

## Terms & Conditions for 1H2023 Market Outlook Account Opening Promotion

1. The “2023 Market Outlook Account Opening” Promotion is valid only on 7<sup>th</sup> February 2023 for the first 50 new accounts opened.
2. Subject to paragraph 3 below, this Promotion is open to new clients (“New Client”) with no prior or pre-existing business dealings with Maybank Securities Pte. Ltd. (“Maybank Securities”), who open a Maybank Trade Cash or Margin or Prefunded account with Maybank Securities.
3. The following persons are not eligible to participate in the Programme:
  - a. Maybank Securities account holders whose accounts have been suspended, cancelled or terminated;
  - b. Corporate, institutional or joint account holders;
  - c. Employees and trading representatives of Maybank Securities, Maybank Singapore and Etiqa Singapore or any of its subsidiaries;
  - d. An existing Maybank Securities client with a valid Maybank Trade Cash/ Prefunded/ Margin account or Maybank CFD or Maybank Forex account.
4. The Promotion entitles each New Client a maximum of S\$50 voucher (“the Promotion Gift”), regardless of the number of Maybank Trade Cash or Margin or Prefunded account that he/she opens.
5. In the event, the New Client is referred by an existing client (“Existing Client”), in addition to the \$50 voucher received by the New Client, the Existing Client will receive S\$20 voucher (“the Reward”) at the account opening booth.
6. The Promotion entitles each Existing Client a maximum of S\$20 Reward, regardless of the number of New Client they refer or the number of trading accounts that were successfully opened.
7. The first fifty (50) New Clients who qualify for the Promotion will receive a letter from Maybank Securities Pte Ltd (“Maybank Securities”) within two (2) months from 7 February 2023 outlining the steps required to redeem the Promotion Gift (“Redemption Letter”).
8. If any New Client participating in this Promotion closes the relevant Maybank Securities trading account(s) at any time before the Redemption Letter (if applicable) is sent by Maybank Securities, the New Client will be deemed to have withdrawn his/her participation in the Promotion.

9. New Clients must present the Redemption Letter to the vendors, distributors or administrators designated by Maybank Securities in the Redemption Letter (collectively “Merchant(s)”) within one (1) month from the date of the Redemption Letter in order to redeem the Promotion Gift, otherwise such Redemption Letter shall be deemed cancelled. Any New Client whose Redemption Letter has been cancelled shall not be entitled to any payment or compensation notwithstanding non-receipt of notification of such cancellation. The redemption of the Promotion Gift is subject to such other terms and conditions as may be imposed by the Merchant(s).
10. In the event the Redemption Letter is lost, misplaced, defaced, damaged or stolen, Maybank Securities in its sole and final discretion may provide a replacement Redemption Letter. Where a replacement Redemption Letter is issued and is misused by a New Client in any way, Maybank Securities reserves all rights to take necessary and appropriate actions against such New Client.
11. The Promotion Gift is not exchangeable or refundable for cash, credit or in kind.
12. The image/sample of the Promotion Gift in all marketing collateral is for illustrative purposes only.
13. The Promotion Gift is provided “as is”. Any dispute over the Promotion Gift, product quality and/or services provided by Merchant(s) should be resolved directly with the Merchant(s). Maybank Securities:
  - a. is not the supplier of the Promotion Gift and any related service(s);
  - b. makes no representation or warranty whatsoever as to the availability, quality, merchantability and/or the fitness of purpose of the Promotion Gift and/or service(s) provided by the Merchant(s);
  - c. assumes no liability or responsibility for the acts or defaults of the Merchant(s) or for any non-delivery, non-performance or defects in the Promotion Gift and/or service(s) provided by the Merchant(s); and
  - d. is not an agent of the Merchant(s).
14. Maybank Securities reserves the right to replace, exchange, vary or substitute the Promotion Gift at its sole discretion without providing prior notice or reason and without any liability arising therefrom, in any respect, and to any person. No part of this Promotion, including these terms and conditions, may be read as an inducement or representation to any person, whether a client of Maybank Securities or otherwise.
15. Maybank Securities, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liability, expense or damage whatsoever or howsoever incurred or sustained by any New Client and/or any other person by reason of, arising from or in connection with the Promotion and/or the redemption or usage of the Promotion Gift and/or of any service, product or facility of any Merchant(s) or any transactions that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason related to the Promotion.

16. The Promotion is not valid in conjunction with other Maybank Securities promotions, unless otherwise approved in writing by Maybank Securities.
17. Notwithstanding anything herein contained, Maybank Securities reserves the right at any time in its absolute discretion to (i) amend, add and/or delete any of these Terms and Conditions without prior notification (including eligibility and qualifying terms and criteria) to any person, and every New Client shall be bound by such amendments, additions and/or deletions when effected, or (ii) vary, withdraw, suspend or cancel the Promotion without having to disclose a reason thereof and without any compensation or payment whatsoever.
18. In the event of any dispute with any New Client in connection with the Promotion, Maybank Securities shall have the sole and absolute discretion to decide whether to suspend, disqualify, reverse or otherwise deal with any transactions and/or actions taken pursuant to the Promotion.
19. Any decision by Maybank Securities relating to the Promotion shall be final, conclusive and binding on every Eligible Client.
20. This Programme is not valid in conjunction with other Maybank Securities promotions, unless otherwise approved by Maybank Securities.

## General Terms & Conditions

1. All trades made under this Promotion are subject to the standard Terms and Conditions of business of Maybank Securities, such Terms and Conditions being available at the website of Maybank Securities: [http://www.maybank-ke.com.sg/terms\\_conditions.htm](http://www.maybank-ke.com.sg/terms_conditions.htm)
2. Maybank Securities reserves the right in its sole and absolute discretion from time to time to vary, amend, delete or add to any of these terms and conditions, or to terminate or suspend the Promotion at any time without notice, reference or liability to any person.
3. Maybank Securities, its affiliates, employees or agents shall not be liable to any person for any loss, damage, injury, costs or expenses incurred, suffered or borne, arising from this Promotion.
4. The decision of Maybank Securities on any and all matters relating to or arising from this Promotion (including the eligibility of any client to participate in this Promotion) shall be absolute, final and binding on all parties. In the event of any inconsistency or conflict between these terms and conditions and those in any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
5. These terms and conditions are governed by and interpreted according to the laws of Singapore and the participants in this Promotion agree to submit to the non-exclusive jurisdiction of the tribunals and courts of Singapore in the event of any disagreement or dispute relating to or arising from the Promotion.