

Mari Debit Card Cashback Promotion Terms and Conditions

1. The Promotion

- 1.1. The Mari Debit Card Cashback Promotion (the “**Promotion**”) is available from 15 July 2025 to 31 December 2025 (both dates inclusive) or any other period as determined by MariBank Singapore Private Limited (“**MariBank**”) in its sole and absolute discretion (the “**Promotion Period**”).
- 1.2. This Promotion is only open to Mari Debit 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 meaning ascribed to it in the General Personal Banking Terms and Conditions.
- 2.2. “**Cashback**” has the meaning ascribed to it in Clause 3 below.
- 2.3. “**Card Account**” means an account which the Mari Debit Cardholder maintains with MariBank in respect of the Mari Debit Card.
- 2.4. “**Designated Account**” has the meaning ascribed to it in the Mari Debit Cardmembers’ Agreement.
- 2.5. “**MariBank App**” means the MariBank mobile banking application.
- 2.6. “**Mari Debit Card**” means the debit card issued by MariBank.
- 2.7. “**Mari Debit Card Holders**” means MariBank customers who fulfil the criteria set out in Clause 3.1.

3. Eligibility

- 3.1 This Promotion is only open to Mari Debit Card Holders who fulfil the criteria below (“**Mari Debit Card Holders**”):
 - (a) you must be an existing holder of a Mari Debit Card; and
 - (b) the Designated Account to which your Mari Debit Card is linked must be in good standing at all times as may be determined by MariBank in its sole and absolute discretion (including at the time of crediting of any Cashback).
- 3.2. Retail transactions charged to your Mari Debit Card and posted to your Card Account during the Promotion Period shall be eligible for cashback (“**Cashback**”) subject to the exclusions set forth in Clause 3.3 below (each, an “**Eligible Transaction**”).

3.3. The following transactions (each, an **“Excluded Transaction”**) are not Eligible Transactions, and you will not be eligible to earn Cashback on such transactions:

- (a) any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits, including but not limited to GrabPay, YouTrip, ShopeePay, SimplyGo, Singtel Dash, Razer Pay, NETS Flashpay, EZ-Link, and Transit Link;
- (b) instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by MariBank and all other miscellaneous charges imposed by MariBank (unless otherwise stated in writing by MariBank);
- (c) any transaction with the transaction description **“AMAZE”**;
- (d) any transaction related to cryptocurrencies;
- (e) all payments made via AXS, SAM and eNets; and
- (f) any transaction classified under one or more of the following Merchant Category Codes (**“MCC”**) or any other MCC as may be determined by us in our sole and absolute discretion from time to time:

Merchant Category Code	Category
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders
4900	Utilities – Electric, Gas, Water, and Sanitary
5047	Certain Medical Equipment And Supplies
5199	Nondurable Goods Not Elsewhere Classified
5960	Direct Marketing – Insurance Services
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Manual Cash Disbursements
6012	Financial Institutions – Merchandises, Services, And Debt Repayment
6050	Quasi Cash – Financial Institutions, Merchandise, Services
6051	Non-Financial Institutions – Foreign Currency, Money Orders, Stored Value Card/Load, Travelers Cheques, And Debt Repayment
6211	Securities – Brokers And Dealers
6300	Insurance Sales, Underwriting And Premiums
6513	Real Estate Agents And Managers – Rentals
6529	Quasi Cash – Remote Stored Value Load – Financial Institute
6530	Quasi Cash – Remote Stored Value Load – Merchant
6534	Quasi Cash – Money Transfer – Member Financial Institution
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning And Maintenance, Janitorial Services
7379	Computer Maintenance, Repair, and Services
7511	Quasi Cash – Truck Stop Transactions
7523	Parking Lots, Parking Meters And Garages

7995	Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wager At Race Tracks
8062	Hospitals
8211	Elementary And Secondary Schools
8220	Colleges, Junior Colleges, Universities, And Professional Schools
8241	Correspondence Schools
8244	Business And Secretarial Schools
8249	Vocational And Trade Schools
8299	Schools And Educational Services Not Elsewhere Classified
8398	Charitable And Social Service Organizations
8651	Political Organizations
8661	Religious Organizations
8699	Membership Organizations (Not Elsewhere Classified) For example – art clubs, historical clubs, labor unions
9211	Court Costs Including Alimony And Child Support
9222	Fines
9223	Bail And Bond Payments
9311	Tax Payments
9399	Government Service Not Elsewhere Classified
9402	Postal Services – Government Only
9405	U.S. Federal Government Agencies Or Departments
9754	Quasi Cash – Gambling – Horse Racing, Dog Racing, State Lotteries

- 3.4. We reserve the right at any time and from time to time at our sole and absolute discretion to vary and/or amend the list of Excluded Transactions for which Cashback will not be awarded without giving any reason or prior notice or assuming any liability to you.

4. Promotion Mechanics

- 4.1. Mari Debit Card Holders who make an Eligible Transaction during the Promotion Period will be eligible to receive Cashback at a rate of 0.5% (or any other rate which we may determine from time to time at our sole and absolute discretion) (“**Cashback**”) per Eligible Transaction.
- 4.2. Cashback is calculated based on the amount in Singapore Dollars of each Eligible Transaction (less any applicable interest, fees, and charges), and will be rounded to the nearest 2 decimal places.
- 4.3. There is no cap on the maximum amount of Cashback that a Mari Debit Card Holder may be awarded under this Promotion, unless otherwise stated.
- 4.4. There is no minimum spend requirement in respect of any Eligible Transaction to qualify for any Cashback, unless otherwise stated.
- 4.5. A merchant’s registered MCC may not always correspond with its nature of business and may vary among card networks. The MCCs are assigned by the

merchant's acquiring bank and MariBank does not determine the merchants' MCCs. MariBank shall not be liable in any way whatsoever relating to the categorisation of a merchant's MCC.

5. Awarding of Cashback

- 5.1. Cashback in respect of each Eligible Transaction shall be awarded to each Mari Debit Card Holder upon the posting such Eligible Transaction to such Mari Debit Card Holder's Card 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 MasterCard). The date on which an Eligible Transaction is made may not be the same as the date on which such transaction is posted. Transactions shall be deemed posted when such transaction amounts have been successfully debited from a Mari Debit Card Holder's Designated Account.
- 5.2. Awarded Cashback under Clause 5.1 above shall be automatically credited to each Mari Debit Card Holder's Designated Account on the 21st day of each calendar month (or such other date as MariBank may notify to such Mari Debit Card Holder from time to time), and reflected in such calendar month's Designated Account statement.
- 5.3. Cashback awarded may be forfeited, reversed, clawed back or otherwise deducted from the Designated Account if such Cashback was awarded in error, or the underlying Eligible Transaction(s) for which the Cashback is awarded is voided, refunded, cancelled, reversed and/or disputed at any time. Such Cashback amount shall be dependent on the final refunded amount in Singapore Dollars. Such Cashback may be reflected in the following calendar month's Designated Account statement.
- 5.4. MariBank reserves all rights to: (a) substitute the Cashback; (b) forfeit, reverse or reclaim the Cashback where a user or a transaction is subsequently discovered to be ineligible; (c) forfeit, reverse, withhold or reclaim your Cashback if MariBank suspects that your Product(s) is/are not utilised and/or conducted in a proper and/or satisfactory manner; and (d) make determinations and decisions on all matters relating to the Cashback programme which shall be final, conclusive and binding.
- 5.5. No Cashback shall be awarded or (if awarded) such Cashback shall be forfeited, if the Card Account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before such 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 Terms 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; whether a

transaction qualifies as an Eligible Transaction or is otherwise an Excluded Transaction, and any eligibility for or, and awarding of, Cashback. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.

- 6.3. MariBank reserves the right to ban any customer from participating in this Promotion or receiving any Cashback if any fraudulent or unlawful activities are detected. In addition, such customers may risk being excluded from all of MariBank's activities.
- 6.4. MariBank reserves the right to substitute any 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.
- 6.5. If any Mari Debit Card Holder is subsequently discovered to be ineligible to participate in this Promotion or ineligible to receive the Cashback or if the relevant Mari Debit Card is cancelled and/or the Designated 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.
- 6.6. 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.
- 6.7. By participating in this Promotion and in addition to any other consents 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 for the purposes of this Promotion, including determining their eligibility for this Promotion, verifying their identities, contacting them, and awarding the Cashback.
- 6.8. 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.

- 6.9. This Promotion is not valid with other cashback programmes, offers, privileges or promotions, unless otherwise specified.
- 6.10. 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.
- 6.11. These Promotion Terms and Conditions are to be read together with MariBank's prevailing General Personal Banking Terms and Conditions; the Mari Debit Cardmembers' Agreement; the Privacy Policy; any applicable terms and conditions relating to the Mari Debit 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.
- 6.12. 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.
- 6.13. 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.
- 6.14. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 6.15. All information is correct at the time of publication.

Last updated: 15 July 2025