

Terms and Conditions governing Mari Credit Account and Mari Credit Card

5% Unlimited Shopee Coins Promotion (the "Promotion")

21 May 2024 to 23 January 2025

SECTION A – FOR MARI CREDIT ACCOUNT USERS WITHOUT MARI CREDIT CARD

1. General

- 1.1. These terms and conditions governing the Promotion as set forth in this Section A (the "**Section A Promotion Terms and Conditions**") applies to you if you have a Mari Credit Account but **do not** have a Mari Credit Card. If you have a Mari Credit Card, please refer to Section B below for the terms and conditions that may be applicable to you.
- 1.2. The Section A Promotion Terms and Conditions need to be read in conjunction with the General Personal Banking Terms and Conditions ("**General Terms**"), Terms and Conditions Governing Mari Credit ("**Specific Terms**"), other terms and conditions governing the Mari Credit account ("**Other Specific Terms**") and the terms and conditions of any other document or agreement governing your relationship with us ("**Other General Terms**"). Words and expressions defined in the General Terms and Specific Terms shall, unless otherwise defined in these Promotional Terms and Conditions (including both Section A Promotion Terms and Conditions and Section B Promotion Terms and Conditions (as defined below)), have the same meaning in these Promotional Terms and Conditions.
- 1.3. Unless otherwise defined in these Promotional Terms and Conditions (including both Section A Promotion Terms and Conditions and Section B Promotion Terms and Conditions (as defined below)), the following words and phrases shall have the meanings assigned to them:
 - (a) "**Marketing Partners**" means any persons or entities that may be collaborating with MariBank for marketing, advertising and/or promotional purposes
- 1.4. In the event of any conflict or inconsistency between provisions in the following documents, unless stated expressly otherwise, the provisions in these documents shall take precedence in this order, to the extent of such conflict or inconsistency:
 - (a) the Section A Promotion Terms and Conditions;
 - (b) Specific Terms;
 - (c) Other Specific Terms;
 - (d) General Terms; and then
 - (e) Other General Terms.
- 1.5. We may, at any time and at our discretion, without giving you prior notice, terminate the Promotion and/or amend any of the Section A Promotion Terms and Conditions, and all persons shall be bound by such amendments.

2. Promotion

- 2.1. This Promotion is only valid from **21 May 2024 to 23 January 2025**, both dates inclusive (the "**Promotion Period**").
- 2.2. By participating in this Promotion, you are deemed to have accepted the Section A Promotion Terms and Conditions.

- 2.3. To be eligible for the Promotion:
- (a) you must have a Mari Credit Account;
 - (b) you must have linked your Mari Credit Account with your Shopee account via the MariBank App prior to making the purchase;
 - (c) these accounts must remain linked until the rewards are credited to your Shopee account; and
 - (d) your Mari Credit Account must be in good standing and conducted in a proper and satisfactory manner, as determined by MariBank at our sole discretion.
- 2.4. Mari Credit Card Instant Checkout is a payment method on the Shopee Platform only available to (a) holders of Mari Credit Card and (b) Mari Credit Account users who do not have Mari Credit Card. Notwithstanding anything set forth in these Promotional Terms and Conditions, transactions made using Mari Credit Card Instant Checkout are not, and shall not be deemed as Card transactions. Users using Mari Credit Card Instant Checkout can choose to pay the purchase amount in full (i.e. Pay In Full) or to pay in 3 monthly instalments (i.e. Instalment 3x) by selecting the relevant option on the payment method page when they click on the Mari Credit Card Instant Checkout feature.
- 2.5. The Promotion will apply to all purchases on the Shopee Platform for which you select Mari Credit Card Instant Checkout and complete your purchase by paying the purchase amount in full. For the avoidance of doubt, your purchase will not be eligible for the Promotion if the purchase:
- (a) is of products under Shopee Platform's "Digital Products" catalogue;
 - (b) is of products, goods or services which Shopee excludes from earning Shopee Coins on the Shopee Platform, as may be varied from time to time by Shopee at Shopee's absolute discretion; or
 - (c) is made using the Mari Credit Card Instant Checkout feature where payment of the purchase amount is made in 3 monthly instalments via "Instalment 3x" under the "Mari Credit Card Instant Checkout" option on the payment method page.
- 2.6. We reserve the right to determine at our sole discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under the Promotion Terms and Conditions.
- 2.7. For the avoidance of doubt, Orders eligible to earn Cashback under the Promotion can be stacked with other promotions offered by our Affiliates and/or Marketing Partners (including but not limited to rewards granted in Shopee Vouchers), depending on their respective terms and conditions.

3. Reward

You will be eligible to earn Cashback at a rate of 5%, on Orders. Cashback is calculated based on each Order amount (less any applicable interest, fees, charges, vouchers and Shopee Coins deduction), and will be rounded down to the nearest Shopee Coin. The Cashback rate stated in these Promotion Terms and Conditions will replace, and cannot be stacked on, the Cashback rate as stated in the Specific Terms during the Promotion Period.

SECTION B – FOR USERS OF MARI CREDIT CARD INSTANT CHECKOUT WHO DID NOT HAVE A MARI CREDIT ACCOUNT PREVIOUSLY

4. General

- 4.1. These terms and conditions governing the Promotion as set forth in this Section B (the “**Section B Promotion Terms and Conditions**”) applies to you if you use the Mari Credit Card Instant Checkout feature on the Shopee Platform but did not have a Mari Credit Account previously.
- 4.2. The Section B Promotion Terms and Conditions need to be read in conjunction with the General Terms, Terms and Conditions Governing Cashback for Mari Credit Card (“**Credit Card Specific Terms**”), MariBank Cardmembers’ Agreement (“**Cardmembers’ Agreement**”), other terms and conditions governing the Mari Credit Card (“**Credit Card Other Specific Terms**”) and Other General Terms.
- 4.3. In the event of any conflict or inconsistency between provisions in the following documents, unless stated expressly otherwise, the provisions in these documents shall take precedence in this order, to the extent of such conflict or inconsistency:
 - (a) the Section B Promotion Terms and Conditions;
 - (b) Credit Card Specific Terms;
 - (c) Cardmembers’ Agreement;
 - (d) Credit Card Other Specific Terms;
 - (e) General Terms; and then
 - (f) Other General Terms.
- 4.4. We may, at any time and at our discretion, without giving you prior notice, terminate the Promotion and/or amend any of the Section B Promotion Terms and Conditions, and all persons shall be bound by such amendments.

5. Promotion

- 5.1 This Promotion is only valid from **21 May 2024 to 23 January 2025**, both dates inclusive (the “**Promotion Period**”).
- 5.2 By participating in this Promotion, you are deemed to have accepted the Section B Promotion Terms and Conditions.
- 5.3 To be eligible for the Promotion:
 - (a) you must have a Mari Credit Card;
 - (b) you must have linked the Mari Credit Card Instant Checkout payment method with your Shopee account via the MariBank App prior to making the purchase;
 - (c) Your Mari Credit Card Instant Checkout payment method must remain linked until the rewards are credited to your Shopee account; and
 - (d) your Mari Credit Card must be in good standing and conducted in a proper and satisfactory manner, as determined by MariBank at our sole discretion.
- 5.4 Mari Credit Card Instant Checkout is a payment method on the Shopee Platform only available to (a) Cardholders and (b) Mari Credit Account users who do not have Mari Credit Card. Notwithstanding anything set forth in these Promotional Terms and Conditions, transactions made using Mari Credit Card Instant Checkout are not, and shall not be deemed as, Card transactions. Users using Mari Credit Card Instant Checkout can choose to pay the

purchase amount in full (i.e. Pay In Full) or to pay in 3 monthly instalments (i.e. Instalment 3x) by selecting the relevant option on the payment method page when they click on the Mari Credit Card Instant Checkout feature.

5.5 The Promotion will apply to all purchases on the Shopee Platform for which you select Mari Credit Card Instant Checkout and complete your purchase by paying the purchase amount in full. For the avoidance of doubt, your purchase will not be eligible for the Promotion if the purchase:

- (a) is of products under Shopee Platform's "Digital Products" catalogue;
- (b) is of products, goods or services which Shopee excludes from earning Shopee Coins on the Shopee platform, as may be varied from time to time by Shopee at Shopee's absolute discretion;
- (c) is not made via Mari Credit Card Instant Checkout, including without limitation, if you manually enter the card number of your Mari Credit Card, or if Mari Credit Card stored under the "Credit/Debit Card" tab is used to complete the purchase; or
- (d) is made using the Mari Credit Card Instant Checkout feature where payment of the purchase amount is made in 3 monthly instalments via "Instalment 3x" under the "Mari Credit Card Instant Checkout" option on the payment method page.

5.6 We reserve the right to determine at our sole discretion whether any given customer is eligible for this Promotion and/or whether such customer has met all of the relevant requirements under the Promotion Terms and Conditions.

5.7 For the avoidance of doubt, Orders eligible to earn Shopee Coins under the Promotion can be stacked with other promotions offered by our Affiliates and/or Marketing Partners (including but not limited to rewards granted in Shopee Vouchers), depending on their respective terms and conditions. Orders that are eligible to earn Shopee Coins under the Promotion will not be entitled to earn additional Cashback offered by MariBank (in the form of cash credit into Mari Credit Card Account), unless otherwise stated.

6. Reward

You will be eligible to earn Shopee Coins at a rate of 5%, on Orders. The amount of Shopee Coins earned is calculated based on each Order amount (less any applicable interest, fees, charges, vouchers and Shopee Coins deduction), and will be rounded down to the nearest Shopee Coin. The rate of Shopee Coins earned as stated in these Promotion Terms and Conditions will replace, and cannot be stacked on, the Cashback rate as stated in the Credit Card Specific Terms during the Promotion Period.

Last Updated: 16 December 2024