

**Mari Credit Card Foreign Currency Spend 3% Unlimited Cashback Promotion  
("Foreign Currency Spend Cashback Promotion")  
Promotion Terms and Conditions**

**16 September 2024 to 31 December 2025**

**1. The Promotion**

- 1.1. The Mari Credit Card Foreign Currency Spend 3% Unlimited Cashback Promotion (the "**Foreign Currency Spend Cashback Promotion**") is available from 16 September 2024 to 31 December 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 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. "**Cashback**" has the same meaning ascribed to it in the Terms and Conditions Governing Cashback for Mari Credit Card.
- 2.3. "**MariBank App**" means the MariBank mobile banking application.
- 2.4. "**Mari Credit Card Holders**" means existing MariBank customers who fulfil the criteria set out at Clause 3.1
- 2.5. "**Platform**" means any website or mobile applications owned, published or operated by MariBank, including the MariBank App.
- 2.6. "**MCC**" means Mari Credit Card.
- 2.7. "**Eligible Transaction**" means a transaction that is:
  - (a) successfully 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;
  - (b) posted during the Promotion Period;
  - (c) not charged in Singapore Dollars;
  - (d) not made via Mari Credit Card Instant Checkout on Shopee; and

- (e) 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 Mari Credit Card Holders who fulfill the criteria below. To qualify as a Mari Credit Card Holder:

- (a) you must be an existing Mari Credit Card Holder; and
- (b) 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. Mari Credit Card Holders who make an Eligible Transaction will receive 3% Cashback (or any other rate which we may determine from time to time at our sole discretion) per Eligible Transaction based on the posted amount in Singapore Dollars (less any applicable interest, fees, and charges, such as foreign currency transaction fees). For the avoidance of doubt, this 3% Cashback rate is not stackable with the 1.7% Cashback rate as set forth in Terms and Conditions governing Cashback for Mari Credit Card (or such prevailing Cashback rate as may be applicable from time to time).

4.2. The Foreign Currency Spend Cashback Promotion is only valid for transactions made in foreign currency. Foreign currency means any currency other than Singapore Dollars. If the transaction is converted to Singapore Dollars before being submitted to us for payment (for example, if the merchant gives you the option of converting the transaction to Singapore Dollars at the point of sale), it will not constitute an Eligible Transaction.

4.3. When a transaction is made in foreign currency, it will be converted to Singapore Dollars based on the prevailing rate of exchange on the date of conversion. Please refer to Section 14 of the MariBank Cardmembers' Agreement for more information on foreign currency transactions.

4.4. The Cashback is calculated based on the amount in Singapore Dollar of each Eligible Transaction (less any applicable interest, fees, and charges, such as foreign currency transaction fees), and will be rounded down to the nearest cent in Singapore Dollars.

4.5. If a Mari Credit Card Holder qualifies for the Promotion, Cashback will be awarded and credited to the Mari Credit Card Holder's MCC account upon the posting of transactions in the MCC account, which may be dependent on the confirmation of transactions and/or settlement of payment between MariBank and third parties (including but not limited to Shopee or MasterCard). The date on which an Eligible Transaction is made may not be the same as the date on which such transaction is posted.

4.6. Cashback awarded may be clawed back (or deducted) if the underlying Eligible Transaction(s) for which the Cashback is awarded is refunded or cancelled. The Cashback deduction amount is dependent on the final refunded amount in Singapore

Dollars. The deducted amount may differ from the original transaction amount due to currency fluctuations.

- 4.7. There is no cap on the maximum amount of Cashback that you can earn, unless otherwise stated.
- 4.8. There is no minimum spend requirement for Cashback, unless otherwise stated.
- 4.9. 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. Cashback Usage**

- 5.1. Awarded Cashback in the Mari Credit Card Holder's MCC account will be automatically offset against the billed amount in the upcoming MCC account statement cycle.
- 5.2. Awarded Cashback cannot be withdrawn, transferred to any other MariBank or Shopee accounts; used to offset other fees and charges; 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.
- 5.3. The Cashback shall be forfeited if the MCC account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before the Cashback is credited or utilised.

## **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; and whether a transaction qualifies as an Eligible Transaction pursuant to Clause 2.8. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.
- 6.3. MariBank reserves the right to substitute the 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 Mari Credit Card Holder is subsequently discovered to be ineligible to participate in this Promotion or ineligible to receive the Cashback or if the MCC account is closed within six (6) months of the end of the Promotion Period, MariBank reserves the right to (i) forfeit or withdraw any Cashback at any time; or (ii) (where any Cashback has been utilised) procure the claw-back of such Cashback or request the relevant customer to repay to or compensate MariBank the value of such Cashback at any time, and MariBank shall have the right to debit the value of such 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 Cashback be forfeited or withdrawn; if any Cashback is reclaimed by MariBank; or if a customer is asked to repay or compensate MariBank the value of the Cashback for whatsoever reasons.
- 6.6. 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 awarding the Cashback; 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 awarding the Cashback.
- 6.7. 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.
- 6.8. Save for offers, vouchers and promotional codes that may be given by third parties (including but not limited to Shopee or Mastercard) from time to time to Mari Credit Card Holders, this Promotion is not valid with other cashback programmes, offers, privileges or promotions, unless otherwise specified.
- 6.9. 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.
- 6.10. 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.

- 6.11. 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.
- 6.12. 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.
- 6.13. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 6.14. All information is correct at the time of publication.

Last updated: 9 September 2024