

## **TERMS AND CONDITIONS GOVERNING CASHBACK FOR MARI CREDIT CARD**

### **1. APPLICATION OF THESE TERMS**

- 1.1 By applying for or using the Mari Credit Card ("**Card**"), you are deemed to have read, understood and accepted these Specific Terms governing Mari Credit Card (collectively, "**these Terms**").
- 1.2 These Terms supplement and are to be read together with:
- (a) MariBank Cardmembers' Agreement ("**Cardmembers' Agreement**");
  - (b) other terms and conditions governing Mari Credit Card ("**Other Specific Terms**");
  - (c) the General Personal Banking Terms and Conditions ("**General Terms**"); and
  - (d) the terms and conditions of any other document or agreement governing your relationship with us ("**Other General Terms**"),
- each of the foregoing as may be amended, modified or supplemented from time to time, and which collectively form part of the Banking Agreement (as defined in the General Terms).
- 1.3 Words and expressions defined in the General Terms shall, unless otherwise defined in these Terms, have the same meaning in these Terms.
- 1.4 The Banking Agreement applies to your use of Card, as well as any Products and/or Services we provide you in relation to Card.
- 1.5 In the event of any conflict or inconsistency between provisions in the following documents, the provisions in these documents shall take precedence in this order, to the extent of such conflict or inconsistency:
- (a) these Terms;
  - (b) Cardmembers' Agreement;
  - (c) the Other Specific Terms;
  - (d) the General Terms; and then
  - (e) the Other General Terms.
- 1.6 We may amend or supplement these Terms at any time without reason, at our sole discretion and without assuming any liability. In such a case, we will notify you before the amendment or supplement shall take effect as from the date of such notice or the date specified in such notice. If you use the Card after these Terms have been amended, you shall be deemed to have accepted the amendments without reservation.

**2. REWARDS**

**Rewards Awarding**

- 2.1 Retail transactions charged to the Card Account are eligible for rewards (“Cashback”) subject to the exclusions set forth in Section 2.2 below.
- 2.2 The following transactions are not eligible transactions, and you will not earn Cashback:
  - (a) any top-up or payment of funds to payment service providers, prepaid cards, any prepaid accounts or purchase of prepaid cards/credits, including but not limited to GrabPay, YouTrip, ShopeePay, Singtel Dash, Razer Pay, NETS Flashpay, EZ-Link, and Transit Link);
  - (b) instalment payment plan purchases, preferred payment plans, balance transfer, fund transfer, cash advances, annual fees, interest, late payment charges, all fees charged by MariBank, miscellaneous charges imposed by MariBank (unless otherwise stated in writing by MariBank);
  - (c) any transaction with the transaction description “AMAZE”;
  - (d) any transaction related to cryptocurrencies;
  - (e) payments made via AXS, SAM and eNets;
  - (f) any transaction classified under one or more of the following Merchant Category Codes:

<b>Merchant Category Code</b>	<b>Category</b>
4784	Tolls and Bridge Fees
4829	Wire Transfer Money Orders
4900	Utilities – Electric, Gas, Water, and Sanitary
5047	Certain Medical Equipment And Supplies
5199	Nondurable Goods Not Elsewhere Classified
5960	Direct Marketing – Insurance Services
6010	Financial Institutions – Manual Cash Disbursements
6011	Financial Institutions – Manual Cash Disbursements
6012	Financial Institutions – Merchandises, Services, And Debt Repayment
6050	Quasi Cash – Financial Institutions, Merchandise, Services
6051	Non-Financial Institutions – Foreign Currency, Money Orders, Stored Value Card/Load, Travelers Cheques, And Debt Repayment
6211	Securities – Brokers And Dealers
6300	Insurance Sales, Underwriting And Premiums
6513	Real Estate Agents And Managers – Rentals
6529	Quasi Cash – Remote Stored Value Load – Financial Institute
6530	Quasi Cash – Remote Stored Value Load – Merchant
6534	Quasi Cash – Money Transfer – Member Financial Institution
6540	Non-Financial Institutions – Stored Value Card Purchase/Load
7349	Cleaning And Maintenance, Janitorial Services
7511	Quasi Cash – Truck Stop Transactions
7523	Parking Lots, Parking Meters And Garages

7995	Betting, Including Lottery Tickets, Casino Gaming Chips, Off-Track Betting, And Wager At Race Tracks
8062	Hospitals
8211	Elementary And Secondary Schools
8220	Colleges, Junior Colleges, Universities, And Professional Schools
8241	Correspondence Schools
8244	Business And Secretarial Schools
8249	Vocational And Trade Schools
8299	Schools And Educational Services Not Elsewhere Classified
8398	Charitable And Social Service Organizations
8651	Political Organizations
8661	Religious Organizations
8699	Membership Organizations (Not Elsewhere Classified) For example – art clubs, historical clubs, labor unions
9211	Court Costs Including Alimony And Child Support
9222	Fines
9223	Bail And Bond Payments
9311	Tax Payments
9399	Government Service Not Elsewhere Classified
9402	Postal Services – Government Only
9405	U.S. Federal Government Agencies Or Departments
9754	Quasi Cash – Gambling – Horse Racing, Dog Racing, State Lotteries

- 2.3 Cashback will be earned and awarded to your Card Account once an eligible transaction is posted to such Card Account. For clarity, the date an eligible transaction is made may not be the same as the date such transaction is posted.
- 2.4 You will be eligible to earn Cashback at a rate of 1.7%, or any other rate which we may determine from time to time at our sole discretion, on eligible transactions. Cashback is calculated based on the amount in Singapore dollar of each eligible transaction (less any applicable interest, fees, and charges), and will be rounded down to the nearest cent in Singapore dollars.
- 2.5 There is no cap on the maximum amount of Cashback that you can earn, unless otherwise stated.
- 2.6 There is no minimum spend requirement for Cashback, unless otherwise stated.
- 2.7 Cashback will be awarded upon the posting of transactions in your Card Account, which may be dependent on the confirmation of transactions and/or settlement of payment between MariBank and third parties (including but not limited to Shopee or MasterCard).
- 2.8 A Merchant Category Code (“MCC”) is a four-digit number assigned to a merchant by the merchant’s acquiring bank. The acquiring bank provides the credit card payment facilities used by the merchant and it determines and applies the MCC which in its view best describes the merchant’s activity. You acknowledge and agree that the registration, maintenance, and adjustment of a merchant’s MCC depends on the merchant, the merchant’s acquiring bank, or other third-parties that we do not have control over. We are not responsible and accept no liability for any issue or dispute relating to a merchant’s MCC.

- 2.9 MariBank reserves the right at any time and from time to time at its sole and absolute discretion to vary and/or amend the list of exclusions above for which Cashback will not be awarded without giving any reason or prior notice or assuming any liability to you.

### **Rewards Usage**

- 2.10 Awarded Cashback in your Card Account will be automatically offset against the billed amount in the upcoming Card Account Statement cycle.
- 2.11 Awarded Cashback cannot be withdrawn, transferred to any other MariBank or Shopee accounts, used to offset other fees and charges, 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.

### **Qualifications**

- 2.12 Your Card Account must be in good standing and conducted in a proper and satisfactory manner, as determined by MariBank at our sole discretion, in order to qualify for Cashback. Cashback shall be forfeited or withdrawn if your Card Account is delinquent, suspended, terminated or otherwise invalid for any reason before the Cashback is credited.
- 2.13 MariBank and/or Shopee reserves all rights to (a) substitute the Cashback; (b) forfeit, reverse or reclaim the Cashback where a user or a transaction is subsequently discovered to be ineligible; (c) withhold or reclaim your Cashback if MariBank / Shopee suspects that your Credit Account and/or Shopee account is not conducted in a proper and satisfactory manner; and (d) make determinations and decisions on all matters relating to the Cashback programme which shall be final, conclusive and binding.
- 2.14 Where any posted transaction is subsequently voided, refunded, cancelled, reversed, disputed and/or reversed for any reason (whether in whole or in part), MariBank shall have the sole discretion to reverse or forfeit awarded Cashback in respect of the transaction amount. Any reversed or forfeited Cashback may be reflected in the next month's Card Account Statement.
- 2.15 MariBank may retract, deduct, re-compute, withdraw and/or cancel any Cashback awarded if you fail to effect minimum payment due as reflected in that month's Card Account Statement, abuse the Cashback programme, or for any other reason that we may deem fit in our sole discretion. You will not be entitled to any payment or compensation in respect of such retraction, deduction, re-computation, withdrawal or cancellation.
- 2.16 We are not responsible and accept no liability for any failure or delay in the submission or transmission of any transaction by any party (including but not limited to any merchant establishments or any telecommunication provider) for whatsoever reason.

### **DEFINITIONS**

In these Terms:

**"Order"** means purchase order on the Shopee Platform.

**"Shopee"** means Shopee Limited.

**“Shopee Coins”** has the same meaning as ascribed to it on Shopee Singapore’s website.

**“Shopee Platform”** means 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.

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