

Spend Overseas with Mari Credit Card: **Promotion Terms & Conditions**

1. The Promotion

- 1.1. The Spend Overseas with Mari Credit Card (the **"Promotion"**) will run from 1 March 2025 to 31 December 2025 (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. This Promotion is open to all Eligible Mari Credit Card Holders (as defined below). By participating in this Promotion, all participants 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. **"Affiliates"** has the same meaning ascribed to it in the General Personal Banking Terms and Conditions.
- 2.2. **"Card"** means any credit or charge card issued by MariBank pursuant to the MariBank Cardmembers' Agreement, including any Supplementary Card (as defined in the MariBank Cardmembers' Agreement) or virtual card, if applicable.
- 2.3. **"Cashback"** has the same meaning ascribed to it in the Terms and Conditions Governing Cashback for Mari Credit Card.
- 2.4. **"Existing Mari Credit Card Holder"** means a person that has been issued a Mari Credit Card by MariBank on or before 31 December 2025 and whose Mari Credit Card is valid, subsisting and in good standing at all times as determined by MariBank in its absolute discretion.
- 2.5. **"MariBank App"** means the MariBank mobile banking application.
- 2.6. **"Mari Credit Card"** means a Mari Credit Card that is issued by MariBank.
- 2.7. **"Mari Credit Card Instant Checkout"** means the MariBank-specific and MariBank-facilitated payment method identified on the Shopee Platform as "Mari Credit Card Instant Checkout" which an Existing Mari Credit Card Holder has activated and linked with his/her Shopee account. Transactions made using Mari Credit Card Instant Checkout are not, and are not deemed as, Card transactions.
- 2.8. **"Bonus Cashback"** means the additional Cashback earned on top of the Cashback earned from Mari Credit Card Foreign Currency Spend 3% Unlimited Cashback Promotion.

- 2.9. **"Relevant Month"** refers to each particular calendar month which falls within the Promotion Period.
- 2.10. **"Shopee"** means Shopee Limited.
- 2.11. **"Shopee Platform"** refers to an e-commerce platform owned by Shopee, which shall be accessible via the uniform resource locator <https://shopee.sg/>, through iOS and/or Android-based application.

3. Eligibility

- 3.1. This Promotion is only open to Eligible Mari Credit Card Holders. For the purposes of this Promotion a person who:
 - (a) is an Existing Mari Credit Card Holder; and
 - (b) whose Mari Credit Card account is in good standing at all times as determined by MariBank in its sole and absolute discretion;shall be known as an **"Eligible Mari Credit Card Holder"** and collectively such persons shall be known as **"Eligible Mari Credit Card Holders"**.

4. Promotion Mechanics

- 4.1. To qualify for the Rewards, an Eligible Mari Credit Card Holder must successfully make at least one Eligible Overseas Spend (as defined at Clause 4.2 below).
- 4.2. For the purposes of Clause 4.1 above, an **"Eligible Overseas Spend"** is a transaction which:
 - (a) is made using Mari Credit Card: (i) online through input of Mari Credit Card details; (ii) on Apple Pay / Google Pay; or (iii) physically via a merchant point-of-sale machine;
 - (b) is made in foreign currency;
 - (c) is not excluded from earning Cashback pursuant to Clause 2.2 of the Terms and Conditions Governing Cashback for Mari Credit Card;
 - (d) is charged within the Relevant Month and posted within 7 days from the last day from the Relevant Month; and
 - (e) is not reversed, refunded or cancelled.
- 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. An Eligible Mari Credit Card Holder can enjoy 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), in conjunction with the Rewards.

5. Reward

- 5.1. If an Eligible Mari Credit Card Holder fulfills Clause 4.1 above, he/she will be entitled to receive 1.0% to 1.5% Bonus Cashback on the total amount of Eligible Overseas Spend that he/she makes, up to a maximum total amount of S\$1,500, in each Relevant Month. The rate at which the Bonus Cashback will be awarded, for a particular Relevant Month, depends on the total amount of Eligible Overseas Spend that the Eligible Mari Credit Card Holder makes in that particular Relevant Month and shall be in accordance with Table 1 below.

Table 1

Total Eligible Overseas Spend (SGD) in the Relevant Month	Bonus Cashback %
Below S\$1,000	1.00%
S\$1,000 to S\$1,500	1.50%

For the avoidance of doubt, the Bonus Cashback for the Relevant Month shall be known as the **“Reward”** and collectively, Bonus Cashback across multiple Relevant Months shall be known as the **“Rewards”**.

For illustration purposes, please refer to Examples A and B below on the Rewards to be earned by an Eligible Mari Credit Card Holder:

Example A

Relevant Month	Eligible Overseas Spend Amount	Bonus CashBack (%)	Bonus Cashback (S\$)
1 March 2025 - 31 March 2025	S\$400.00	1.0%	S\$4.00
1 April 2025 - 30 April 2025	S\$1,300.00	1.5%	S\$19.50
1 May 2025 - 31 May 2025	S\$0.00	0.0%	S\$0.00
1 June 2025 - 30 June 2025	S\$600.00	1.0%	S\$6.00
Total Bonus Cashback earned			S\$29.50

Example B

Relevant Month	Eligible Overseas Spend Amount	Bonus CashBack (%)	Bonus Cashback (S\$)
1 March 2025 - 31 March 2025	S\$800.00	1.0%	S\$8.00
1 April 2025 - 30 April 2025	S\$1,600.00 (capped at S\$1,500)	1.5%	S\$22.50
1 May 2025 - 31 May 2025	S\$300.00	1.0%	S\$3.00
1 June 2025 - 30 June 2025	S\$0.00	0.0%	S\$0.00
Total Bonus Cashback earned			S\$33.50

- 5.2. The maximum amount of the Rewards that an Eligible Mari Credit Card Holder can receive pursuant to this Promotion is S\$225 and for every Relevant Month within the Promotion Period, the maximum amount of Reward that an Eligible Mari Credit Card Holder can receive is S\$22.50.
- 5.3. The Reward for each of the Relevant Month will be credited into the relevant Eligible Mari Credit Card Holder's Mari Credit Card account by the end of the next calendar month. For example:

Relevant Month	Reward will be credited by
March	End of April 2025

- 5.4. Upon successful crediting of the Rewards, the relevant Eligible Mari Credit Card Holder shall be notified by MariBank through any notification channel MariBank determines in its sole discretion.
- 5.5. Each Reward will be automatically offset against the amount(s) that has/have been billed to Eligible Mari Credit Card Holder's Mari Credit Card account, on the next Mari Credit Card account statement date which occurs after the crediting of the particular Reward.

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 person's eligibility to participate in this Promotion or otherwise; and whether a transaction qualifies as an Eligible Overseas Spend pursuant to Clause 4.2. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.
- 6.3. MariBank reserves the right to deny the Reward to any Eligible Mari Credit Card Holder at all times. MariBank 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. MariBank shall be under no obligation to disclose its reason or provide any explanation of the same.
- 6.4. If any Eligible Mari Credit Card Holder is subsequently discovered to be ineligible to participate in this Promotion or ineligible to receive the Reward or if the relevant Mari Credit Card account is closed within six (6) months of the end of the Promotion Period, MariBank reserves the right to (i) forfeit or withdraw any Reward at any time; or (ii) (where any Reward has been utilised) procure the claw-back of such Reward or request the relevant customer to repay to or compensate MariBank the value of such Reward at any time, and MariBank 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.
- 6.5. 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 customer is asked to repay or compensate MariBank the value of the Reward for whatsoever reasons.
- 6.6. The Reward cannot be withdrawn or transferred to any other MariBank or Shopee accounts; or exchanged for cash (including any credit balance refund), reward points, credit, goods and services, products or privileges of any kind in full or in part.
- 6.7. The Reward shall be forfeited if the Mari Credit Card account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before the Reward is credited or utilised.
- 6.8. 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 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 awarding the Reward.
- 6.9. 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.
- 6.10. Save for the Cashback rates mentioned at Clause 4.4 above, this Promotion is not valid with other cashback programmes, offers, vouchers, referral or promotion codes, privileges or promotions.
- 6.11. 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.
- 6.12. 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.
- 6.13. These Promotion Terms and Conditions are to be read together with MariBank's prevailing General Personal Banking Terms and Conditions; 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 Mari Credit 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.

- 6.14. 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.
- 6.15. These Promotion Terms and Conditions shall be governed by the laws of Singapore and each participant of this Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
- 6.16. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 6.17. All information is correct at the time of publication.

Last updated: 20 May 2025