

## Overseas Transfers Unlimited \$0 Transfers

### Promotion Terms & Conditions

#### 1. The Promotion

- 1.1. The “Overseas Transfers Unlimited \$0 Transfers” promotion (the “**Promotion**”) is available from 26 Feb 2025 to 30 June 2025 (start and end dates inclusive) (“**Promotion Period**”) or any other period as determined by MariBank Singapore Private Limited (“**MariBank**”) in its absolute discretion.
- 1.2. The Promotion is only open to Eligible Customers (as defined below). By participating in the Promotion, Eligible Customers are deemed to have accepted the 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 given to such term in the General Personal Banking Terms and Conditions.
- 2.2. “**Eligible Customer**” means:
  - (i) a new Mari Savings Account and/or Mari Business Account holder who successfully opens a Mari Savings Account and/or Mari Business Account (as the case may be) with MariBank during the Promotion Period; or
  - (ii) an existing Mari Savings Account holder and/or an existing Mari Business Account holder,in each case, whose Mari Savings Account and/or Mari Business Account (as the case may be) is valid, subsisting and in good standing at all times as determined by MariBank in its absolute discretion.
- 2.3. “**Mari Savings Account**” refers to the savings account opened by individual customers with MariBank Singapore Private Limited.
- 2.4. “**Mari Business Account**” refers to the business account opened by SME customers with MariBank Singapore Private Limited.

- 2.5. **“MariBank App”** means the MariBank mobile banking application.
- 2.6. **“Platform”** means any websites or mobile applications owned, published or operated by MariBank, including the MariBank App.

### **3. Promotion Mechanics**

- 3.1. To qualify for the Promotion, each Eligible Customer must make at least one (1) outgoing overseas fund transfer from such Eligible Customer’s Mari Savings Account or Mari Business Account (as the case may be) to any one of the available destination countries as shown on the MariBank App (“Qualifying Transaction”) at any time during the Promotion Period (the “Promotion Condition”).
- 3.2. The transfer fee for such Qualifying Transaction shall automatically be waived for each Eligible Customer who satisfies the Promotion Condition. For the avoidance of doubt, there is no limit on the number of Qualifying Transactions that an Eligible Customer may make during the Promotion Period to enjoy this transfer fee waiver.
- 3.3. If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion, if a Promotion Condition is subsequently deemed to not have been satisfied, or if the Mari Savings Account and/or Mari Business Account (as the case may be) is closed within six (6) months of the expiry of the Promotion Period, MariBank reserves the right (i) not to waive the transfer fee at any time; or (ii) (where the transfer fee has been waived) procure the claw-back of an amount equivalent to the value of the transfer fee waiver or request the relevant customer to repay to or compensate MariBank an amount equivalent to the value of the transfer fee waiver at any time, and MariBank shall have the right to debit the amount equivalent to the value of the transfer fee waiver plus any goods and services tax or such other amount as it deems fit from the account(s) of the customer.
- 3.4. No person shall be entitled to any payment or compensation from MariBank should any transfer fee waiver be withdrawn; or if any Eligible Customer is asked to repay or compensate MariBank an amount equivalent to the transfer fee(s) waived under this Promotion for whatsoever reasons.

#### **4. General**

- 4.1. MariBank may, at any time and at its sole and absolute discretion, terminate the Promotion and/or amend any of the Promotion Terms and Conditions, and all persons shall be bound by such amendments.
- 4.2. MariBank reserves the right in its sole and absolute discretion to determine all matters arising out of or in connection with the Promotion, a MariBank customer's eligibility to participate in the Promotion (whether as an Eligible Customer or otherwise); whether the Promotion Condition is satisfied and the eligibility for the transfer fee waiver. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.
- 4.3. By participating in this Promotion and in addition to any other consent already provided to MariBank and any right of MariBank under applicable laws, all MariBank customers agree that MariBank may collect, use and disclose their personal data to contact them by voice call, email or text message for the purposes of this Promotion, including to determine their eligibility for the Promotion, to verify their identities and to obtain feedback and / or conduct research, analysis and development activities to improve its products, services and the Platform.
- 4.4. 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 as a result of or in connection with 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.
- 4.5. In the event of any inconsistency between the Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the Promotion, the Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
- 4.6. The Promotion Terms and Conditions are to be read together with MariBank's prevailing General Personal Banking Terms and Conditions; General Business Banking Terms and Condition; the Terms and Conditions Governing Mari Savings

Account; the Terms and Conditions Governing Mari Business Account; the Terms and Conditions Governing Overseas Transfer; 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 the Promotion Terms and Conditions and the Standard Terms, the Promotion Terms and Conditions will prevail only to the extent of such inconsistency.

- 4.7. A person who is not a party to the Promotion Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of the Promotion Terms and Conditions.
- 4.8. The Promotion Terms and Conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
- 4.9. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 4.10. 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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