

## **Spend Overseas with Mari Debit Card:** **Promotion Terms & Conditions**

### **1. The Promotion**

- 1.1. The Spend Overseas with Mari Debit Card Promotion (the “**Promotion**”) will run from 15 July 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 only open to Mari Debit Cardholders (as defined in Clause 3.1).
- 1.3. 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 Account**” means an account which a Mari Debit Cardholder maintains with MariBank in respect of the Mari Debit Card.
- 2.3. “**Cashback**” has the same meaning ascribed to it in the Mari Debit Card Foreign Currency Spend 3% Unlimited Cashback Promotion Terms and Conditions.
- 2.4. “**Designated Account**” has the meaning ascribed to it in the Mari Debit Cardmembers’ Agreement.
- 2.5. “**Eligible Overseas Spend**” has the meaning ascribed to it in Clause 4.1.
- 2.6. “**foreign currency**” means any currency other than Singapore Dollars. When a transaction is made in foreign currency, it will be converted to Singapore Dollars based on the prevailing rate of exchange on the date of conversion, in accordance with Clause 15.1 of the Mari Debit Cardmembers’ Agreement. Any transaction converted to Singapore Dollars before being submitted to MariBank for payment (for example, if the merchant gives a Mari Debit Cardholder the option of converting the transaction to Singapore Dollars at the point of sale) will not constitute foreign currency spending, and will be excluded from being an Eligible Overseas Spend.
- 2.7. “**MariBank App**” means the MariBank mobile banking application.
- 2.8. “**Mari Debit Card**” means the debit card issued by MariBank.
- 2.9. “**Mari Debit Cardholder**” has the meaning ascribed to it in Clause 3.1.

- 2.10. **"Bonus Cashback"** means the additional Cashback that may be earned by Mari Debit Cardholders fulfilling the criteria under this Promotion on top of the Cashback earned under the Mari Debit Card Foreign Currency Spend 3% Unlimited Cashback Promotion.
- 2.11. **"Relevant Month"** refers to each particular calendar month which falls within the Promotion Period. For the avoidance of doubt, for the purposes of this Promotion, the "Relevant Month" in respect of July only shall refer to the period between 15 July 2025 to 31 July 2025.

### 3. Eligibility

- 3.1. This Promotion is only open to Mari Debit Cardholders who fulfil the criteria below during the Promotion Period ("**Mari Debit Cardholders**"):
- (a) is a new or existing holder of a Mari Debit Card; and
  - (b) whose Designated Account to which the Mari Debit Card is linked is valid, subsisting and in good standing at all times as determined by MariBank in its sole and absolute discretion.

### 4. Promotion Mechanics

- 4.1. To qualify to earn Bonus Cashback under this Promotion, each Mari Debit Cardholder must successfully make at least one (1) Eligible Overseas Spend during the Promotion Period.
- 4.2. For the purposes of Clause 4.1 above, an "**Eligible Overseas Spend**" refers to a transaction made during the Promotion Period which is:
- (a) successfully made using the Mari Debit Card: (i) online through the input of Mari Debit Card details; or (ii) through the provisioned Mari Debit Card on smart devices; or (iii) physically via a merchant point-of-sale machine;
  - (b) charged in foreign currency;
  - (c) posted to the Card Account within the Relevant Month such transaction was made;
  - (d) not excluded from earning Cashback pursuant to Clause 2.2 of the Mari Debit Card Cashback Promotion Terms and Conditions; and
  - (e) not reversed, refunded or cancelled.
- 4.3. A Mari Debit Cardholder may also continue to enjoy the 3% Cashback rate as set forth in the Mari Debit Card Foreign Currency Spend 3% Unlimited Cashback Promotion Terms and Conditions (or such prevailing Cashback rate as may be

applicable from time to time) in respect of any Eligible Overseas Spend in conjunction with any Bonus Cashback that may be earned under this Promotion.

## 5. Bonus Cashback

- 5.1. Each Mari Debit Cardholder who fulfils the conditions under Clause 4.1 above shall be entitled to earn Bonus Cashback on the total amount of Eligible Overseas Spend that he/she has made in each Relevant Month at the rates set out in **Table 1** below:

**Table 1**

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

- 5.2. Each Mari Debit Cardholder who fulfils the conditions under Clause 4.1 during the Promotion Period shall be entitled to earn Bonus Cashback once in each Relevant Month during the Promotion Period. The maximum amount of Bonus Cashback that any Mari Debit Cardholder may be entitled to earn under this Promotion is capped at S\$22.50 for each Relevant Month, and S\$112.50 in total under this Promotion.

For illustration purposes, please refer to Examples A and B below on the Bonus Cashback that a Mari Debit Cardholder fulfilling the conditions under Clause 4.1 may earn hereunder:

**Example A**

Relevant Month	Eligible Overseas Spend Amount	Bonus CashBack (%)	Bonus Cashback Amount (S\$)
1 August 2025 - 31 August 2025	S\$400.00	1.0%	S\$4.00
1 September 2025 - 30 September 2025	S\$1,300.00	1.5%	S\$19.50
1 October 2025 - 31 October 2025	S\$0.00	0.0%	S\$0.00
1 November 2025 - 30 November 2025	S\$600.00	1.0%	S\$6.00

<b>Total Bonus Cashback Amount</b>	S\$29.50
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**Example B**

<b>Relevant Month</b>	<b>Eligible Overseas Spend Amount</b>	<b>Bonus CashBack (%)</b>	<b>Bonus Cashback Amount (S\$)</b>
<b>1 August 2025 - 31 August 2025</b>	S\$800.00	1.0%	S\$8.00
<b>1 September 2025 - 30 September 2025</b>	S\$1,600.00 (capped at S\$1,500)	1.5%	S\$22.50
<b>1 October 2025 - 31 October 2025</b>	S\$300.00	1.0%	S\$3.00
<b>1 November 2025 - 30 November 2025</b>	S\$0.00	0.0%	S\$0.00
<b>Total Bonus Cashback Amount</b>			<b>S\$33.50</b>

- 5.3. Bonus Cashback earned by the relevant Mari Debit Cardholder's in each Relevant Month shall be awarded to his/her Card Account by the end of the next calendar month such Relevant Month. For example:

<b>Relevant Month</b>	<b>Bonus Cashback will be awarded by</b>
August	End of September 2025

- 5.4. Upon successful awarding of any Bonus Cashback, each relevant Mari Debit Cardholder shall be notified by MariBank of the same through any notification channel(s) that MariBank determines in its sole discretion.

## **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 (including but not limited to varying any of the promotional mechanics under this Promotion) 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 as a Mari Debit Cardholder or otherwise; whether a transaction qualifies as an Eligible Overseas Spend pursuant to Clause 4.2 of these Promotion Terms and Conditions; and the eligibility for and awarding of any Bonus Cashback. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.

- 6.3. MariBank reserves the right to ban a customer from participating in this Promotion if any fraudulent activities are detected. In addition, such customers may risk being excluded from all of MariBank's activities.
- 6.4. MariBank reserves the right to deny the awarding of any Bonus Cashback to any Mari Debit Cardholder at any time. MariBank reserves the right to substitute any Bonus 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 Cardholder is subsequently discovered to be ineligible to participate in this Promotion or ineligible to receive any Bonus Cashback or if the relevant Mari Debit Card is cancelled and/or the Designated Account closed within six (6) months of the end of the Promotion Period, MariBank reserves the right to (i) forfeit or withdraw any Bonus Cashback at any time; or (ii) (where any Bonus Cashback has been awarded, credited or utilised) procure the reversal or claw-back of such Bonus Cashback or request the relevant customer to repay to or compensate MariBank the value of such Bonus Cashback at any time, and MariBank shall have the right to debit the value of such Bonus 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 Bonus Cashback be forfeited or withdrawn; if any Bonus Cashback is reclaimed by MariBank; or if a customer is asked to repay or compensate MariBank the value of any Bonus Cashback for whatsoever reason.
- 6.7. Bonus Cashback is neither transferable nor exchangeable for reward points, credit, goods and services, products or privileges or other kind in full or in part.
- 6.8. No Bonus Cashback will be awarded or (if awarded) such Bonus Cashback shall be forfeited if the Mari Debit Cardholder's Card Account and/or Designated Account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before such Bonus Cashback is awarded, credited or utilised.
- 6.9. 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 any Bonus 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 any Bonus Cashback.

- 6.10. 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.
- 6.11. Save for the Cashback rates mentioned at Clause 4.3 above, this Promotion is not valid with other cashback programmes, offers, vouchers, referral or promotion codes, privileges or promotions.
- 6.12. 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.
- 6.13. 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.
- 6.14. 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 Mari Debit Card Cashback Promotion Terms and Conditions; the Mari Debit Card Foreign Currency Spend 3% Unlimited Cashback Promotion Terms and Conditions; the Privacy Policy; any other applicable promotion 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.
- 6.15. 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.

- 6.16. 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.
- 6.17. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 6.18. All information is correct at the time of publication.

Last updated: 14 July 2025