

Earn 3% Shopee Coins on Shopee Spend with Mari Credit Card (2025): Promotion Terms & Conditions

1. General

- 1.1. This Promotion is only valid from 24 January 2025 to 31 December 2025 (both dates inclusive) or any other period as determined by MariBank Singapore Private Limited ("**MariBank**") in its absolute discretion ("**Promotion Period**").
- 1.2. This Promotion is open to all Eligible Mari Credit Card Holders (as defined below). By participating in this Promotion, all participants are deemed to have accepted these Promotion Terms & Conditions (the "**Promotion Terms and Conditions**").
- 1.3. These Promotion Terms and Conditions need to be read in conjunction with the General Personal Banking Terms and Conditions ("**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 the terms and conditions of any other document or agreement governing a participant's relationship with MariBank ("**Other General Terms**"). Words and expressions defined in the General Terms shall, unless otherwise defined in these Promotion Terms and Conditions have the same meaning in these Promotion Terms and Conditions.
- 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 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.

2. Definitions

Unless otherwise defined in these Promotion Terms and Conditions, the following words and phrases shall have the meanings assigned to them:

- 2.1. "**Affiliates**" has the same meaning ascribed to it in the General Personal Banking Terms and Conditions.
- 2.2. "**Card**" means any credit or charge card issued by MariBank pursuant to the MariBank Cardmembers' Agreement, including any Supplementary Card (as defined in the MariBank Cardmembers' Agreement) or virtual card, if applicable.
- 2.3. "**Cashback**" has the same meaning ascribed to it in the Terms and Conditions Governing Cashback for Mari Credit Card.

- 2.4. **"Eligible Mari Credit Card Holder"** refers to a Mari Credit Card Holder:
- (a) who has linked the Mari Credit Card Instant Checkout payment method with his/her Shopee account via the MariBank App prior to making the purchase;
 - (b) whose Mari Credit Card Instant Checkout payment method must remain linked until the rewards are credited to his/her Linked Shopee Account; and
 - (c) whose Mari Credit Card must be in good standing and conducted in a proper and satisfactory manner, as determined by MariBank at its sole discretion.
- 2.5. **"Linked Shopee Account"** refers to a registered Shopee account that an Eligible Mari Credit Card Holder links to his/her Mari Credit Card in order to use Mari Credit Card Instant Checkout on the Shopee Platform, the details of which can be found on the MariBank App via: Me Page > My Profile > Shopee Linkages.
- 2.6. **"MariBank App"** means the MariBank mobile banking application.
- 2.7. **"Mari Credit Card"** means a Mari Credit Card that is issued by MariBank.
- 2.8. **"Mari Credit Card Holder"** means a person who has been issued a Mari Credit Card by MariBank.
- 2.9. **"Mari Credit Card Instant Checkout"** means the MariBank-specific and MariBank-facilitated payment method identified on the Shopee Platform as "Mari Credit Card Instant Checkout" which a Mari Credit Card Holder has activated and linked with his/her Shopee account. Mari Credit Card Holders may either pay the purchase amount in full or pay in monthly instalments by selecting the relevant option on the payment method page when they click on the Mari Credit Card Instant Checkout feature.
- 2.10. **"Marketing Partners"** means any persons or entities that may be collaborating with MariBank for marketing, advertising and/or promotional purposes.
- 2.11. **"Order"** means purchase order on the Shopee Platform.
- 2.12. **"Reward"** has the definition found at Clause 4.1 below.
- 2.13. **"Shopee"** means Shopee Limited.
- 2.14. **"Shopee Coins"** has the same meaning as ascribed to it on Shopee Singapore's website.
- 2.15. **"Shopee Platform"** means an e-commerce platform owned by Shopee, which shall be accessible via the uniform resource locator <https://shopee.sg/>, through iOS and/or Android-based application.

3. Promotion Mechanics

- 3.1. The Promotion will apply to all purchases on the Shopee Platform for which an Eligible Mari Credit Card Holder selects Mari Credit Card Instant Checkout and completes his/her purchase by paying the purchase amount in full. Transactions made using Mari Credit Card Instant Checkout are not, and are not deemed as, Card transactions.

For the avoidance of doubt, an Eligible Mari Credit Card Holder's 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 an Eligible Mari Credit Card Holder manually enters the card number of his/her Mari Credit Card, or if a 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 monthly instalments under the "Mari Credit Card Instant Checkout" option on the payment method page.
- 3.2. For the avoidance of doubt, Orders eligible to earn Shopee Coins under the Promotion can be stacked with other promotions offered by MariBank's 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.

4. Reward

- 4.1. Eligible Mari Credit Card Holders will be eligible to earn Shopee Coins at a rate of 3%, on Orders ("**Reward**"). The amount of Shopee Coins earned is calculated based on each Order amount (less any applicable interest, fees (including shipping fees), charges, vouchers and Shopee Coins deduction), and will be rounded down to the nearest Shopee Coin.
- 4.2. 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.
- 4.3. The Reward shall be credited by Shopee into the relevant Mari Credit Card Holder's Linked Shopee Account upon completion of each respective Order.

- 4.4. The utilisation of any Reward is subject to Shopee's prevailing policies and/or terms and conditions (including but not limited to the terms and conditions set out on any specific Shopee voucher as well as Shopee's Terms of Service) as found on the Shopee Platform.

5. General

- 5.1. MariBank may, at any time and at its sole and absolute discretion, terminate, shorten or withdraw this Promotion and/or amend any of these Promotion Terms and Conditions without prior notice or reason, and all persons shall be bound by such amendments.
- 5.2. MariBank reserves the right in its sole and absolute discretion to determine all matters arising out of or in connection with this Promotion, including but not limited to a person's eligibility to participate in this Promotion and/or whether such person has met all of the relevant requirements under the Promotion Terms and Conditions. MariBank's decision shall be final and no appeal and/or correspondence will be entertained.
- 5.3. MariBank reserves the right to deny the Reward to any Eligible Mari Credit Card Holder at all times. MariBank reserves the right to substitute the Reward with any item of equivalent or similar value at any time and for any reason, without prior notice or reason or being liable to any person. MariBank shall be under no obligation to disclose its reason or provide any explanation for doing so.
- 5.4. If any Eligible Mari Credit Card Holder is subsequently discovered to be ineligible to participate in this Promotion or ineligible to receive the Reward or if the relevant Mari Credit Card account is closed within six (6) months of the end of the Promotion Period, MariBank reserves the right to (i) forfeit or withdraw any Reward at any time; or (ii) (where any Reward has been utilised) procure the claw-back of such Reward or request the relevant customer to repay to or compensate MariBank the value of such Reward at any time, and MariBank shall have the right to debit the value of such Reward plus any goods and services tax or such other amount as it deems fit from the account(s) of the relevant customer.
- 5.5. No person shall be entitled to any payment or compensation from MariBank should any Reward be forfeited or withdrawn; if any Reward is reclaimed by MariBank; or if a customer is asked to repay or compensate MariBank the value of the Reward for whatsoever reasons.
- 5.6. The Reward cannot be withdrawn or transferred from any Linked Shopee Accounts to any other accounts; or exchanged for cash (including any credit balance refund), reward points, credit, goods and services, products or privileges of any kind in full or in part.
- 5.7. The Reward shall be forfeited if the Mari Credit Card account or Linked Shopee Account is invalid; closed; terminated; suspended or otherwise unavailable for any reason before the Reward is credited or utilised.

- 5.8. Any dispute regarding the utilisation of any Reward is to be resolved directly with Shopee, and MariBank shall not be required to assist or act on any relevant person's behalf in communicating with Shopee in respect of these matters.
- 5.9. By participating in this Promotion and in addition to any other consent already provided to MariBank and any right of MariBank under applicable laws, participants of this Promotion agree that:
- (a) MariBank may collect, use and disclose their personal data to contact them by voice call, email or text message under or in connection with this Promotion, including but not limited to verifying their identities, determining their eligibility for this Promotion and awarding the Reward; and
 - (b) MariBank may collect, use and disclose their personal data and customer information to its Affiliates (including Shopee) for the purposes of this Promotion, including determining their eligibility for this Promotion, verifying their identities, contacting them, and awarding the Reward.
- 5.10. MariBank (and/or its Affiliates) 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 this Promotion. Without limiting the foregoing, MariBank (and/or its Affiliates) 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 any of MariBank's online banking services or the MariBank App or third party applications, howsoever caused.
- 5.11. In the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotion materials relating to this Promotion, these Promotion Terms and Conditions shall prevail to the extent of such inconsistency.
- 5.12. A person who is not a party to these Promotion Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Promotion Terms and Conditions.
- 5.13. These Promotion Terms and Conditions shall be governed by the laws of Singapore and each participant of this Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore.
- 5.14. Except where the context otherwise requires, words denoting the singular include the plural and vice versa.
- 5.15. All information is correct at the time of publication.