

Maybank / Maybank Islamic Visa, Mastercard and American Express Online Acquisition Supplementary Campaign: New Supplementary Cardholder

Maybank / Maybank Islamic Visa, Mastercard and American Express Online Acquisition Supplementary Campaign: New Supplementary Cardholder (“Campaign”) is organised by Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411) (collectively referred to as “the Bank”) and is subject to these Terms and Conditions. By participating in this Campaign, Eligible Customers (as defined below) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank / Maybank Islamic.

Campaign

1. Campaign will commence on **1st October 2021** and will end on **31st January 2022** (both dates inclusive).
 - a. All approved applications made by the Eligible Customer via the Website within the Campaign Period with a minimum retail spend of RM100 within the first 30 days from the Maybank Credit Card approval date will be entitled to **ONE-time Cash Back reward of RM50** based on the 1st supplementary card achieved the minimum spend criteria as illustrated in the table below:

Card Scheme	Spend Criteria	Campaign Rewards	Campaign Period
Maybank / Maybank Islamic Visa Cards	Minimum retail spends of RM100 within the first 30 days from card approval date	Cash Back RM50	1 st October until 31 st January 2022
Maybank / Maybank Islamic Mastercard			
American Express Cards			

- b. Eligible customer apply for **Maybank Visa Gold Manchester United, Maybank Manchester United Visa Infinite or Grab Platinum** supplementary credit card via Website and with minimum retail spend of RM300 within the first 45 days will be entitled for additional rewards as illustrated in the table below:

Card Scheme	Spend Criteria	Campaign Rewards	Campaign Period
Maybank Visa Gold Manchester United	Minimum retail spends of RM300 within the first 45 days from card approval date	Manchester United Mask	1 st October until 31 st January 2022
Maybank Manchester United Visa Infinite			
Grab Platinum		RM50 Grab Food Voucher	

2. Campaign Reward will be based on the 1st newly approved supplementary card type to meet the minimum retail spend criteria as illustrated in Campaign.
3. The total spend requirement cannot be combined with the other cards applied at the same time.

Eligibility

4. Subject to these Terms and Conditions, the Campaign is open to all new-to-bank individuals or existing all Maybank customers who are residents of Malaysia and does not have any supplementary issued by Maybank and/or Maybank Islamic Berhad in Malaysia ("Maybank Credit Card") and who has attained the age of 18 years at the time of making an application for any one or more of Maybank Credit Card(s) as a supplementary card during the Campaign Period ("Eligible Customer").
5. To be eligible for this Campaign, an Eligible Customer must apply for any one or more Maybank Supplementary Credit Card via Maybank2u ("M2U") at www.maybank2u.com.my ("Website") by completing an electronic Maybank Supplementary Credit Card application form and uploading all required supporting documents on the Website.
6. Eligible Customer who apply for any one or more Maybank Supplementary Credit Card under this Campaign shall hereinafter be referred to as "Applicant(s)".
7. An Applicant may be entitled to participate in more than one Maybank Credit Card promotions organized for or in conjunction with the acquisition of a new credit card customer wherein the applicant may also be similarly entitled to other gifts or rewards under the respective promotions. In the event that the promotion periods for such other promotions overlap with the Campaign Period, the Applicant understands and agrees that he/she shall only be entitled to receive the gifts or rewards from the first Maybank Credit Card approved by Maybank via the channel that the Applicant had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.
8. The following individuals are NOT eligible to participate in this Campaign:
 - a. Permanent and/or contract employees of Maybank (including its subsidiaries and related companies);
 - b. Any Applicant or persons who had cancelled any of his/her Maybank Credit Card within six (6) months before the date of application and is re-applying for any Maybank Credit Card under the Campaign;
 - c. Any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, and/or any services granted by Maybank.

Campaign Fulfilment

9. Cash Back will be credited twelve (12) weeks from the last date of the month of which the Maybank Credit Card was approved and is only available until the fund is fully utilized.

Example: If the Maybank supplementary Credit Card was approved on 15th October 2021, the customer is required to expect the cashback to be credited 12 weeks from 31st October 2021. Cash Back will be reflected at the Monthly Credit Card Statement by end of January 2022.

10. Each Eligible Customer are only entitled for one (1) time Cash Back reward throughout the respective Campaigns as highlighted in the Terms & Conditions.
11. The Campaign Rewards will be delivered within twelve (12) weeks from the last date of the month of which the Maybank Credit Card was approved and is only available while stocks last. If the Campaign Rewards are out of stock, Maybank / Maybank Islamic shall have discretion to replace with other rewards with equivalent value.

Example: If the Maybank supplementary Credit Card was approved on 15th October 2021, the customer is required to expect the Campaign Rewards to be delivered 12 weeks from 31st October 2021. The gift is expected to be delivered by end of January 2022.

12. The Campaign Rewards will be sent to the billing address of the Eligible Customer which was provided to Maybank / Maybank Islamic at the point of application. Any request to change or exchange the gift is not allowed.
13. Maybank / Maybank Islamic reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the Campaign Rewards and Cash Back, due to the followings:
 - a. where the minimum payment or any amounts due and payable under any of the Eligible Customer's Maybank Credit Card account(s) are not settled on or before its due date;
 - b. if any of the Eligible Customer's Maybank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Cash Back and/or Gift;
 - c. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

Retail Spend

14. "retail spend" means the purchase of any goods or services (local or international) with the use of the Maybank Credit Card and may include, at Maybank discretion, any card transaction as may be determined by Maybank except for the following transactions:
- a. Instalments paid under Maybank's Flexi Payment Plan, EPP transactions registered and commenced before the Campaign Period, Credit Shield Plus, Dial For Cash, Balance Transfer, Balance Transfer via Installment Plan, eWallet and Cash Advance. For the avoidance of any doubt, EPP is not exempted under the Offers in the table above;
 - b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
 - c. Payment of annual Maybank Credit Card membership fees;
 - d. Interest payments, late payment fees, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
 - e. Transactions made by the Applicant with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by Applicant with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.

General Term & Condition

15. Maybank's shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via QRPay, Maybank2u, provided the same is not caused by Maybank nor the determination of the customers' eligibility for the Campaign .
16. Maybank reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with twenty one (21) days' notice. Such notice may be published by Maybank via Maybank2u website (www.maybank.com.my) and/or through any other mode of communication as determined by Maybank. It shall be the responsibility of Eligible Customers or Applicants to be informed of or otherwise seek out any such notice validly posted.
17. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by Maybank shall not entitle the Eligible Customers or Applicants or any other persons whatsoever to any claim or compensation against Maybank for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination.
18. Maybank shall not be liable for any losses, damages or costs incurred or suffered by any Eligible customer as a result of the customer participating in this Campaign. Furthermore, Maybank shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes but not limited to act of God,

war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.

19. The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
20. By participating in this Campaign, Eligible Customers or Applicants agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank.com.my ("Maybank's Privacy Notice"). Eligible Customers are welcome to seek clarification from Maybank should any of the Terms and Conditions be not fully understood.
21. In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Customers or Applicants 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 responses and related photographs. In this regard, each Eligible Customers or Applicants agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.

For information, enquiries, feedback and/or complaints related to the Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, the Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website (www.maybank.com.my)

General Terms & Conditions

22. Maybank / Maybank Islamic 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.

23. Maybank / Maybank Islamic 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) calendar days prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my or through any other channel or channels determined by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
24. By participating in this Campaign, Eligible Customers agree to access to Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank / Maybank Islamic should any of the Terms & Conditions be not fully understood.
25. By participating in this Campaign, the Eligible Customers 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 / Maybank Islamic in accordance with Maybank / Maybank Islamic Privacy Notice, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Notice").

In addition and without prejudice to the terms in the Maybank / Maybank Islamic's Privacy Notice, Eligible Customers 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 Maybank / Maybank Islamic, 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 responses and related photographs. In this regard, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of Maybank / Maybank Islamic in relation to the Campaign.
26. Maybank / Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank / Maybank Islamic for purposes of this Campaign) shall not be liable to Eligible Customers 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 the any gross negligence or omission by Maybank / Maybank Islamic.

27. Maybank / Maybank Islamic shall not be responsible and / or liable for any losses suffered by Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in this Campaign or otherwise. Furthermore, Maybank / Maybank Islamic shall not be liable for any default of its obligation under this Campaign due to any *force majeure* event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank / Maybank Islamic.
28. Maybank / Maybank Islamic may disqualify/reject any Eligible Customer 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.
29. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to the 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.