

Mari Credit Card: 2024 \$8 Cashback Promotion Terms & Conditions

1. The Promotion

- 1.1. The “Mari Credit Card: 2024 \$8 Cashback Promotion” (the “**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**”).
- 2.1. This Promotion is only open to New Mari Credit Card Holders (as defined in Clause 3.1). 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. “**New Mari Credit Card Holders**” means existing MariBank customers who fulfil the criteria set out at Clause 3.1
- 2.3. “**Promo Code**” refers to “**MCCPUB24**”, the 8 digit alphanumeric string of numbers that is made available through Platforms or channels stipulated by MariBank in connection with this Promotion.
- 2.4. “**Platform**” means any website or mobile applications owned, published or operated by MariBank, including the MariBank App.
- 2.5. “**MCC**” means Mari Credit Card.
- 2.6. “**MCC Reward**” has the meaning ascribed to it in Clause 5.1.
- 2.7. “**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

3. Eligibility

- 3.1. This Promotion is only open to New Mari Credit Card 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.

4. Promotion Mechanics

4.1. The first 5,000 New Mari Credit Card Holders to satisfy all the following criteria below ("**Promotion Conditions**") may be entitled to receive the MCC Reward:

- (a) input the Promo Code during the application process for MCC;
- (b) successfully open a MCC Account during the Promotion Period; and
- (c) made a Qualifying Card Spend using MCC within the first 30 days from the date of successful MCC approval.

5. Reward

5.1. If a New Mari Credit Card Holder satisfies all the Promotion Conditions set out in Clause 4.1 above, the New Mari Credit Card Holder may be entitled to receive a \$8 cashback (the "**MCC Reward**").

5.2. For the avoidance of doubt, if the New Mari Credit Card Holder inputs an invalid Promo Code or did not include the Promo Code during the application process, the New Mari Credit Card Holder would not be eligible for the MCC Reward.

5.3. To illustrate how a New Mari Credit Card Holder can qualify for the Promotion:

	Customer A	Customer B	Customer C
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

5.4. 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.

- 5.5. If a New Mari Credit Card Holder is eligible for the MCC Reward in this Promotion:
 - (a) the New Mari Credit Card Holder shall be notified by MariBank through any notification channels that MariBank so determines; and
 - (b) the MCC Reward shall be credited into the New Mari Credit Card Holder's MCC Account within two (2) months from the end of the Promotion Period (or such other date as MariBank may determine in its sole discretion).
- 5.6. 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.
- 5.7. New Mari Credit Card Holders are only entitled to receive the MCC Reward once in connection with this Promotion.
- 5.8. The MCC Reward is not transferable or exchangeable for cash or credit or otherwise, and is not replaceable if lost or stolen.
- 5.9. 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.
- 5.10. If any New Mari Credit Card Holder is subsequently discovered to be ineligible to participate in this 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.
- 5.11. 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.
- 5.12. The utilisation of any MCC Reward is subject to MariBank's prevailing policies.

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 Promotion Conditions under Clause 4 is 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 (including Shopee) 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. 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**"), this Promotion is not valid with other offers, privileges or promotions. The 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 MariBank Cardmembers' Agreement; the Terms and Conditions governing Cashback for Mari Credit Card; the Terms and Conditions governing Mari Credit Card; the Terms and Conditions Governing Mari Savings Account; 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.
- 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.

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