

## **Maybank Islamic Ikhwan American Express Platinum Card-i – Apply & Get RM100 Cash Back**

The Maybank Islamic Ikhwan American Express Platinum Card-i – Apply & Get RM100 Cash Back (“**Campaign**”) is organised by Maybank Islamic Berhad (200701029411) (hereinafter referred to as “**Maybank Islamic**”). By participating in this Campaign, Eligible Customers (as defined below) hereby expressly agree to be bound by these Terms & Conditions and any decision made by Maybank Islamic in respect of the Campaign shall be final and binding.

### **Campaign Period**

1. The Campaign commences on **15 March 2023 and ends on 15 June 2023**, both dates inclusive (“**Campaign Period**”).

### **Eligibility**

2. Subject to these Terms and Conditions, the Campaign is open to all new-to-bank individuals customers of Maybank and Maybank Islamic who are residents of Malaysia and does not have any credit card issued by Maybank Islamic (“**Maybank Credit Card**”) and who has attained the age of 21 years at the time of making an application for Maybank Islamic Ikhwan American Express Platinum Card-i as a principal cardmember during the Campaign Period (“**Eligible Cardmembers**”).
3. Eligible Cardmembers who apply for Maybank Islamic Ikhwan American Express Platinum Card-i under this Campaign shall hereinafter be referred to as “**Applicant**”.
4. An Applicant may be entitled to participate in more than one Maybank and/or Maybank Islamic Credit Card promotion 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. If 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 Islamic 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 and/or Maybank Islamic Credit Card within six (6) months before the date of application and is re-applying for another Maybank Credit Card under the Campaign; different exclusion for this campaign.
  - c. Present holders of any Maybank and/or 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.

### **Campaign Mechanics: Apply & Get RM100 Cash Back**

6. Eligible Cardmembers need to be the first 100 cardmembers every month to accumulate a minimum of RM300 retail spend within the first 45 days from the Credit Card approval date to be eligible for the RM100 Cash Back (“Prize”) on a first-come-first-serve basis.

<b>Months</b>	<b>Prize</b>	<b>Quantity</b>
<b>Month 1</b> 15 March 2023 – 14 April 2023	RM100 Cash Back	100
<b>Month 2</b> 15 April 2023 – 14 May 2023	RM100 Cash Back	100
<b>Month 3</b> 15 May 2023 – 15 June 2023	RM100 Cash Back	100

7. The Qualifying Spend of a minimum RM300 made during the Campaign Period must be captured by the credit card system maintained by Maybank Islamic to be eligible for participation in the Campaign.
8. The determination on whether the prizes awarded for the Qualifying Spend shall be based on the date the charges are processed by Maybank and debited from the Eligible Cardmembers card account and not the date the Qualifying Spend transaction was made by the Cardmember.
10. Supplementary Maybank Cards Cardmembers (“**Supplementary Cardmembers**”) are not eligible to receive prizes for this Campaign. However, Qualified Spend by Supplementary Cardmember(s) under an Eligible Principal Cardmember’s Maybank Cards account(s) will be included/ consolidated in the computation of the Eligible Principal Cardmember’s Qualified Spend.

### **Prize Fulfilment**

11. Prize 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 Islamic deems appropriate.

*Example:*

*The Campaign ends on 15 June 2023, the fulfilment will be done 12 weeks from 15 June 2023. The fulfilment is expected to be completed latest by 7 September 2023.*

12. The **Prize(s) will be credited to winner’s Credit Card account**, and it will be the same Credit Card that was participated in for this Campaign.
13. Prize(s) awarded to winners are non-transferrable or of any kind, whether in part or in full.
14. Maybank Islamic 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 and/or Maybank Islamic Credit Card account(s) are not settled on or before its due date;
- b. if the Eligible Customer's 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 act.

### **Retail Spend**

15. "Retail Spend" means the purchase of any goods or services (local or international) with the use of the Maybank Cards and may include, at Maybank Islamic's discretion, any card transaction (inclusive e-commerce transactions) as may be determined by Maybank Islamic 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. 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 Customer with any merchant associated with or controlled by them (whether as an employee, employer, shareholder, or director). i.e. transactions by Eligible Customer 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**

16. 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.
17. 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) 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.

18. 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.
  
19. 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.
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20. 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.
  
  21. Maybank Islamic 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.
  
  22. Maybank Islamic 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.

23. 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)