<u>Maybank/Maybank Islamic 'Come Celebrate with Maybank Cards" Campaign - Terms and Conditions</u>

- 1. The "Maybank Come Celebrate with Maybank Cards" ("Campaign") is organized by Maybank Berhad (Registration. No. 196001000142) and Maybank Islamic Bank Berhad (Registration No. 200701029411) collectively referred as "Maybank" throughout this Terms and Conditions. By participating in this Campaign, Eligible Customers (as defined below) hereby expressly agree to be bound by these Terms & Conditions.
- 2. The Campaign commences on 15 Nov 2021 at 12:00 AM MYT until 15 Feb 2022 at 11:59 PM MYT (both dates inclusive) unless notified otherwise.
- 3. These are the terms and conditions applicable to the Campaign ("Terms and Conditions").
 - 3.1 The Campaign is opened to all new and existing Principal Cardmembers of Maybank and/or Maybank Islamic Visa, Mastercard or American Express Card [except for Maybank Debit Card(s) and/or Maybank Prepaid Card(s) ("Maybank Cards") issued by Maybank who has successfully registered for the Campaign via Short Messages Service ("SMS") ("Eligible Cardmembers").
 - **3.2** The following persons are NOT eligible to participate in the Campaign:
 - a) Cardmembers whose Maybank Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions and/or Maybank and/or Maybank Islamic Card Agreement during the Campaign Period;
 - b) Cardmembers of Maybank Cards who are in default of any facility granted by Maybank at any time;
 - c) Cardmembers of Maybank Commercial/ Corporate Cards;
 - d) Maybank Cards Debit & Prepaid; and
 - e) Permanent and contract employees of Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department.
 - **3.3** For avoidance of doubt, permanent and contract, employees of Maybank (other than Cards Marketing Department of Maybank and Regional Cards Marketing Department) and/or vendors, suppliers, advertising and promotion agencies for the Campaign are eligible to participate in the Campaign and stand to win the Monthly Prize and Cash Back.

4. SMS Registration

- **4.1** Registration for the Campaign is done on a one-time basis by using any of the registered telecommunication companies' ("Telco") services and must be made by the Principal Cardmember within the Campaign Period as below:
 - (a) For Malaysian Principal Cardmembers, Type WIN<space>last 6-digit NRIC Number without spacing and send to 66628 (E.g. WIN 106658); or
 - (b) For non-Malaysian Principal Cardmembers, type WIN<space>last 6-digit Passport Number without spacing and send to 66628 (E.g. WIN 123456)
- **4.2** Eligible Cardmembers must register their participation for the Campaign using the mobile phone number that was registered with Maybank. Multiple registration using the same mobile phone number is not accepted. In the event the information that been provided by

- the Eligible Cardmembers does not match with Maybank database, Maybank reserves the right to reject the registration.
- **4.3** The Eligible Cardmembers with multiple Maybank Visa, MasterCard & Amex Cards are only required to register once within the Campaign Period to be eligible to participate in the Campaign.
- **4.4** Eligible Cardmembers shall be responsible to pay the standard SMS charges levied by their respective Telco for each registration SMS sent to the designated number "66628" under the Campaign.
- **4.5** The Eligible Cardmembers are responsible to ensure that the details stated in the registration SMS sent to 66628 are complete, accurate and sent within the Campaign Period; failing which, the registration SMS will be considered invalid or unsuccessful.
- **4.6** 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.
- 4.7 Proof of an SMS sent to 66628 by the Eligible Cardmembers shall not be considered as successful SMS registration unless the Eligible Cardmember receives a confirmation SMS from 66628; such confirmation SMS will be sent to the same mobile phone number used for registration subject to the SMS traffic on the respective Telco's network. The confirmation SMS is automatically generated to confirm receipt of a successful registration and shall not be deemed as notification that the Eligible Cardmember has been confirmed as a Winner of any Prize whatsoever.
- **4.8** Maybank reserves the right to disqualify any registration SMS sent to 66628 due to any reason(s) including, but not limited to duplicate registration, invalid last 6 digit NRIC / passport number, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period.
- **4.9** Maybank is not responsible for 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 registration SMS sent to 66628 or confirmation SMS sent from 66628 to Eligible Cardmembers which may result in the delay of the SMS registration during the Campaign Period.
- **4.10** SMS service is provided and supported by the service provider appointed by Maybank, i.e. Macro Kiosk Berhad.

5. For this campaign we have 2 campaign mechanics as per below:

Campaign mechanic 1	For Cash Back: Spend a minimum accumulated of RM1,000 within a month as per specified Spend Duration.
Campaign mechanic 2	For Monthly and Grand Prizes: Spend a minimum of RM50 in a single transaction to earn qualifying entries.

5.0.1 Upon successful SMS registration, Eligible Cardmembers will need to meet the spending requirement in order to earn cash back or Qualifying Entries and stand a chance to win prizes (as set out in clause 6 below) in the manner as illustrated below:

5.0.2 Duration of campaign:

	Duration Spending
Month 1	15 Nov 2021 – 14 Dec 2021
Month 2	15 Dec 2021 – 14 Jan 2022
Month 3	15 Jan 2022 – 15 Feb 2022

5.1 Campaign 1: Spend criteria for cash back

Spend criteria	Cash Back	Capping
Accumulative spend more than RM1,000 and above per month	RM50 per month per customer	RM50,000 per month or first 1,000 customers meet a spend criteria

5.2 Campaign 2: Qualifying entries (Grand Prize & Monthly Prize categories):

5.2.1 Qualifying Entries for Grand Prize & Monthly Prize:

Qualifying Entries	Requirements				
1X Entry	 Every RM100 single transaction in retail spend* 				
5X Entry	Every RM50 spend for the below categories: ✓ Grocery transaction ✓ Departmental Store ✓ Petrol transaction ✓ e-Commerce transaction ✓ E-Wallet Transaction**				
10x Entry	• Every RM500 on EzyPay transaction***				
10X Entry	New principal approved card.				

Note:

Scenario of spending to earn Qualifying Entries:-

Transaction	RM	Earn entries			
		1x Entry 5x Entries 10x Entries Total Entries			
Pantai Hospital	250.00	2	ı	-	2
Grab Food	159.00	1	15	-	16
Lazada	199.00	1	15		16
Tesco/Lotus	450.00	4	45	-	49
TnGo e-Wallet	50.00	-	5	-	5
top-up					

^{*}Retail spend refers to the purchase of any goods and/or services (local & international) with the use of the Maybank Cards and may include, at Maybank's reasonable discretion any card transactions as may be determined by Maybank.

^{**} Not applicable for Maybank Islamic Credit Cardmembers

^{***}Excludes monthly EzyPay transaction as per mentioned in clause 5.2.4 below.

Petronas Station	100.00	1	10	-	11
Parkson	259.00	2	20	-	22
Senheng – EzyPay	1,599.00	15	-	30	45
transaction					
Total		26	110	30	166

5.2.2 For avoidance of doubt:

- a) "New-to-Bank" Principal Cardmembers refers to:
 - Those who have never previously become a Principal Maybank/Maybank Islamic Visa, Mastercard or American Express® Cardmember or
 - Principal Cardmembers whose Maybank/Maybank Islamic Visa, Mastercard or American Express Card has been cancelled for more than six (6) weeks prior to the commencement of the Campaign.
- 5.2.3 Qualified Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, auto-reload for Maybank Touch n' Go Zing Card(s), 0% EzyPay Instalment Plan ("EzyPay") performed via Maybank Card(s) during the Campaign Period based on local transaction time and Qualifying Entries shall be allocated in accordance to Clause 5.2.1. For the avoidance of doubt, EzyPay shall be treated as Qualified Spend based on the full transaction amount, and all overseas transactions in foreign currency shall be converted into Ringgit Malaysia (RM) based on Maybank's prevailing in-house exchange rate.
- 5.2.4 Qualified Spend shall exclude monthly installment of EzyPay, EzyPay Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.
- 5.2.5 Split and/ or repetitive retail transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.
- 5.2.6 Computation of the total Qualified Spend will be based on Qualified Spend transacted with all valid Maybank Card(s) issued under the same Eligible Cardmember throughout the Campaign Period per illustrations below:

Example :	Date of Successful Registration	Date of Spend	Spend by Card	Prize categories to be won
Cardmember A	15 Nov 2021	15 Nov 2021	Visa Card	Grand Prize for Visa card: iPhone 13 128gb Monthly Prize Month 1 – Cash Back worth RM3,000 or Starbucks e-voucher worth RM100
Cardmember B	30 Nov 2021	16 Nov 2021	MasterCard	Grand Prize for Mastercard: Samsung Z Flip3 Monthly Prize Month 1: Cash Back worth RM3,000 or Starbucks e-voucher worth RM100

Cardmember C	10 Dec 2021	24 Dec 2021	American Express card	Grand Prize for Amex: MacBook Pro Monthly Prize Month 2: F&B Voucher worth RM3,000 or Starbucks e-voucher worth RM100	
			Visa Card American Express	Grand Prize for Visa: iPhone 13 128gb or Grand Prize for Amex:	
Cardmember D	11 Dec 2021	30 Dec 2021		card	MacBook Pro Monthly Prize Month 2: F&B Voucher worth RM3,000 or Starbucks e-voucher worth RM100
Cardmember E	31 Dec 2021	1 Feb 2022	MasterCard	Grand Prize for Mastercard: Samsung Z Flip3 Monthly Prize Month 3: Travel Voucher worth RM3,000 or Starbucks e- voucher worth RM100	
Cardmember F	30 Jan 2021	1 Dec 2022	Visa Card	Grand Prize for Visa card: iPhone 13 128gb	
Cardmember G	15 Feb 2021	10 Dec 2021 & 1 Feb 2022	Mastercard	Grand Prize for Mastercard: Samsung Z Flip3 Monthly Prize Month 3: Travel Voucher worth RM3,000 or Starbucks e- voucher worth RM100	
Cardmember H	20 Nov 2021	15 Dec 2021 / 1 Feb 2022 / 10 Feb 2022	American Express card	Grand Prize for Amex: MacBook Pro Monthly Prize Month 2 & Month 3 Prize: - Month 2: F&B voucher worth RM3,000 or Starbucks e-voucher worth RM100 - Month 3: Travel Voucher worth RM3,000 or Starbucks e-voucher worth RM100	

5.2.7 Qualified Spend by Supplementary Cardmember(s) under an Eligible Principal Cardmember's Maybank Cards account(s) will be included in the computation of the Eligible Principal Cardmember's Qualified Spend.

6. Prizes:

	Spend Di	ıration	Reward	Allocation
Campaign 1:	15 November 2021 - 1	14 December 2021		1,000
Cash Back	15 December 2021 - 1	4 January 2022	Cash Back RM50	1,000
	15 January 2022 - 15	February 2022		1,000
	Spend Duration		Reward	Allocation
	15 November 2021 -	Cash I	Back RM3,000	30
Campaign 2:	14 December 2021	Starbucks	e-voucher RM100	200
Monthly Prize	15 December 2021 -	F&B Vouch	er worth RM3,000	30
	14 January 2022	Starbucks	e-voucher RM100	200
	15 January 2022 -	Travel Package	30	
	15 February 2022	Starbucks	200	
	Spend Duration		Reward	Allocation
Campaign 2: Grand Prize	15 November 2021 - 15 February 2022	Maybank App l	20	
		Maybank Ma Sam	20	
		Maybank Ame Apple	20	

7. Selection of Winners

7.1 Campaign 1: Cash Back

- 7.1.1 At the end of each campaign Month, the Qualifying Spend of each Eligible Cardmember will be calculated and sorted via date and time stamp in ascending order.
- 7.1.2 The Cash Back Pool is based on the first 1,000 customers per month. Once the monthly pool is exhausted, no further Cash Back will be awarded to the Eligible Cardmembers.

7.2 Campaign 2: Grand Prize & Monthly Prize

Based on the Qualifying Entries earned, Eligible Cardmembers shall be shortlisted by Maybank's randomizer programme for the respective prizes.

7.2.1 Grand Prize for Visa, Mastercard and Amex Card categories:

- (a) Selection will be done after campaign ended.
- (b) In accordance to the selection sequence of Maybank's randomizer programme, the first shortlisted Eligible Cardmembers shall be deemed as the final winner.

7.2.2 Monthly Prize: Cashback/F&B voucher/Travel voucher/Starbucks e-voucher:

- (a) Selection will be done after at the end of each campaign month.
- (b) In accordance to the selection sequence of Maybank's randomizer programme, the first shortlisted Eligible Cardmembers shall be deemed as the final winner.
- 7.3 Each Eligible Cardmember is entitled to win more than one (1) Prize throughout the Campaign period (for Monthly Prizes category & Cash Back). For Grand Prize, customer can only win one (1) prize either from Visa or Mastercard or American Express categories.

8 Fulfillment of Prizes

- 8.1 At the time of awarding the Prizes, all Maybank Card account(s) of the Eligible Cardmember must not be delinquent, and/or invalid or cancelled; otherwise he/she shall be disqualified from receiving the Prizes.
- 8.2 The confirmation letter/email will be sent to the winners' billing address or email address recorded in Maybank's system within twelve (12) weeks from the end of the Campaign Period.
- 8.3 Announcement of the winners (e.g. Name and masked Maybank Card Number) shall also be made on Maybank2u's website at www.maybank2u.com.my and/or Maybank social media within twelve (12) weeks from the end of the campaign.
- 8.4 Maybank shall determine the methods of the Prizes giving including but not limited to a prize giving ceremony or any other methods which Maybank deems reasonable.
- 8.5 The prize winner is required to attend the prize giving ceremony (if any/necessary) and in the event the prize winner is unable to attend the said ceremony, he/she will automatically be disqualified and no compensation or arrangement will be made after the prize giving ceremony.
- 8.6 Maybank reserves the right at its discretion to allow or disallow such transfers with authorization letter from the winners.
- 8.7 All cost, fees and/or expenses incurred or to be incurred by the prize winners in relation to the Campaign and/or claim the Prize(s), which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the sole responsibility of the winners.
- 8.8 If there is any dispute or non-receipt of the Grand Prize, Monthly Prize or Cash Back, winners are required to contact Maybank Customer Service at 1300 88 6688 by **15 May 2022** to request for an inquiry. No request for any inquiry shall be entertained after **15 May 2022**.

- 9.0 SMS sent by Eligible Cardmembers to 66628 for registration purpose shall be deemed as consent to participate in the Campaign. By participating in the Campaign, Eligible Cardmembers/winners:
 - (a) agree to be bound by these Terms and Conditions of the Campaign;
 - (b) agree that all records of transactions captured by Maybank's system within the Campaign Period based on the local date and time shall be accurate, conclusive and final;
 - (c) agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardmembers/ winners. No further appeal or further correspondence will be entertained;
 - (d) agree that any reversal of Qualified Spend shall be excluded from the Campaign.
 - (e) consent for Maybank to disclose their particulars to third party service provider(s)/ authorized supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Maybank for contact purposes during and after the Campaign Period;
 - (f) authorize Maybank to publish their names, photos taken or other information provided by him/her for current and future advertising and publicity purposes in any advertising or publicity material relating to the Campaign without any compensation;
 - (g) agree to access Maybank website at www.maybank2u.com.my to view the Terms and Conditions regularly and are deemed to have agreed to it and with any changes or variations to the Terms and Conditions and seek clarification from Maybank should any of these Terms and Conditions be not fully understood;
 - (h) shall not be entitled to claim for and waive any rights to any compensation against Maybank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of the Campaign) for any and all loss and damage suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of the Campaign.

10.0 General Terms & Condition

- 10.1 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 10.2 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 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.
- 10.3 By participating in this Campaign, Eligible Customers 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.

10.4 By participating in this Campaign, 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 in accordance with Maybank 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'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 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, Eligible Customers agree to cooperate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
- 10.5 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 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.
- 10.6 Maybank 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 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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any events beyond the reasonable control of Maybank.
- 10.7 Maybank 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.
- 10.8 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.