

Terms and Conditions

These Terms and Conditions of Maybank Securities Pte. Ltd. (“MSPL”) shall govern the relationship between MSPL and the client (hereafter the “Client”) in respect of the usage of Maybank Securities Loyalty Programme, known as “Rewards Programme”.

Unless specified herein, nothing herein shall detract from or modify in anyway the Maybank Securities Pte. Ltd. Terms and Conditions from time to time in effect, such terms and conditions remaining in full force and effect.

IMPORTANT - PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY. BY ACCESSING THE REWARDS PROGRAMME WEBSITE, THE CLIENT AGREES TO BE BOUND BY THE FOLLOWING TERMS AND CONDITIONS. SHOULD THE CLIENT NOT ACCEPT ANY OF THESE TERMS OR CONDITIONS, THE CLIENT MUST IMMEDIATELY DISCONTINUE CLIENT’S ACCESS OF THIS WEBSITE AND/OR USE OF ITS ONLINE SERVICES.

DEFINITIONS AND INTERPRETATION

In this Agreement, unless the context otherwise requires, the following terms shall have the meanings set out hereunder: “Client” means any client of MSPL with a valid Maybank Trade or Maybank Trade + online trading account with MSPL.

“MSPL” means Maybank Securities Pte. Ltd.

“Maybank Trade” means the MSPL online trading platform (www.ketrade.com.sg)

“Maybank Trade +” means the MSPL online trading platform (www.mkettrade.com.sg).

“Reward Points” means the points awarded under the Programme.

“Reward Items” means products, services and/or vouchers (provided and/or issued by third party merchants) that Customer is entitled to redeem with their Reward Points awarded under the Programme pursuant to these Terms and Conditions.

“Programme” means the Maybank Securities Loyalty Programme offered through Rewards Programme.

“Redemption” means any redemption of Reward Points by Client.

“SGX” refers to the Singapore Exchange Securities Trading Ltd.

Unless the context otherwise requires, words importing the singular shall also include the plural and vice versa. Words denoting the masculine gender include the feminine gender and both shall include the neuter gender.

By participating in Programme or through any other conduct construed as active participation in the Programme, Client shall be deemed to have read, understood, and accepted these Terms and Conditions.

Any Client resident in Singapore who maintains a Maybank Trade or Maybank Trade + account with MSPL that is in good standing, as determined by MSPL in its sole discretion at the relevant time, may participate in the Programme on the terms and conditions set forth herein.

Client will forthwith be disqualified from participating in the Programme and all unused Reward Points then accrued shall automatically be cancelled if:-

- (a) Client's account or relationship with MSPL is terminated, suspended or becomes delinquent at any time for any reason, whether by act or omission of Client, MSPL or SGX;
- (b) Client becomes a bankrupt;
- (c) MSPL deems Client to have abused the Programme in any manner whatsoever; or
- (d) Client has committed fraud or misrepresentation.

Upon cancellation, Reward Points shall cease to be valid and shall not be transferable to any other Client.

Reward Points are awarded by MSPL in MSPL's sole and absolute discretion based on the amount of online commissions and fees due to MSPL from Client's dealings/transactions with MSPL.

Unless otherwise specified, where Client is participating in any other promotion, discount or voucher programme by MSPL for any transaction, such transaction shall not entitle Client to any Reward Points.

Without prejudice to any of the Terms and Conditions herein, MSPL reserves all rights to withhold, cancel or amend, any of the Reward Points awarded to Client for any reason whatsoever in its sole and absolute discretion.

MSPL shall not be liable for any delay or failure or inaccuracy on its part in awarding Client Reward Points.

Reward Points awarded during any calendar year shall expire on the 31st of March in the following calendar year. All Reward Points not redeemed by their expiry date shall be automatically cancelled. MSPL may from time to time at its sole and absolute discretion, change the period of validity of the Reward Points and/or their date of expiry without prior notice to Client.

Reward Points are not redeemable for cash or credit and are not transferable. Clients whose Reward Points are cancelled or have expired in accordance with these Terms and Conditions shall not be entitled to any compensation.

Client may utilize Reward Points credited to his account for redemption of Reward Items by submitting a redemption request via Rewards Programme. The type, kind and value of each of the Reward Items that Client is entitled to redeem and the corresponding Reward Points required for its redemption may be amended, modified or withdrawn from time to time by MSPL without notice to the Client in MSPL's sole and absolute discretion.

Upon receipt of the redemption request, MSPL shall send the Reward Items to the address of Client last known to MSPL by ordinary mail and MSPL shall not be liable or responsible for any loss, failure of delivery to, or failure to receive by, the Client of any Reward Item.

By submitting his request to redeem any Reward Item, the Client consents to MSPL disclosing Client's name, delivery address and contact information to the relevant third party merchants.

Reward Points belonging to other Clients may not be combined for the purposes of Reward Item redemption.

Redemptions by Client are irreversible and irrevocable.

MSPL makes no representation or warranty to Client as to any redeemed Reward Item that such Reward Item is free from defect, failure or interruption or is fit for Client's purposes or meets any quality or standard and all such warranties and conditions (whether implied by statute or otherwise) are excluded under these Terms and Conditions to the fullest extent permitted by law.

Client hereby acknowledges that Client has relied and relies solely on Client's own investigation and judgment in redeeming any Reward Item. Client shall be fully responsible for the redeemed Reward Items and their use and shall not hold MSPL liable for any loss or damages suffered by Client arising in connection with the Reward

Items. Without prejudice to the generality of the foregoing, MSPL shall not be responsible or liable to any Client for any inconvenience, loss or damage or embarrassment incurred or suffered by Client as a consequence of any delay, inability, failure or refusal on the part of any merchant to honour or perform any of its obligations.

MSPL shall not be responsible for the content or accuracy of the promotional materials associated with a Reward Item whether or not such materials are distributed by MSPL on behalf of any merchant.

MSPL may at its sole discretion, without prior notice to Client, suspend or terminate the Programme (x) generally or (y) with respect to any Client, in which event all Reward Points or in the case of (y) the Reward Points of such Client shall be automatically cancelled.

Client shall keep MSPL fully indemnified against all and any losses, expenses, costs and damages suffered or incurred by MSPL arising from Client's breach of these Terms and Conditions.

MSPL may at any time vary, modify or amend these Terms and Conditions as it may, in its absolute discretion, deem fit, and Client shall be bound by such variations and amendments provided such amendments or a set of the revised terms are exhibited on the Rewards Programme website of (www.maybanktrade.com.sg) and/or publicised by MSPL through any media. Upon such exhibition or publication, Client shall be deemed to have notice of such amended Terms and Conditions. If Client does not accept any addition and/or variation to these Terms and Conditions, Client shall discontinue his participation in the Programme by giving MSPL written notice. If Customer continues to redeem Reward Items after such notification, Client shall be deemed to have agreed to the addition and/or variation without reservation.

MSPL' records of all matters relating to the Programme are conclusive and binding on Client. MSPL is entitled, for any reason and at any time, without liability or prior notice, to suspend the calculation or accrual of Reward Points, to rectify any errors in the calculation, or otherwise adjust such calculation. MSPL' decision on all matters relating to the Programme is final and binding on Client.

These Terms and Conditions are governed by and shall be construed in accordance with the laws of the Republic of Singapore. Clients hereby irrevocably submit themselves to the jurisdiction of the courts of the Republic of Singapore.