

**Mari Credit Card ShopBack Promotion  
Terms and Conditions**

**29 November 2024 to 31 December 2024**

**1. The Promotion**

1. The Mari Credit Card ShopBack Promotion (the “**Promotion**”) is available from 29 November 2024 to 31 December 2024 (both dates inclusive) or any other period as determined by MariBank Singapore Private Limited (“**MariBank**”) in its absolute discretion (“**Promotion Period**”) and shall be deemed to be apply to all participants who made an Eligible Transaction during the Promotion Period.
2. This Promotion is only open to all Mari Credit Card Holders (as defined in Clause 3.1). By participating in this Promotion during the Promotion Period, all participants are deemed to have accepted for these Promotion Terms and Conditions to apply to them.
3. MariBank is partnering with ShopBack for this Promotion, and participants acknowledge that certain of the cashback obligations will be fulfilled by ShopBack. Participants should refer to the ShopBack T&Cs (as defined in Clause 5.11) for further details for the obligations to be fulfilled by ShopBack.

**2. Definitions**

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

1. “**Affiliates**” has the same meaning ascribed to it in the General Personal Banking Terms and Conditions.
2. “**MariBank App**” means the MariBank mobile banking application.
3. “**Mari Credit Card Holder**” means a person who fulfils the criteria set out at Clause 3.1 below.
4. “**MCC**” means Mari Credit Card.
5. “**Eligible Transaction**” means a transaction which is:
  - (a) charged to an MCC during the Promotion Period in either local currency (i.e. Singapore Dollars) or a foreign currency;
  - (b) made with any one of the following merchants listed on [www.maribank.sg/promo/shopback-upsize-cashback-promotion](http://www.maribank.sg/promo/shopback-upsize-cashback-promotion) **which is redirected** via the “ShopBack: Cashback & Rewards” mobile application; and
  - (c) not cancelled, reversed or voided.
6. “**Cashback**” means the cashback to the registered ShopBack account of a Mari Credit Card Holder. Participant acknowledges MariBank is only responsible for administering the MariBank Cashback (as defined in Clause 5.11), whilst the Cashback is solely administered solely by ShopBack. Accordingly, MariBank shall not be responsible for any technical issues, delays, or failures that may impact the Cashback computation and/or credit process.

### 3. Eligibility

3.1. This Promotion is open to all Mari Credit Card Holders. For the purposes of this Promotion, a **"Mari Credit Card Holder"** is a person:

- (a) whose MCC account is in good standing at all times as determined by MariBank in its sole and absolute discretion; and
- (b) has an existing MCC at the time of the Promotion Period.

### 4. Promotion Mechanics

4.1. For a Mari Credit Card Holder to qualify to receive Cashback on the first Eligible Transaction that he/she makes (Cashback published on [www.maribank.sg/promo/shopback-upsize-cashback-promotion](http://www.maribank.sg/promo/shopback-upsize-cashback-promotion)), a Mari Credit Card Holder will have to be amongst the first 1,500 Mari Credit Card Holders who:

- (a) link his/her Mari Credit Card ShopBack as a payment method on the ShopBack mobile application by following these steps:
  - (i) Go to "Account";
  - (ii) Click on "Linked payment methods";
  - (iii) Click on "Add a credit card or debit card securely"; and
  - (iv) Input his/her MCC details to add card; and
- (b) make an Eligible Transaction.

4.2. Each Mari Credit Card Holder can only receive the Cashback once (ie: for the first Eligible Transaction he/she makes) within the maximum cashback cap published on [www.maribank.sg/promo/shopback-upsize-cashback-promotion](http://www.maribank.sg/promo/shopback-upsize-cashback-promotion) during the Promotion Period. For the avoidance of doubt, second and subsequent transactions made with the aforementioned merchants will not be eligible to enjoy Cashback even if such purchases occurred during the Promotion Period.

4.3. Where a transaction is made in a 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. A Mari Credit Card Holder can enjoy the Cashback in conjunction 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) or the 3% cashback rate as set forth in 'Terms and Conditions governing Mari Credit Card Foreign Currency Spend 3% Unlimited Cashback Promotion' (or such prevailing cashback rate as may be applicable from time to time).

4.5. If a Mari Credit Card Holder fulfils the Promotion criteria set out above, the Cashback will be tracked and credited to the Mari Credit Card Holder's ShopBack account within 14 days after the Mari Credit Card Holder makes his/her first Eligible Transaction. Crediting and computation of the Cashback amount is solely administered solely by ShopBack. Accordingly, MariBank shall not be responsible for any technical issues, delays, or failures that may impact the Cashback computation and/or credit process.

4.6. 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.

## 5. General

- 5.1. 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.
- 5.2. 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; and whether a transaction qualifies as an Eligible Transaction pursuant to Clause 2.5. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.
- 5.3. 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.
- 5.4. 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, Mari Credit Card Holder acknowledges that either MariBank or ShopBack shall reserve 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.
- 5.5. 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.
- 5.6. By participating in this Promotion and in addition to any other consent already provided to MariBank and any right of MariBank under applicable laws, participants of this Promotion 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.
- 5.7. 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.
- 5.8. 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 and the cashback rates mentioned at Clause 4.4 above, this Promotion is not valid with other cashback programmes, offers, vouchers, promotion codes, privileges or promotions.

- 5.9. 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.
- 5.10. 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.
- 5.11. 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 the MCC and any other terms that may be relevant in connection with this Promotion (collectively, the "**MariBank Standard Terms**" and the cashback pursuant to the MariBank Standard Terms, known as the "**MariBank Cashback**") and Terms and Conditions for ShopBack x MariBank Promotion found at <https://app.shopback.com/MariBank> ("**ShopBack T&Cs**").
- 5.12. In the event of any conflict or inconsistency between provisions in the following documents, the provisions in these documents shall take precedence in this order, to the extent of such conflict or inconsistency:
- (a) Promotion Terms and Conditions;
  - (b) MariBank Standard Terms; and
  - (c) ShopBack T&Cs.
- 5.13. 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.
- 5.14. 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.
- 5.15. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 5.16. All information is correct at the time of publication.

Last updated: 6 December 2024