

Mari Savings Account: 2024 National Day Promotion

Terms & Conditions

1. The Promotion

- 1.1. The “Mari Savings Account: 2024 National Day 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**”).
- 1.2. This Promotion is only open to New Mari Savings Account 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. “**Linked Shopee Account**” refers to the registered Shopee account that a MariBank customer links to his/her Mari Savings Account. MariBank customers may link or check their Linked Shopee Account via the MariBank App: Me Page > My Profile > Shopee Linkages.
- 2.3. “**MariBank App**” means the MariBank mobile banking application.
- 2.4. “**Mari Credit Card**” means the credit card issued by MariBank to its customers.
- 2.5. “**Mari Invest Account**” refers to the investment account opened by a customer with MariBank.
- 2.6. “**Mari Savings Account**” or “**MSA**” refers to the savings account opened by a customer with MariBank.
- 2.7. “**New Mari Savings Account Holders**” means MariBank customers who fulfil the criteria set out at Clause 3.1.
- 2.8. “**MSA Promo Code**” refers to “**MSANDP24**”, the 8 digit alphanumeric string of numbers that is made available through Platforms or channels stipulated by MariBank in connection with this Promotion.
- 2.9. “**Shopee**” means Shopee Singapore Private Limited.
- 2.10. “**Platform**” means any website or mobile applications owned, published or operated by MariBank, including the MariBank App.
- 2.11. “**Reward**” has the meaning ascribed to it in Clause 5.1.

3. Eligibility

- 3.1. This Promotion is only open to New Mari Savings Account Holders. To qualify as a New Mari Savings Account Holder:
- (a) you must not be an existing holder of the Mari Savings Account;
 - (b) you must be a first-time applicant for the Mari Savings Account;
 - (c) you must have your application submitted and approved within the Promotion Period; and
 - (d) your Mari Savings Account must be in good standing at all times as determined by MariBank in its sole and absolute discretion.
- 3.2. For the avoidance of doubt and subject to Clause 3.1 above, a New Mari Savings Account Holder includes a MariBank customer for whom a new MSA is opened pursuant to his/her application for a new Mari Invest Account or Mari Credit Card (as the case may be).

4. Promotion Mechanics

- 4.1. The first 10,000 New Mari Savings Account Holders to satisfy all the following criteria below ("**Promotion Conditions**") may be entitled to receive a Reward:
- (a) input the MSA Promo Code during the application process;
 - (b) successfully open a Mari Savings Account; and
 - (c) successfully link a Linked Shopee Account to their Mari Savings Account within the Promotion Period.

5. Reward

- 5.1. If a New Mari Savings Account Holder satisfies all the Promotion Conditions set out in Clause 4.1 above, the New Mari Savings Account Holder may be entitled to receive a \$10 Shopee Voucher (no minimum spend) (the "**Reward**").
- 5.2. For the avoidance of doubt, if the New Mari Savings Account Holder inputs an invalid MSA Promo Code or did not include the MSA Promo Code during the application process, the New Mari Savings Account Holder would not be eligible for the Reward.

- 5.3. To illustrate how a New Mari Savings Account Holder can qualify for the Promotion:

	Customer A	Customer B
MSA Promo Code Used?	Yes	Yes
MSA Account opening date	31 July 2024	1 September 2024 (after promotion ends on 31 August 2024)
Shopee Account Linkage Date	31 July 2024	1 September 2024
Reward	Yes	No

- 5.4. If a New Mari Savings Account Holder is eligible for the Reward in this Promotion:
- the New Mari Savings Account Holder shall be notified by MariBank through any notification channels that MariBank so determines; and
 - the Reward shall be credited into the New Mari Savings Account Holder's Linked Shopee Account within two (2) months from the end of the Promotion Period (or such other date as Shopee or MariBank may determine in their sole discretion).
- 5.5. The Reward shall be forfeited if the Linked Shopee Account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before the Reward is credited or utilised.
- 5.6. New Mari Savings Account Holders are only entitled to receive the Reward once in connection with this Promotion. The maximum value of the Reward that can be awarded to each eligible New Mari Savings Account Holder pursuant to this Promotion is capped at \$10 Shopee Voucher (valued at \$10).
- 5.7. The Reward is not transferable or exchangeable for cash or credit or otherwise, and is not replaceable if lost or stolen.
- 5.8. Shopee and MariBank each reserves the right to deny the Reward to any New Mari Savings Account Holder at any point in time. Shopee and MariBank each reserves the right to substitute the 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. Shopee and/or MariBank shall be under no obligation to disclose its reason or provide any explanation of the same.
- 5.9. If any New Mari Savings Account Holder is subsequently discovered to be ineligible to participate in this Promotion or ineligible to receive the Reward or if the Mari Savings Account is closed within six (6) months of the end of the Promotion Period, Shopee and/or MariBank each 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 Shopee and/or MariBank the value of such Reward at any time, and Shopee and/or MariBank each 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.

5.10. No person shall be entitled to any payment or compensation from each of Shopee and MariBank should any Reward be forfeited or withdrawn; if any Reward is reclaimed by either Shopee or MariBank; or if a customer is asked to repay or compensate Shopee or MariBank the value of the Reward for whatsoever reasons.

5.11. The utilisation of any Reward is subject to Shopee's prevailing policies and/or terms and conditions (including but not limited to the terms and conditions set out on any specific Shopee voucher, as well as Shopee's Terms of Service at: <https://help.shopee.sg/portal/article/77148?previousPage=other%20articles>)

For more information on the Reward, please refer to:

- [https://help.shopee.sg/portal/article/76513-\[Vouchers\]-What-vouchers-are-there-on-Shopee%3F](https://help.shopee.sg/portal/article/76513-[Vouchers]-What-vouchers-are-there-on-Shopee%3F) and;
- <https://help.shopee.sg/portal/article/91031>.

5.12. Any dispute regarding the utilisation of the Reward is to be resolved directly with Shopee and Shopee's decision shall be final and binding, MariBank shall not be required to assist or act on any relevant person's behalf in communicating with Shopee in respect of these matters.

5.13. Any dispute regarding this Promotion generally, including a MariBank customer's eligibility to participate in this Promotion (whether as a New Mari Savings Account Holder or otherwise), shall be resolved directly with MariBank, and Shopee shall not be required to assist or act on any relevant person's behalf in communicating with MariBank in respect of these matters.

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. Unless otherwise stated, this Promotion is not valid with other offers, privileges or promotions. The MSA 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 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: 19 July 2024