

TERMS AND CONDITIONS GOVERNING MARI SAVINGS ACCOUNT

SECTION A: GENERAL TERMS

1. APPLICATION OF THESE TERMS

- 1.1. By applying for or using the Mari Savings Account ("**MS Account**"), you are deemed to have read, understood and accepted these Terms and Conditions (collectively, "**these Terms**").
- 1.2. Unless defined otherwise, all capitalised words and expressions herein shall have the same meaning as ascribed to them under the General Personal Banking Terms and Conditions (the "**General Terms**").
- 1.3. These Terms supplement and are to be read together with any other Specific Terms, the General Terms and the Other General Terms each as may be amended, modified or supplemented from time to time.
- 1.4. The Banking Agreement applies to your use of the MS Account and any Products and/or Services we provide you in relation to the MS Account.
- 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) any other Specific Terms;
 - (c) the General Terms; and then
 - (d) the Other General Terms.

2. ACCOUNT OPENING

- 2.1. To be eligible to open the MS Account, you must meet the eligibility requirements as determined by MariBank from time to time. The eligibility requirements will be available on the MariBank app and/or MariBank website.
- 2.2. The MS Account can only be opened and operated singly. You may not open more than one MS Account.
- 2.3. All applications for an MS Account are subject to approval by MariBank. Your application may be approved if it satisfies our criteria, including any applicable credit policies and Applicable Laws.
- 2.4. You agree that we have sole and absolute discretion to determine whether to provide any MS Account to you. We reserve the right to reject any application (including any application that does not fulfil our criteria) and shall be under no obligation to provide any reasons for or information in respect of any unsuccessful application or failure to provide approval for an MS Account.

3. ACCOUNT AND SERVICES

- 3.1. The MS Account is denominated in Singapore Dollars.

- 3.2. You may perform fund withdrawals, fund transfers and payments to and from the MS Account in accordance with the Banking Agreement.
- 3.3. You agree that the maximum balance that can be maintained in the MS Account ("**Maximum Balance**") is as set out in MariBank's Interest Rates, Fees and Limits. Once this Maximum Balance is reached, we:
- (a) need not accept any Instruction or allow any transaction on the MS Account which would cause the balance to go above the Maximum Balance; and
 - (b) may take any other action to ensure that the Maximum Balance is not exceeded.
- 3.4. You are responsible for making the necessary arrangements (including making the necessary withdrawals) to ensure that the balance in the MS Account does not exceed the Maximum Balance.

4. FEES AND INTEREST

- 4.1. Interest is payable at a frequency and rate we determine on the credit balance in the MS Account and we may change such frequency and rate from time to time in accordance with the Applicable Laws.
- 4.2. Without prejudice to Clause 4.1 and unless we notify you otherwise, interest on the MS Account will be calculated at the end of each day and is accrued daily. Where such interest is payable to you, such interest will be credited to the MS Account daily.
- 4.3. To receive interest on the MS Account, the MS Account must be valid, subsisting and in good standing at all times as determined by us.
- 4.4. If your MS Account is suspended or frozen by us pursuant to any legal action or order that has been taken or enforced against you, you will no longer be entitled to interest which has been credited to your MS Account from the date that your MS Account is suspended or frozen by us and we will forfeit any such interest which has been credited to your MS Account.

5. USING SHOPEE LINKAGE SERVICES

- 5.1. By activating or using the Shopee Linkage Services for the MS Account, the MS Account may be utilised (i) as your debit option to pay for purchases on the Shopee Platform; (ii) as your source of funds to top up your ShopeePay Wallet; (iii) receive and/or use rewards (that we may award from time to time); and/or (iv) for any services or transactions via any other channels on or linked via the Shopee Platform that we may provide from time to time.

6. CLOSING THE ACCOUNT

- 6.1. If you wish to close the MS Account, you are required to instruct us through the Customer Service Centre, and be responsible for arranging for the transfer of any credit balances in the MS Account before closure can be effected. We may, in our sole discretion, stop paying interest on the MS Account from the day we receive your closure instructions through the Customer Service Centre.
- 6.2. Where we exercise our rights under the Banking Agreement to close the MS Account, we shall also have the right to transfer any unclaimed credit balances in the closed MS Account to our internal account(s). Without prejudice to the General Terms, you are required to contact us through the Customer Service Centre to arrange for the return of such credit balances, and

provide us with the correct information (including payee account details) to effect the transfer of such credit balances. We are not responsible for checking such information.

- 6.3. Once the MS Account is closed for any reason in accordance with the Banking Agreement, all standing instructions and any payment arrangements you have will also be automatically terminated. You are responsible for cancelling or modifying any such instructions or arrangements (including notifying any Payee Corporations with whom there are standing payment arrangements on your MS Account that your MS Account has been closed), and we assume no liability for any failed transactions, arrangements or payments.

SECTION B: ADDITIONAL TERMS AND CONDITIONS GOVERNING MARI FIXED DEPOSIT

7. GENERAL

- 7.1. The terms and conditions in this Section B ("**Fixed Deposit Terms**") apply to any placement of fixed deposit ("**Fixed Deposit**" or "**FD**") that you may make into your MS Account.
- 7.2. Any FD placement made by you into your MS Account shall be subject to these Fixed Deposit Terms, which supplement and are to be read in conjunction with the other sections of these Terms.
- 7.3. By proceeding to make an FD placement into your MS Account via our Digital Banking Services or such other channels which we may allow or prescribe from time to time, you are deemed to have read, understood and accepted these Fixed Deposit Terms.

8. PLACEMENTS

- 8.1. You may make an FD placement by giving us Instructions regarding the same via our Digital Banking Services or such other channels which we may allow or prescribe from time to time, and subject to such terms and conditions we may impose at our sole and absolute discretion and communicated to you via our Digital Banking Services from time to time.
- 8.2. All FD placements are subject to our approval. You agree that we have sole and absolute discretion to determine whether to accept any FD placement from you.
- 8.3. We reserve the right to reject any FD placement, including but not limited to where:
- (a) such FD placement does not fulfil our criteria;
 - (b) such FD placement would result in your Maximum Balance under Clause 3.3 above being exceeded; or
 - (c) (where you are using your MS Account to fund the FD placement) your MS Account has insufficient funds for the purposes of such FD placement,
- and we shall be under no obligation to provide any reasons for or information in respect of any unsuccessful FD placement.
- 8.4. You may make more than one (1) FD placement at any one time, provided that your MS Account shall be valid, subsisting and in good standing at all times as determined by us in our absolute discretion.

- 8.5. We reserve the right to determine the characteristics of any FD placement, including but not limited to the minimum and/or maximum deposit amount(s), interest rate applicable (or negative interest rate changes, where applicable) and tenor, as well as any revisions thereto, at our sole and absolute discretion and communicated to you via our Digital Banking Services from time to time.
- 8.6. Where you have instructed for us to renew your FD, you agree that such FD shall be renewed on its maturity for the same tenor as the preceding FD placement and at the interest rate we may determine based on the rates then prevailing for such FD.
- 8.7. Where we provide you with any deposit confirmation for each FD placement, you agree that such deposit confirmation is only evidence of deposit and not a document of title and cannot be pledged as security and shall be subject to these Fixed Deposit Terms as amended from time to time.
- 8.8. Interest will be paid on the principal amount of each FD upon maturity. The interest rate will be the rate agreed upon such FD placement.

9. EARLY WITHDRAWALS

- 9.1. Any early withdrawal (whether in full or in part) of an FD placement before its maturity date may only be made with our approval via our Digital Banking Services or such other channels which we may allow or prescribe from time to time, and subject to such terms and conditions (including terms regarding any payment of interest (if any) and/or administrative or early withdrawal fees or otherwise) as we may at our absolute discretion impose.
- 9.2. You agree that we are not obliged to pay any interest accrued on any FD subject to an early withdrawal. If any interest has been paid thereon, we may require the return of such interest, and reserve the right to debit the same from your MS Account.

10. INTEREST

- 10.1 Interest will be paid on the principal amount of each FD upon maturity. The interest rate will be the rate agreed upon each such FD placement.

11. PROMOTIONS

- 11.1. From time to time, we may offer certain promotions (including but not limited to promotional interest rates) on FD placements (each, a “**Promotion**”) to certain customers meeting the relevant eligibility criteria that we may set at our sole and absolute discretion (the “**Eligible Customers**”).
- 11.2. Each Promotion shall be communicated to the relevant Eligible Customers via our Digital Banking Services or such other channels which we may allow or prescribe from time to time, and shall be subject to such terms and conditions as we may impose in relation thereto from time to time. By participating in any Promotion, all participants shall be deemed to have accepted the terms and conditions relating thereto.
- 11.3. We reserve the right in our sole and absolute discretion to determine all matters arising out of or in connection with any Promotion, including but not limited to the determination of Eligible Customers; your eligibility to participate in such Promotion; whether any Promotion condition

has been satisfied and your eligibility and allocation for any reward (including any promotional interest rate) under such Promotion. Our decision in respect of any Promotion shall be final and no appeal and/or correspondence will be entertained.

- 11.4. We may at any time and at our sole and absolute discretion, terminate, shorten or withdraw any Promotion and/or amend any of terms and conditions relating thereto (including but not limited to varying the promotional mechanics or promotional interest rate under any Promotion) without prior notice or reason, and all persons shall be bound by such amendments.
- 11.5. We 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 any Promotion. Without limiting the foregoing, we 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 our Digital Banking Services, howsoever caused.

DEFINITIONS

In these Terms:

“Shopee” means Shopee Singapore Private Limited, ShopeePay Private Limited and/or any Affiliates.

“ShopeePay Wallet” means the payment facility (and related services provided through such payment facility) issued by Shopee.

“Shopee Platform” means an e-commerce platform owned and/or operated by Shopee, which shall be accessible via the uniform resource locator <https://shopee.sg/>, through iOS and/or Android-based application.

Last updated: 7 November 2025