

TERMS AND CONDITIONS GOVERNING MARI CREDIT CARD CREDIT LIMIT INCREASE

1. APPLICATION OF THESE TERMS

1.1 By applying for or requesting any increase in the Credit Limit of your Mari Credit Card (the “**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) the MariBank Cardmembers’ Agreement (“**Cardmembers’ Agreement**”);
- (b) the 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 MariBank (“**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 Cardmembers’ Agreement, Other Specific Terms, General Terms, and Other General Terms shall, unless otherwise defined in these Terms, have the same meaning in these Terms.

1.4 Any application by you for a Credit Limit increase on your Card shall be subject to these Terms, which are to be read in conjunction with the other terms of the Banking Agreement.

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) the Cardmembers’ Agreement;
- (c) the Other Specific Terms;
- (d) the General Terms; and then
- (e) the Other General Terms.

1.6 MariBank may amend or supplement these Terms at any time without reason, at MariBank’s sole discretion and without assuming any liability. In such a case, MariBank 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 continue to make any Credit Limit increase application or otherwise use the Card after these Terms have been amended, you shall be deemed to have accepted the amendments without reservation.

1.7 A person who is not a party to these Terms has no rights under the Contracts (Rights of Third Parties) Act 2001 of the Republic of Singapore (as may be amended and substituted from time to time) to enforce or enjoy the benefit of any term in these Terms.

1.8 These Terms are governed by the laws of Singapore. You shall submit to the non-exclusive jurisdiction of the courts of Singapore. MariBank may take enforcement action and initiate proceedings in the courts of any other jurisdiction where you have assets. To the extent allowed

by Applicable Laws, MariBank may take proceedings in any number of jurisdictions at the same time. You agree to only initiate an action in the courts of Singapore.

2. APPLICATION FOR CREDIT LIMIT INCREASE

2.1 When making any application for a Credit Limit increase on your Card, you shall ensure that all information and documents provided by you to MariBank under or in connection with such application (including all bank statements submitted to MariBank) are true, accurate and complete, and you agree that such information and documents may be relied on by MariBank to assess your application.

2.2 You agree that:

- (a) any submission by you of an application for a Credit Limit increase on your Card comprises an offer by you to obtain a Credit Limit on your Card that is higher than the Credit Limit on your Card existing at the point of time when you submit your application for a Credit Limit increase on your Card, as MariBank may approve; and
- (b) any availment by MariBank of such a higher Credit Limit on your Card following MariBank's approval of your application for a Credit Limit increase on your Card constitutes MariBank's acceptance of such offer, without any further action required from you or MariBank.

3. CREDIT LIMIT INCREASE APPROVAL

3.1 All applications for a Credit Limit increase on your Card are subject to approval by MariBank, the satisfactory fulfilment of MariBank's criteria including any applicable credit policies, and the completion of all required documentation as notified to you, including your application and all information and documents (including bank statements) provided in connection therewith, being assessed by MariBank as satisfactory.

3.2 MariBank has the sole and absolute discretion to determine whether to approve your application for a Credit Limit increase on your Card and all matters relating to such applications, and shall be under no obligation to provide any reason or prior notice for its determinations.

3.3 For the purposes of MariBank's verification and assessment of your application for a Credit Limit increase on your Card, you consent and agree that:

- (a) MariBank may collect, use, disclose and/or process all information under or in connection with your application, including all information relating to your bank statements or any other documents provided in connection therewith, in each case in accordance with the Banking Agreement; and
- (b) MariBank is authorised to conduct credit checks on you with, and verify and/or obtain any information (including credit standing and financial position) from, any credit bureau or credit reference agent in accordance with the Banking Agreement.

3.4 You agree that the approved Credit Limit pursuant to your application for a Credit Limit increase on your Card will be the lowest of:

- (a) the specific preferred Credit Limit that you have indicated in your application for a Credit Limit increase on your Card;
 - (b) the maximum Credit Limit allowed under Applicable Law; and
 - (c) such other Credit Limit as determined by MariBank.
- 3.5 You agree that MariBank has the right to reject your application for a Credit Limit increase on your Card or assign a lower Credit Limit to you without giving any reasons or prior notice, including where any of the information or documents provided by you under or in connection with this application, including any of your bank statements, reflects a lower income or is discovered to be erroneous, incomplete and/or out of date.
- 3.6 Any Credit Limit approved or assigned by MariBank pursuant to your application for a Credit Limit increase on your Card shall be shared amongst all your unsecured credit facilities with MariBank, including your Card and any Instant Loan(s) thereunder and you agree to all and any adjustments and/or revisions by MariBank to the maximum available Instant Loan loan amount for your Instant Loan(s) with MariBank. For the avoidance of doubt, this includes:
 - (a) in the event the Credit Limit for your Card is increased pursuant to your application for a Credit Limit increase on your Card, any proportional or corresponding increase in the maximum available Instant Loan loan amount of your Instant Loan(s) with MariBank; and
 - (b) in the event the Credit Limit for your Card is lowered pursuant to your application for a Credit Limit increase on your Card, any proportional or corresponding lowering of or decrease in the maximum available Instant Loan loan amount of your Instant Loan(s) with MariBank.

Last updated: 27 March 2025