Promo Code Used?	Yes	Yes	Yes	Yes
Mari Savings Account opening date	31 July 2025	31 July 2025	1 September 2025 (after promotion)	1 August 2025

			ends on 31 August 2025)	
Mari Credit Card opening date	31 July 2025 (via bundled application)	1 August 2025 (via standalone card application)	-	-
Reward	Yes S\$12 cash credit	Yes S\$6 cash credit	No	Yes S\$6 cash credit

- 5.5. If a New MariBank Customer is eligible for a Reward in this Promotion:
- such New MariBank Customer shall be notified by MariBank through any notification channels that MariBank so determines; and
 - the Reward shall be credited into such New MariBank Customer's Mari Savings Account within two (2) months from the end of the Promotion Period (or such other date as MariBank may determine in their sole discretion).
- 5.6. The Reward is not transferable or exchangeable for credit or otherwise.
- 5.7. Each New MariBank Customer shall be entitled to receive the Reward only once. For the avoidance of doubt, the maximum amount of cash credit that a New MariBank Customer can receive through this Promotion is S\$12.
- 5.8. If any New MariBank Customer is subsequently discovered to be ineligible to participate in this Promotion or ineligible to receive the Reward or if the relevant Mari Savings Account or Mari Credit Card is closed/terminated 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 have been redeemed) 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.
- 5.9. 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.

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 MariBank customer's eligibility to participate in this Promotion or otherwise; whether the criteria set out at Clause 4.1 are satisfied. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.
- 6.3. By participating in this 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 this Promotion and administering the Reward; and
 - (b) 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 administering the Reward.
- 6.4. 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 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.
- 6.5. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions. The MariBank 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.
- 6.6. 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.

- 6.7. 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; any applicable promotion terms and conditions relating to the Mari Credit Card; the Privacy Policy 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.
- 6.8. 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.
- 6.9. 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.
- 6.10. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 6.11. 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: 26 May 2025