

Singapore Airlines KrisFlyer American Express® Credit Cards Member Get Member (MGM KF) Campaign

TERMS & CONDITIONS

The **"Singapore Airlines KrisFlyer American Express® Credit Cards Member Get Member (MGM KF) Campaign"** ("**Campaign**") is organized by Malayan Banking Berhad (Registration. No. 196001000142) ("**MBB**") (hereinafter collectively referred to as "**Maybank**" throughout the Terms and Conditions herein). By participating in this Campaign, the Referrer and the Referee (as defined by Clause 2) agree to be bound by these Terms & Conditions ("**Terms and Conditions**") and any decisions made by Maybank in respect of this Campaign shall be final and binding.

1. CAMPAIGN PERIOD

This Campaign commences from on **27 August 2025 at 00:00:00 AM MYT** and ends on **27 December 2025 at 23:59:59 PM MYT**, both dates inclusive ("**Campaign Period**").

2. ELIGIBILITY

- 2.1 This Campaign is open to all principal cardmembers of **Singapore Airlines KrisFlyer American Express® Platinum and Gold Credit Cards** issued in Malaysia ("**Referrer**").
- 2.2 The eligible card product to be applied by the Referrer's referral ("**Referee**") is the **Singapore Airlines KrisFlyer American Express® Platinum or Gold Credit Cards**.
- 2.3 The Campaign is opened to all new (for the Referee) and existing (for the Referrer) principal cardmembers of Maybank Card who are in good credit standing as may be determined by Maybank.
- 2.4 For a Referrer to be eligible for the rewards, he/she must successfully on-board a new principal customer (Referee) of the **Singapore Airlines KrisFlyer American Express® Platinum or Gold Credit Card**.
- 2.5 For avoidance of doubt:
 - a) "**new**" principal customer refers to:
 - Those who has never become a principal cardmember of the **Singapore Airlines KrisFlyer American Express® Platinum or Gold Credit Card**; or
 - Principal cardmembers whose **Singapore Airlines KrisFlyer American Express® Platinum or Gold Credit Card** has been cancelled for more than six (6) months prior to the commencement of the Campaign.
- 2.6 The following persons are NOT eligible to participate in the Campaign:

- 2.6.1. Cardmembers whose Maybank Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Cards Agreement during the Campaign Period;
- 2.6.2. Cardmembers who are in default of any facility granted by Maybank at any time;
- 2.6.3. Permanent and contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank;
- 2.6.4. Employees of Maybank's business partners including advertising and promotion agencies, vendors, suppliers and any other persons involved in organizing, promoting and/or conducting the Campaign;
- 2.6.5. Persons who are or have become insane, deceased, insolvent or have legal proceedings of any nature instituted against them prior to the end of the Campaign Period; and/or
- 2.6.6. Any other persons as Maybank may decide to exclude with valid reason(s) with notice.

Cardmembers who fulfill the above criteria will hereinafter be referred to as "**Eligible Cardmembers**".

3. CAMPAIGN MECHANICS (FOR THE REFERRER)

- 3.1 The Referrer must be an active principal cardmember of **Singapore Airlines KrisFlyer American Express® Platinum and Gold Credit Cards** to refer any third party as Referee for this Campaign.
- 3.2 The Referrer must first obtain the consent of the Referee to disclose his or her personal data particulars, namely, the name and contact number to Maybank so as to allow Maybank to contact the Referees. In this respect, the Referrer hereby consents to Maybank disclosing the Referrer's personal data to the Referee if the Referee requests so.
- 3.3 To make a referral of a Referee to Maybank, the Referrer must perform the following:

 SMS **MGMKF** <space> **Name of your referee** <space> **Mobile number of your referee** <space> **your KrisFlyer membership no. to 66628**
 (e.g. MGMKF DavidLim 60121234567 88XXXXXXX)
- 3.4 Eligible Cardmembers must use the mobile phone number that is registered with Maybank to send the referral SMS. In the event that the information provided by the Eligible Cardmember does not match the records within Maybank's database, Maybank reserves the right to reject the referral/eligibility for the reward.
- 3.5 Eligible Cardmembers shall be responsible to pay the standard SMS charges levied by their respective Telco service providers for each referral SMS sent to the designated number "66628" under the Campaign.

- 3.6 Eligible Cardmembers are solely responsible to ensure that the details stated in the referral SMS sent to “66628” are complete, accurate and sent within the Campaign Period. Failing which, the SMS will be deemed invalid or unsuccessful.
- 3.7 Cancellation of registration and/or change of any details in the registration SMS will not be accepted nor will it be entertained after the registration SMS has been successfully sent to “66628”.
- 3.8 Proof of SMS sent to “66628” by the Eligible Cardmembers shall not be considered as successful SMS unless the Eligible Cardmember receives a confirmation SMS from “66628”. Such confirmation SMS will be sent to the same mobile phone number used for referral subject to the SMS traffic at the respective Telco’s network. The confirmation SMS is automatically generated to confirm receipt of a successful referral and shall not be deemed as notification that the Eligible Cardmember has been confirmed as a successful Referrer.
- 3.9 Maybank reserves the right to disqualify any registration SMS sent to “66628” due to reason(s) including, but not limited to invalid Referee’s details, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period without the obligation to state the reason and shall not be liable for such disqualification.
- 3.10 Maybank is not responsible nor does Maybank has any control on the SMS traffic, network failure and/or interruptions on the part of the respective Telco or Maybank’s SMS vendor or for any other reason(s) whatsoever during the process of referral SMS sent to “66628” or confirmation SMS sent from “66628” to the Eligible Cardmember, which may result in the delay of the SMS referral during the Campaign Period.
- 3.11 SMS service is provided and supported by the service provider appointed by Maybank, i.e. Macro Kiosk Berhad (Registration No.: 199201005212 (236716-T)).
- 3.12 Upon approval by Maybank of the Referee’s application for **Singapore Airlines KrisFlyer American Express® Credit Cards**, the Referrer will be rewarded with a one-off amount of five thousand (5,000) Krisflyer miles, within sixteen (16) weeks from the end of the Campaign Period.
- 3.13 A Referrer will be eligible to receive up to fifty thousand (50,000) KrisFlyer miles, based on a maximum of ten (10) Referee applications approved by the Maybank.
- 3.14 A total of three million (3,000,000) KrisFlyer miles (up to six hundred (600) approved Referees’ application) are allocated for this Campaign on a first come, first-served basis.
- 3.15 Referrer must provide the valid and active KrisFlyer membership number for Maybank to credit the KrisFlyer miles. It will be Referrer’s responsibility to ensure the KrisFlyer membership details given are accurate and any inconsistency or wrong information provided may result in non-rewarding of the KrisFlyer miles.

4. FULFILMENT

- 4.1 At the time of awarding the reward (KrisFlyer miles), the Card account(s) of the Eligible Cardmember must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmember shall be disqualified from receiving the reward.
- 4.2 The fulfilment may be done within sixteen (16) weeks from the end of the Campaign Period or at a later date due to unnecessary constrain such as geography, weather and/or any other unforeseen challenges.
- 4.3 Rewards are subject to availability & Maybank reserves the right to replace the rewards with similar value, as may be determined by Maybank.

5. OTHER TERMS AND CONDITIONS

- 5.1. All Campaign rewards (KrisFlyer miles) are not exchangeable for cash, credit or kind and is given subject to availability. Maybank reserve the right to replace the rewards with item(s) of equivalent value with twenty-one (21) calendar days' prior notice.
- 5.2. Images shown and used in the advertisement/marketing materials are purely for illustration purposes only.
- 5.3. The rewards are not transferable and/or exchangeable for up-front cash or credit of any kind, whether in part or in full.
- 5.4. If there is any dispute or non-receipt of the rewards, Winners are required to contact Maybank Customer Care Hotline at 1300 88 6688 latest by **20 April 2026** to request for an inquiry. No request for any inquiry shall be entertained after **20 April 2026**.

6. GENERAL TERMS & CONDITIONS

- 6.1. Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 6.2. Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the Terms and Conditions contained herein, from time to time by giving at least minimum of twenty-one (21) days ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted on Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Cardmembers to be informed of or otherwise seek out any such notice validly posted.
- 6.3. By participating in this Campaign, Eligible Cardmembers agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the

Terms and Conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.

- 6.4. By participating in this Campaign, Eligible Cardmembers agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Cardmembers agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

- a) the purposes of the Campaign; and
- b) marketing and promotional activities conducted by Maybank, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well as responses and related photographs. In this regard, Eligible Cardmembers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

*Note: "PDPA" refers to Personal Data Protection Act (2010).

- 6.5. Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Cardmembers in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by any negligence or omission by Maybank.
- 6.6. Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank.
- 6.7. Maybank may disqualify/reject any Eligible Cardmembers who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

6.8. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

6.9. Terms and Conditions of KrisFlyer (https://www.singaporeair.com/en_UK/ppsclub_krisflyer/termsconditions-kf/) apply. The Terms & Conditions of KrisFlyer are subject to the revision of Singapore Airline at any time without prior notice.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696.

Alternatively, for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.