

## **Maybank Islamic Ikhwan Credit Card-i - Register, Spend and Win RM200,000 Worth of Prizes**

The Maybank Islamic Ikhwan Credit Card-i - Register, Spend & Win RM200,000 Worth of Prizes Campaign (“Campaign”) is organized by Maybank Islamic Berhad (Company No. 200701029411) (referred to as “Maybank”). By participating in this Campaign, Eligible Cardmembers (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 existing Principal Cardmembers (as defined below) of:
  - 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”) issued by) Maybank Islamic Berhad (Company No. 200701029411) who had successfully registered for the Campaign via short messages service (“SMS”) (“Eligible Cardmembers”).

3. The following individuals are **NOT** eligible to participate in this Campaign:
  - a. permanent and/or contract employees of Maybank (including those of its subsidiaries and related companies); and/or
  - b. any person who has committed or suspected of carrying/committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, and/or any services granted by Maybank.
  - c. Supplementary Maybank Islamic Credit Cards Cardmembers (“Supplementary Cardmembers”) are not eligible to receive prizes for this Campaign. However, for each Principal Cardmembers who is an Eligible Cardmembers, Qualifying Spend made by Supplementary Cardmembers will be consolidated under the Principal Cardmember’s Card account for the purpose of accumulating the total spend.

### **SMS Registration**

4. In order to be eligible for the Campaign, all principal Maybank Islamic Credit Cards (“Principal Cardmembers”) are required to register once via SMS using any of the registered telecommunication companies (“Telco”) number within the Campaign Period (“Registration”) as follows:

**SMS: IKHWAN<space>last 6-digit NRIC /Passport number to 66628** (E.g. IKHWAN 102456)

5. Eligible Cardmembers must register their participation for the Campaign using the mobile phone number that was registered with Maybank and multiple registration using the same phone number is not accepted. In the event the information that been provided by cardmember does not match with Maybank database, Maybank reserves the right to reject the registration.

6. Principal Cardmembers shall be responsible to pay the standard SMS charges levied by their respective Telco service providers for each Registration sent to the designated number “66628” for the purposes of the Campaign.
7. Principal Cardmembers are solely responsible to ensure that the details in the Registration sent to “66628” are complete, accurate and within the Campaign Period; failing which, the Registration is/will be deemed invalid or unsuccessful.
8. Cancellation and/or any changes made after the Registration which has been successfully sent to “66628” will not be entertained.
9. Proof of SMS sent to “66628” by Principal Cardmembers shall not be deemed as successful Registration unless the Principal Cardmembers receives a confirmation SMS from “66628” and such confirmation SMS will be sent to the same mobile phone number used for the Registration, subject to the SMS traffic at 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 Principal Cardmembers had been confirmed as the Winner (as defined below).
10. Maybank reserves the right to disqualify any Registration sent to “66628” due to reason(s) including, but not limited to duplicate registrations, invalid NRIC/Passport Number, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period and Maybank shall not, in any way, be liable and/or responsible for such disqualification.
11. Maybank is not responsible and does not have any control whatsoever on the SMS traffic, possible network failures and/or interruptions on the part of the respective Telco or Maybank’s SMS service provider or for any other reason(s) whatsoever during the process of the Registration sent to “66628” or SMS confirmation sent from “66628” to Principal Cardmembers which may result in the delay of the Registration during the Campaign Period.
12. SMS service is provided and supported by the service provider appointed by Maybank.

**Campaign Mechanics: Maybank Islamic Ikhwan-Credit Card-i - Register, Spend & Win RM200,000 Worth of Prizes**

13. Eligible Cardmembers must spend using their Maybank Islamic Credit Cards on any retail spend and be the top spenders during the Campaign Period in order to win the prizes listed below (“Prizes”):

Spend & Win Prizes		Unit
Grand Prize	Honda City Hatchback 1.5L e:HEV	1
First Prize	iPhone 14 256g	10
Second Prize	RM 1,000 Cash Back	20
Consolation Prize	RM100 Cash Back	300
Total	Total	331

14. Tracking of the spending and winner selections are based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in Maybank’ system during the Campaign Period.

15. In the event if an Eligible Cardmembers has more than one (1) Maybank Islamic Credit Cards and actively spending with those cards, all Qualified Spends will be consolidated as one total spending. For Cash Back prizes, it will only be credited to the highest spending Maybank Islamic Credit Cards if the Eligible Cardmembers is selected as the Second Prize or Consolation Prize winner.

### **Prize Fulfilment**

15. Prize fulfilment will be carried out within twelve (12) weeks from the Campaign's end date. Winners will be notified either in email or phone call 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.*

16. An email will be sent to the Winner's email address which was provided to Maybank at the point of application to notify that he/she has won the Prize.
17. For the Grand Prize, winner will be contacted by Maybank's representatives at the mobile phone numbers registered or recorded in Maybank's system.
18. In the event the winner are not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the winner wish to withdraw from the Campaign upon being contacted by Maybank's representative, he/she will be disqualified from the Campaign.
19. Maybank shall determine the methods of the Prize giving, including but not limited to, a Prize giving ceremony, or any other methods which Maybank may deem reasonable.
20. The Prize Winner(s) (Grand Prize, First Prize & Second Prize) are required to attend the Prize giving ceremony (if any/necessary) and in the event the Prize winner(s) 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.
21. Grand Prize winner is required on their own accord and expenses to register with the Road Transport Department (Jabatan Pengangkutan Jalan) before the Prize giving ceremony in which the date and venue will be determined by Maybank at its own discretion.
22. All cost, fees and/or expenses incurred or to be incurred by the Prize(s) winners in relation to the Campaign and/or claiming the Prize, which shall include but not limited to the cost of the transportations, accommodation, meals, personal costs and/or other costs, are the sole responsibility of the Prize winners.
23. The image of the Prize(s) (if any) in any brochure, marketing, or campaign material relating to the Prize is for illustration purposes only.
24. All Prize(s) winners' names and their IC number (last 4 digits) will be published on Maybank's official Facebook page and the Campaign's promotional page on [www.maybank2u.com.my](http://www.maybank2u.com.my) and/or any other method of communication that Maybank may deem appropriate.
25. The Cash Back Prize(s) for Second Prize and Consolation Prize will be credited to Winner's Credit Card account and it will be the same Credit Card that was registered for this Campaign.
26. Prize(s) awarded to Winners are non-transferrable and non-exchangeable for cash or of any kind, whether in part or in full.

27. Maybank reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the Prize(s), due to the following:
- a. where the minimum payment or any amounts due and payable under any of the Eligible Customer's Maybank Islamic Credit Card account(s) are not settled on or before its due date;
  - b. if the Eligible Customer'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 Prize(s); and/or
  - c. if the Eligible Customer has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

### **Retail Spend**

28. "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 Eligible Cardmembers with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by Eligible Cardmembers 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**

29. 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.
30. 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" 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](http://www.maybank2u.com.my) or through any other channel determined by Maybank. It shall be the responsibility of the Eligible Cardmembers to be informed of or otherwise seek out any such notice validly posted.

31. By participating in this Campaign, Eligible Cardmembers agree to access the Maybank2u website at [www.maybank2u.com.my](http://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.
32. By participating in this Campaign, Eligible Cardmembers 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](http://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 Cardmembers 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 Cardmembers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
33. 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 Cardmembers 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.
  34. 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.
  35. Maybank may disqualify/reject any Eligible Cardmembers 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.
  36. 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 Cardmembers may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my)