

Refer & Get Rewarded with MariBank (Jul - Aug 2024): Promotion Terms & Conditions

1. The Promotion

- 1.1. The Refer & Get Rewarded with MariBank (Jul - Aug 2024) (the **"R&R with MariBank"**) will run from 18 July 2024 to 31 August 2024 (start and end dates inclusive) or any other period as determined by MariBank Singapore Private Limited (**"MariBank"**) in its absolute discretion (**"Promotion Period"**).
- 1.2. The **R&R with MariBank** is open to all Referees and Referrers (as defined below). By participating in the **R&R with MariBank**, Referees and Referrers are deemed to have accepted these promotion terms and conditions (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. **"Linked Shopee Account"** refers to the registered Shopee account that a MariBank customer has linked to his / her Mari Savings Account. MariBank customers may check their Linked Shopee Account via the MariBank App: Me Page > My Profile > "Shopee Linkages".
- 2.2. **"Linked Mari Savings Account"** refers to the Mari Savings Account that a Shopee customer has linked to his/her registered Shopee account under 2.1.
- 2.3. **"MariBank App"** means the MariBank mobile banking application.
- 2.4. **"Mari Savings Account"** refers to the savings account opened by customers with MariBank.
- 2.5. **"Referrer"** means an existing Mari Savings Account user who obtained a unique Referral Code ("Referral Code") via the MariBank App > Me Page > "Refer A Friend". The Referral Code will be made available based on MariBank's discretion based on the Promotion availability.
- 2.6. **"Referee"** means a new MariBank customer who fulfils the criteria set out at Clause 3.2.
- 2.7. **"Platform"** means any website(s) or mobile application(s) owned, published or operated by MariBank, including the MariBank App.

- 2.8. **"Referral Code"** refers to a unique 8-digit alphanumeric string of numbers that starts with a number in the first digit (e.g. #123456) issued to each Referrer, in connection with the **R&R with MariBank**.
- 2.9. **"Reward"** means a reward in cash to be credited into the Mari Savings Account by MariBank in the amounts as set out at Clause 4.1.

3. Eligibility & Promotion Mechanics

- 3.1. During the Promotion Period, an existing Mari Savings Account user can obtain a unique Referral Code ("**Referral Code**") via the MariBank App and share the Referral Code as a Referrer (individually a "**Referrer**" and collectively, "**Referrers**"), to another individual who does not have a registered Mari Savings Account prior to the Promotion Period (individually a "**Referee**" and collectively, "**Referees**")
- 3.2. For the referral to be qualified as successful ("**Successful Referral**"), the Referee must fulfil the following criteria and successfully complete the below steps before the end of the Promotion Period:
 - (a) you must not have a Mari Savings Account prior to the Promotion Period and be a first-time applicant for the Mari Savings Account ;
 - (b) input the correct Referral Code shared by the Referrer during the application process for a Mari Savings Account;
 - (c) you must have your application submitted and approved within the Promotion Period;
 - (d) your Mari Savings Account must be in good standing at all times as determined by MariBank in its sole and absolute discretion;
 - (a) you must have a Linked Shopee Account before the end of the Promotion Period;
 - (e) you must perform your first purchase of **min. \$0.01** (*after discounts*) on Shopee using your Linked Mari Savings Account as the payment method; and
 - (f) the Shopee purchase must not be refunded.
- 3.3. In the event that the Referee inputs the wrong Referral Code or leaves the section empty during his/her application process, both the Referrer and Referee will not be eligible for the Reward.
- 3.4. Only the first 10,000 Successful Referrals during the Promotion Period will be entitled to the Reward.

4. Rewards

- 4.1. For each Successful Referral,
 - (a) the Referee will be entitled to a one-time S\$5 cash credit (the “**Reward**”) and;
 - (b) the Referrer will be entitled to a S\$5 cash credit per successful Referral (individually a “**Reward**” and collectively, “**Rewards**”)
- 4.2. If a Referee receives a Reward from the use of the Referral Code, such Referee will not be able to utilise any other promo code during the Promotion Period and is only entitled to receive the Reward once in connection with this R&R promotion.
- 4.3. Upon successful crediting of the Rewards, both the Referrer and Referee shall be notified by MariBank through any notification channel that MariBank determines in its sole discretion.
- 4.4. The Reward (of the Successful Referral) shall be credited to the Referrer’s and Referee’s Mari Savings Accounts by the end of the Promotion Period, and in any event, no later than 1 month from the end of the Promotion Period.
- 4.5. The Reward shall be forfeited if the relevant Mari Savings Account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before the Reward is credited or utilised.
- 4.6. The Reward is strictly not transferable or exchangeable or otherwise.
- 4.7. MariBank reserves the right to substitute the Reward with any item of equivalent or similar value, 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.
- 4.8. If any Referee or Referrer is subsequently discovered to be ineligible to participate in the R&R promotion or receive the Reward, or if the relevant Mari Savings Account is closed within 6 months of the expiry of the Promotion Period, MariBank reserves the right to (i) forfeit or withdraw the Reward at any time; (ii) (where the Reward have been redeemed) procure the claw-back of the Reward or request the relevant customer to repay to or compensate MariBank the value of the Reward at any time, and MariBank shall have the right to debit the value of the Reward plus any goods and services tax or such other amount as it deems fit from any account(s) of the customer; (iii) or deal with it in any manner as it deems fit.
- 4.9. No person shall be entitled to any payment or compensation from MariBank should any Reward be forfeited or withdrawn; if any Reward is reclaimed by MariBank; or if a Referee or Referrer is asked to repay or compensate MariBank the value of the Reward for whatsoever reasons.

5. General

- 5.1. MariBank may, at any time and at its sole and absolute discretion, suspend, withdraw or terminate the R&R promotion and/or amend any of the Promotion Terms and Conditions without prior notice, and all persons shall be bound by such amendments.
- 5.2. All applications for a Mari Savings Account are subject to MariBank's approval, which shall be determined by MariBank in its sole and absolute discretion.
- 5.3. MariBank reserves the right in its sole and absolute discretion to determine all matters arising out of or in connection with the R&R promotion, including a Referee's and/or Referrer's eligibility to participate in the R&R with MariBank; and the eligibility and allocation for the Reward. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.
- 5.4. By participating in this Promotion and in addition to any other consent already provided to MariBank and any right of MariBank under applicable laws, each Referrer and Referee agrees that MariBank may collect, use and disclose his/her personal data:
 - (a) to contact him/her by voice call, email or text message to obtain feedback and / or conduct research, analysis and development activities to improve its products, services and the Platform; and
 - (b) to its Affiliates for the purposes of this R&R with MariBank, including determining his/her eligibility for the R&R with MariBank, verifying their identities, contacting them, and administering the Reward.
- 5.5. 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 R&R promotion, including any error in computing and chances, any breakdown or malfunction in any computer systems or equipment. 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.
- 5.6. In the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to the R&R promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.

- 5.7. The 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 apply in connection with this R&R 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.
- 5.8. 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.
- 5.9. The Promotion Terms and Conditions shall be governed by the laws of Singapore and each participant of the R&R with MariBank irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
- 5.10. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 5.11. 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.

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