

Maybank Islamic Ikhwan Credit Card-i – Apply & Win Shopping Voucher Campaign

The Maybank Islamic Ikhwan Credit Card-i – Apply & Win Shopping Voucher Campaign (“**Campaign**”) is organized by Maybank Islamic Berhad (Company No. 200701029411) (referred to as “**Maybank**”). . By participating in this Campaign, Eligible Customers (as defined below) hereby expressly agree to be bound by these Terms & Conditions.

Campaign Period

1. The Campaign commences on **12 December 2022 at 00:00:00 AM** and ends **on 12 March 2023, at 23:59:59 PM** both dates inclusive (“**Campaign Period**”).

Eligibility

2. Subject to these Terms and Conditions, the Campaign is open to all **new-to-bank** individual customers who are residents of Malaysia and does not have any existing credit card issued by Maybank Islamic who has attained the age of 21 years at the time of making an application for the credit cards below (“**Eligible Customer**”):
 - i. Maybank Islamic Ikhwan American Express Platinum Credit Card-i
 - ii. Maybank Islamic Ikhwan Mastercard Platinum Credit Card-i
 - iii. Maybank Islamic Ikhwan Mastercard Gold Credit Card-i
 - iv. Maybank Islamic Ikhwan PETRONAS Visa Platinum Credit Card-i
 - v. Maybank Islamic Ikhwan PETRONAS Visa Gold Credit Card-i

Collectively referred as (“**Maybank Islamic Credit Cards**”).

3. Eligible Customers who apply the Maybank Islamic Credit Cards under this Campaign shall hereinafter be referred to as “**Applicants**”.
4. An Applicant may be entitled to participate in more than one Maybank/Maybank Islamic Credit Card promotions organized for or in conjunction with the acquisition of a new credit card customer wherein the applicants 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 Campaign Period, the Applicant understands and agrees that he/she shall only be entitled to receive the gifts or rewards for the first Maybank/Maybank Islamic 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.
5. 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 Eligible Customer who had cancelled any of his/her Maybank Islamic Credit Card within six (6) months before the date of application and is re-applying for another Maybank Islamic Credit Card under the Campaign; different exclusion for this campaign.
 - c. Present holders of any Maybank Islamic Credit Card(s) whether issued in Malaysia or otherwise; and/or
 - d. Any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their accounts, any facility, and/or any services granted by Maybank.

6. All approved applications made by the Applicants within the Campaign Period with a minimum accumulated retail spend of RM300 (“**Qualifying Spend**”) within the first 45 days from the Maybank Islamic Credit Cards approval date will stand a chance to win the Shopping Vouchers (“**Gift**”).
7. The Gift is limited to the first 300 Applicants who have fulfilled the criteria for each Maybank Islamic Ikhwan American Express Credit Card, Maybank Islamic Ikhwan Mastercard Credit Cards and Maybank Islamic Ikhwan PETRONAS Visa Credit Cards within the Campaign Period and will be awarded based on a first-come, first-served basis.

Credit Cards	Gift	Unit
Maybank Islamic Ikhwan American Express Platinum Credit Card-i	RM150 Lazada Shopping Voucher	300
Maybank Islamic Ikhwan Mastercard Platinum & Gold Credit Card-i	RM150 Uniqlo Shopping Voucher	300
Maybank Islamic Ikhwan PETRONAS Visa Platinum & Gold Credit Card-i	RM150 Starbucks Voucher	300

8. The Qualifying Spend made during the Campaign Period must be captured by the credit card system maintained by Maybank in order to be eligible for participation in the Campaign.
9. The determination on whether the Gift will be awarded for the Qualifying Spend shall be based on the date the charges are processed by Maybank and debited from the Cardmembers card account and not the date the Qualifying Spend transaction was made by the Cardmembers.
10. Supplementary Maybank Islamic Cards Cardmembers (“**Supplementary Cardmembers**”) are not eligible to receive the Gift for this Campaign. However, for each Principal Cardmember who is an applicant, the Qualifying Spend made by Supplementary Cardmembers will be consolidated under the Principal Cardmember’s Card account for the purpose of accumulating the relevant minimum Qualifying Spend.

Gift Fulfilment

11. Gift fulfilment will be carried out within twelve (12) weeks from the Campaign’s end date. Winners will be notified either in writing or SMS or any other method of communication which Maybank deems appropriate.

Example:

The Campaign ends on 12 March 2023, the fulfilment will be done 12 weeks from 12 March 2023. The fulfilment is expected to be completed latest by 4 June 2023.

12. Maybank reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the Gifts, due to the following:
 - a. where the minimum payment or any amounts due and payable under any of the Applicants’s Maybank Islamic Credit Card account(s) are not settled on or before its due date;

- b. if the Applicants's Maybank Islamic Credit Card account is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Gift;
 - c. if the Applicant has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.
13. In the event that the prize(or part of it) should become unavailable (due to a force majeure event or any any other reasons not within the control of Maybank), the winners hereby agrees that Maybank has the right to exchange or substitute the prize with item of equivalent value with twenty one (21) calendar days prior notice via an announcement made on Maybank2u website at www.maybank2u.com.my.

Retail Spend

14. "Retail Spend" means the purchase of any goods or services (local or international) with the use of the Maybank Islamic Credit Cards and may include, at Maybank's discretion, any card transaction (inclusive e-commerce transactions) as may be determined by Maybank except for the following transactions:
- a. instalments paid under Maybank's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Dial For Cash, Balance Transfer, Balance Transfer via Instalment Plan, eWallets and Cash Advance. Easy Payment Plan transaction is not categorised as "Retail Spend" transaction;
 - b. any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
 - c. payment of annual Maybank Credit Card membership fees;
 - d. interest/ Management Charge 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 Terms & Conditions

15. 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.
16. 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" here shall have the same meaning as calendar day) prior notice thereof, the notice of which shall

be posted through the Maybank2u website at www.maybank2u.com.my or through any other channel 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.

17. 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.
18. 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 the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers, 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 co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
30. 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.
 31. 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, epidemic and pandemic or any events beyond the reasonable control of Maybank.
 32. 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.
 33. 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 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.