<u>Terms & Conditions: Maybank/Maybank Islamic – 'Maybank Cards Raya Spend & Win a MINI</u> <u>Electric Campaign</u>

The "Maybank – 'Maybank Cards Raya Spend & Win a MINI Electric' ("Campaign") is organized by Malayan Banking Berhad (Registration. No. 196001000142) and Maybank Islamic Berhad (Registration No. 200701029411), both collectively referred to as "Maybank" throughout the Terms and Conditions herein. By participating in this Campaign, Eligible Cardmembers (as defined in Clauses 2.1 & 2.2 below) hereby expressly agree to be bound by these Terms and Conditions and the decisions made by Maybank shall be final and binding.

1. CAMPAIGN PERIOD

The Campaign which consist of 2 parts i.e. Campaign 1(Spend & Get Monthly Cash Back) & Campaign 2 (Spend to earn entries and win prize(s)) will commence from 1 March 2023 at 12:00 AM MYT and will expire on 31 May 2023 at 11:59 PM MYT, both dates inclusive, unless notified otherwise ("Campaign Period").

2. ELIGIBILITY

- 2.1 The Campaign is open to all new and existing Principal Cardmembers of Maybank and/or Maybank Islamic Visa, Mastercard or American Express Card [excluding Maybank Debit Card(s) and/or Maybank Prepaid Card(s)] collectively referred to as ("Maybank Cards") issued by Maybank ("Cardmembers") who has successfully registered for the Campaign via Short Messages Service ("SMS")).
- 2.2 For avoidance of doubt, permanent and contractual employees of Maybank (other than from Cards Marketing Department of Maybank and Regional Cards Marketing Department of Maybank) and/or vendors, suppliers, advertising and promotion agencies for the Campaign are eligible to participate in the Campaign and are in the standing to win the Special Prize and Cash Back (as defined below).
- 2.3 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 of Maybank Card Agreement during the Campaign Period;
 - b) Cardmembers who are in default of any facility granted by Maybank at any time;
 - c) Cardholders of Maybank Commercial/ Corporate Cards;
 - d) Cardholders of Maybank Debit Card(s) and/or Maybank Prepaid Cards; and
 - e) Permanent and/or contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank.
- 2.4 "Cardmembers" who fulfill the above criteria are hereinafter referred to as "Eligible cardmembers"

3 SMS Registration

3.1 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 RAYA<space>last 6-digit of NRIC Number without spacing and send to 66628 (E.g. RAYA 106658); or For non-Malaysian Principal Cardmembers, type RAYA<space>last 6-digit Passport Number without spacing and send to 66628 (E.g. RAYA 123456)
- 3.2 Eligible Cardmembers must register their participation for the Campaign using the mobile phone number that is registered with Maybank. Multiple registrations using the same mobile phone number are not accepted. In the event the information provided by the Eligible Cardmembers during the registration process does not match with Maybank database, Maybank reserves the right to reject the said registration.
- 3.3 To be eligible to participate in the Campaign, the Eligible Cardmembers with multiple Maybank Cards are only required to register once within the Campaign Period.
- 3.4 Eligible Cardmembers shall be responsible to pay the standard SMS charges levied by their respective Telco for each registration by SMS sent to the designated number "66628" under the Campaign.
- 3.5 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 by SMS will be considered invalid and/or unsuccessful.
- 3.6 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 by SMS has been successfully sent to 66628.
- 3.7 Proof of an SMS sent to 66628 by the Eligible Cardmember shall not be considered as successful SMS registration, unless the Eligible Cardmember receives a confirmation SMS from 66628; such confirmation SMS which is automatically generated 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 shall not and never be deemed as notification that the Eligible Cardmember has been confirmed as a Winner of any Prize(s).
- 3.8 Maybank reserves the right to disqualify any registration by SMS sent to 66628 due to any reason(s) including, but not limited, to duplicate registration(s), invalid last 6-digit of NRIC (for Malaysian Eligible cardmembers) or Passport Number (for non-Malaysian Eligible Cardmembers), incorrect SMS format, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period.
- 3.9 Maybank is not responsible, and Maybank has no control, for/over 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 by 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.
- 3.10 SMS service is provided and supported by the service provider appointed by Maybank.

4 Campaign Mechanics and Conditions

The details of campaign mechanics as follows:

Campaign 1: Spend & Get Monthly Cash back	 a) Tier 1: Get RM50 Cash Back for every new EzyPay/-i instalment plan b) Tier 2: Get RM200 for retail transaction with RM5,000 minimum monthly accumulated spend Note: Eligible cardmembers can get up to cumulatively RM750 Cash Back when perform all these transactions and satisfy the Spend Criteria (as set out in clause 4.1 below) over the Campaign Period (as set out in clause 4.0.2 below).
Campaign 2: Spend to earn entries and win prize(s).	For the Grand Prize, Monthly Prize & Special Prizes: Spend a minimum of RM50 in a single transaction to earn qualifying entries (as set out in in clause 4.2.1 below) & stand a chance to win prize(s) as listed in Clause 5.

4.0.1 Upon successful SMS registration, Eligible Cardmembers will need to meet the spending requirement(s) to earn cash back or "Qualifying Entries" and stand a chance to win prize(s) (as set out in clause 5 below) in the manner as set out and illustrated below.

Campaign Period

4.0.2 Duration of campaign for Campaign 1: Spend & Get Monthly Cash Back:

	Spending Duration
Month 1	1 March 2023 – 31 March 2023
Month 2	1 April 2023 – 30 April 2023
Month 3	1 May 2023 – 31 May 2023

4.0.3 Duration of campaign for Campaign 2: Spend to earn entries and win prizes:

	Spending Duration
Spend & get "Qualifying Entries"	1 March 2023 – 31 May 2023

4.1 Spend Criteria for Campaign 1: Spend & Get Monthly Cash Back

Spend Criteria	Cash Back	Capping per month	Total Cap	Total winner
New EzyPay/-i sign up*	RM50 per month per cardmember	RM20,000 per month or first 400 customers	RM60,000	1,200
Min. RM5,000 spend on retail transactions - all categories including e- commerce	RM200 per month per cardmember	RM80,000 per month or first 400 customers	RM240,000	1,200

Note:

- a. Reward is allocated on First Come First Served basis according to the stated monthly allocation limit.
- b. Each eligible cardmember can enjoy up to RM750 Cash Back by meeting all the Spend Requirements for three months during campaign period, where he/she can get up to RM250 Cash Back each month.

4.2 Qualifying Entries for Campaign 2: Spend to earn Qualifying Entries and win prize(s):

4.2.1 Qualifying spend to earn entries for Grand Prize, Monthly Prize & Special Prize:

Entries for Grand, First and Special Prizes	Spend Requirements			
1X Entry	For every RM50 spend			
Additional 5X Entries	For every RM50 spend from the following categories: ✓ Dining/F&B ✓ Departmental Store ✓ Petrol ✓ Travel ✓ Accommodation ✓ ecommerce ✓ Selected Gold Stores			
Additional 10x Entries	For each RM500 EzyPay/-i² transaction			
<u>Additional</u>	For every New-to-Bank New Principal Maybank			
10X Entries	Card(s) approved			
Additional DOUBLE UP Entries	All spent made on Maybank Islamic Ikhwan cards ✓ Maybank Islamic Petronas Visa Ikhwan Platinum ✓ Maybank Islamic Petronas Visa Ikhwan Gold ✓ Maybank Islamic Ikhwan Mastercard Platinum ✓ Maybank Islamic Ikhwan Mastercard Gold ✓ Maybank Islamic Ikhwan Visa Infinite ✓ Maybank Islamic Ikhwan Mastercard World ✓ Maybank Islamic American Express Ikhwan Platinum			

Notes:

¹ Applicable to selected jewellery stores only such as HABIB, Wah Chan, Tomei, Poh Kong, SK Jewellery, Tiffany & Co, Malabar Golf & Diamond, Joyalukkas Jewellery, SMS Deen Jewellers.

²Excludes the list of EzyPay-i transactions as per clause 4.2.5 in campaign Terms and Conditions.

4.2.2 Scenario of spending to earn Qualifying Entries: -

Scenario 1

Transaction	Total		Earn Entries		
	Spend	1x	5x	10x Entries	Qualifying
		Entry	Entries	EzyPay/-i	Entries
Pantai Hospital	1,900.00	38	1	ı	38
Starbucks	59.00	1	5	ı	6
Petronas Station	159.00	3	15	ı	18
Lazada	199.00	3	15		18
HABIB	6,999.00	139	695	-	834
Legoland Hotel	1,798.00	35	175	-	210
Parkson @ Pavilion	140.00	2	10	-	12
Me'nate	199.00	3	15	1	18
Senheng – EzyPay/-i	6,599.00	131	1	130	261
transaction					
Air Asia	750.00	15	75	1	90
Switch @ EzyPay/-i	5,999.00	119	-	110	229
Total	24,801.00	489	1,005	240	1,734

✓ Scenario 2: Spend with Maybank Islamic Ikhwan Visa Infinite

Transaction	RM		Earn entries			
		1x Entry	5x Entries	10x Entries	Total Entries	Entries
				EzyPay/-i		
Pantai Hospital	250.00	5	ı	ı	5	10
De'Wan	199.00	3	15	ı	18	36
Shopee	159.00	3	15	-	18	36
Lazada –	1,129.00	22	110	20	152	304
EzyPay/-i						
Aeon	450.00	9	45	ı	54	108
Hatten Hotel	560.00	11	55	ı	66	132
Petronas Station	100.00	2	10	-	12	24
Tomei	3,999.00	79	395	-	474	948
Harvey Norman	1,099.00	21	-	20	41	82
– EzyPay/-I trxn						
Total	7,945	155	645	20	840	1,680

4.2.3 For avoidance of doubt:

- a) "New-to-Bank" Principal Cardmembers refers to:
 - Those who have never 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.
- 4.2.4 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/-i Instalment Plan ("EzyPay/-i") performed via Maybank/Maybank Islamic Card(s) during the Campaign Period based on local transaction time and Qualifying

Entries shall be allocated in accordance to Clause 4.2.1. For the avoidance of doubt, EzyPay/-i 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.

- 4.2.5 Qualified Spend shall exclude monthly installment of EzyPay/-i, EzyPay/-i Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.
- 4.2.6 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.
- 4.2.7 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	1 March 2023	1 March 2023	Visa Card	Grand Prize or First Prize: MINI Electric Car or Month 1 Prize: 'Duit Raya' worth RM2,000 or Special Prize for Visa card:
Cardmember B	15 March 2023	5 March 2023	MasterCard	Grand Prize: MINI Electric Car or Month 1 Prize: 'Duit Raya' worth RM2,000 or Special Prize for Master card: Electrolux 18V Well Q6 Self- Standing Handstick Vacuum Cleaner
Cardmember C	30 April 2023	1 April 2023	American Express card	Grand Prize: MINI Electric Car or Month 2 Prize: HABIB voucher worth RM2,000 or Special Prize for American Express card: Smeg Toaster
Cardmember D	10 March 2023			Grand Prize: MINI Electric Car Or

		1 April 2023 & 30 April 2023	Visa Card @ 1 Apr 2023 American Express card @ 30 Apr 2023	Month 2 HABIB voucher worth RM2,000 or Special Prize for Visa card: Blueair Blue 3210 Air Purifier or Special Prize for American Express card: Smeg Toaster
Cardmember E	5 March 2023	1 April 2023, 1 May 2023	Visa Card	Grand Prize: MINI Electric Car Or Month 2 HABIB voucher worth RM2,000 or Month 3 Petronas Gift Card worth RM2,000 or Special Prize for Visa card: Blueair Blue 3210 Air Purifier

^{4.2.8} 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.

5. Prizes:

	Spend Duration	Reward	Cash Back - per month/per customer (RM)	Monthly Capping RM
	1 March 2023 - 31	New EzyPay/-i transaction take-up	50	20,000
Campaign 1:	March 2023	Minimum accumulated spend of RM5,000 on retails transactions	200	80,000
Cash Back	1 April	New EzyPay/-i transaction take-up	50	20,000
2023 – 31 April 2023 1 May 2023 – 31 May 2023		Minimum accumulated spend of RM5,000 on retails transactions	200	80,000
	2023 – 31	New EzyPay/-i transaction take-up	50	20,000
		Minimum accumulated spend of RM5,000 on retails transactions	200	80,000
			Total	300,000

Campaign 2:	Spend Duration	Prize Category	Prize Details	Allocation
Grand Prize	1 March 2023 – 31 May 2023	Grand Prize	MINI Electric Car	1
	Spend Duration	Prize Category	Prize Details	Allocation
Monthly	1 March 2023 – 31 March 2023	Month 1	'Duit Raya' worth RM2k	50
30	1 April 2023 – 30 April 2023	Month 2	HABIB voucher worth RM2k	50
	1 May 2023 – 31 May 2023	Month 3	Petronas gift card worth RM2k	50
	Spend Duration		Prize Details	Allocation
		,	aybank Islamic Visa Credit Card ir Blue 3210 Air Purifier	10
Campaign 2: Special Prize	1 March 2023 – 31 May 2023	Maybank/Maybank Islamic Mastercard Credit Card Electrolux 18V Well Q6 Self-Standing Handstick Vacuum Cleaner		10
		Maybank/Mayk	oank Islamic Amex Charge/Credit Card Smeg Toaster	10

6. Selection of winners ["Winner(s)"]

Campaign 1: Spend & Get Monthly Cash Back

- 6.1 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 an ascending order.
- 6.2 The Cash Back pool is based on the first RM100,000 per month. Once the monthly pool is exhausted, no further Cash Back will be awarded to the Eligible Cardmembers, even if a cardmember meets qualifying spend.
- 6.3 Eligible Cardmembers will get a maximum of RM250 cash back per campaign month if the customer meets all two (2) spend criteria listed above (as set out in clause 4.1 above).

6.4 Eligible Cardmembers is eligible to obtain cash back for each campaign month, up to cumulatively RM750 cash back for entire Campaign Period.

Campaign 2: Spend to earn Qualifying Entries and win prize(s):

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

6.5 Grand Prize

- (a) Selection will be carried out after the end of the Campaign Period.
- (b) In accordance to the selection sequence of Maybank's randomizer programme, the first shortlisted Eligible Cardmember shall be deemed as the final Winners (subject to clause 7.1 below).

6.6 Monthly Prize

- (a) Selection will be carried out after the end of the Campaign Period.
- (b) In accordance to the selection sequence of Maybank's randomizer programme, the first 50 shortlisted Eligible Cardmember shall be deemed as the final Winners (subject to clause 7.1 below).

6.7 Special Prize for Visa, Mastercard and Amex Card categories:

- (a) Selection will be carried out after the end of the Campaign Period.
- (b) Selection will exclude winners of the Grand Prize and Monthly Prize
- (c) In accordance to the selection sequence of Maybank's randomizer programme, the first 10 shortlisted Eligible Cardmembers from each brand (namely, Visa, Mastercard & American Express) shall be deemed as the final Winner (subject to clause 7.1 below).
- 6.8 For Campaign 2, each Eligible Cardmember can only win one (1) prize.

7 Fulfillment of Prizes

- 7.1 At the time of awarding the Prize(s), all Maybank Card account(s) of the Eligible Cardmember must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmember shall be disqualified from receiving the Prize(s).
- 7.2 The confirmation letter/email will be sent to the winners' billing address or email address recorded in Maybank's system within fourteen (14) weeks from the end of the Campaign Period.
- 7.3 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 fourteen (14) weeks from the end of the Campaign Period.
- 7.4 The fulfilment of the prizes will be done within fourteen (14) weeks from the end of the Campaign Period.

- 7.5 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.
- 7.6 The Grand 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.
- 7.7 Maybank reserves the right at its discretion to allow or disallow transfer of prizes to another person/party even without any form of authorization from any of the Prize Winners.
- 7.8 All cost, fees and/or expenses incurred or to be incurred by the Prize Winners in relation to the Campaign and/or the claiming of 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 Prize Winners.
- 7.9 If there is any dispute or non-receipt of the Grand Prize, First Prize, Special Prize or Cash Back, Winners are required to contact Maybank Customer Service at 1300 88 6688 latest by 1 September 2023 to request for an inquiry. No request for any inquiry shall be entertained after 1 September 2023.

8.0 Additional Terms

- 8.1 SMS sent by Eligible Cardmembers to 66628 for registration purpose shall be deemed as consent to participate in the Campaign and be bound by all Terms and Conditions stipulated herein.
- 8.2 By participating in the Campaign, Eligible Cardmembers/winners:
 - (a) 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;
 - (b) 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;
 - (c) agree that any reversal of Qualified Spend shall be excluded from the Campaign.
 - (d) 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;

9.0 General Terms & Condition

- 9.1 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.
- 9.2 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 ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my or through any

- other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Cardmembers to be informed of or otherwise seek out any such notice validly posted.
- 9.3 By participating in this Campaign, Eligible Cardmembers 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.
- 9.4 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 ("Maybank's Privacy Statement") and the PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the 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.

*Note: "PDPA" refers to Personal Data Protection Act (2010).

- 9.5 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 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 any gross negligence or omission by Maybank.
- 9.6 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 acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank.
- 9.7 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.
- 9.8 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 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.