(AN ARRAY OF EXLUSIVE LUXURY TIMEPIECES COULD BE YOURS WITH YOUR MAYBANK PREMIUM CARDS - 41 units to be won)

Maybank "Spend & Win - More Rewards with Maybank Premium Cards" campaign ("Campaign") is organized by Malayan Banking Berhad (Company No. 196001000142) and Maybank Islamic Berhad (Company No. 200701029411) and both are collectively referred to as "Maybank" throughout the Terms and Conditions herein. By participating in this Campaign, Eligible Cardmembers (as defined in Clause 2.1 below) hereby expressly agreed to be bound by these Terms & Conditions.

1. Campaign Period

The Campaign commences on 1st May 2023 at 12:00 AM MYT and will expire on 31 December 2023 at 11:59 PM MYT, both dates inclusive, unless notified otherwise ("Campaign Period").

2. Eligibility

- 2.1 This Campaign is open to all eligible cards mentioned below:
 - i. American Express Platinum Charge Card
 - ii. Gold Charge and Green Charge card
 - iii. American Express Singapore Airlines Krisflyer Gold & Platinum Credit Card
 - iv. M2C Premier cards
 - v. All Maybank & Maybank Islamic Visa Infinite Cards
 - vi. All Maybank & Maybank Islamic World Mastercard
 - vii. Visa Signature Card (not inclusive of Visa Signature Barcelona card) and
 - viii. American Express® Platinum Credit Card

The above mentioned eligible cards will be collectively referred as "Maybank Card"

- 2.2 The Campaign is opened to all new and existing Principal Cardmembers("Cardmembers") who are in good credit standing as may be determined by Malayan Banking Berhad. Supplementary card spend will be accumulated and consolidated to the Principal card spend. Spend can be accumulated on all eligible cards of the Eligible Cardmembers who owned multiple Maybank Card.
- 2.3 The following are NOT eligible to participate in this Campaign: -
 - 2.3.1 Corporate cards.
 - 2.3.2 Employees of Maybank Cards and their respective immediate family members.
 - 2.3.3 Employees of Maybank's business partners including advertising and promotion agencies and any other persons involved in organizing, promoting and/or conducting the Campaign.
 - 2.3.4 Principal Cardmembers whose account(s) is/are terminated within the Campaign Period.
 - 2.3.5 If any of the card(s) owned by the Principal and Supplementary cardmembers is/are not in good credit standing or in default, as may be determined by Maybank.
 - 2.3.6 Persons who are or have become insane, deceased, insolvent or have legal proceedings of any nature instituted against them prior to the end of the Campaign Period.
 - 2.3.7 Any other persons as Maybank may decide to exclude with valid reason(s) with notice.
 - 2.3.8 Cardmembers with void transactions as stipulated below shall be disqualified from the Campaign: void transactions of more than one (1) transaction at the same merchant's location on the same day.

3. Campaign Mechanics

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:

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- 3.1.1 For Malaysian Principal Cardmembers, SMS LUXWATCH<space>last six digits of NRIC Number without spacing and send to 66628 (e.g. LUXWATCH 106658); or
- 3.1.2 For non-Malaysian Principal Cardmembers, SMS LUXWATCH<space>last six digits of Passport Number without spacing and send to 66628 (e.g. LUXWATCH 123456)
- 3.2 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 will not be accepted. In the event that the information provided by the Cardmember does not match Maybank's database, Maybank reserves the right to reject the registration.
- 3.3 Principal Cardmembers with multiple Maybank Cards are only required to register once within the Campaign Period to be eligible to participate in the Campaign.
- 3.4 Eligible Cardmembers shall be responsible to pay the standard SMS charges levied by their respective Telco service providers for each registration SMS sent to the designated number "66628" under the Campaign.
- 3.5 Eligible Cardmembers are solely 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 deemed invalid 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 SMS has been successfully sent to "66628".
- 3.7 Proof of 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 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 Eligible Cardmember has been confirmed as a Winner (as defined below).
- 3.8 Maybank reserves the right to disqualify any registration SMS sent to "66628" due to 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 without the obligation to state the reason and shall not be liable for such disqualification.
- 3.9 Maybank is not responsible 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.
- 3.10 SMS service is provided and supported by the service provider appointed by Maybank, i.e. Macro Kiosk Berhad 199201005212(236716-T).
- 3.11 Non-qualifying transactions refers to Balance Transfers, existing EzyPay/-i Plans; Outstanding Balance(s), Cash Advance, Finance Charges, Late Payment charges, Annual Fees, Void Transactions, Ezypay Plus, Quasi cash and reversal.

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- 3.12 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 the Terms and Conditions;
 - 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 the purpose of contacting them during and after the Campaign;
 - 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 Maybank2u website at www.maybank2u.com.my to view the Terms and Conditions 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 the Terms and Conditions be not fully understood; shall not be entitled to claim for and waive any rights to any compensation against Maybank nor any of its officers.
- 3.13 Upon successful SMS registration, Eligible Cardmembers will need to meet the spending requirement ("Qualified Spend") in order to earn Qualifying Entries and stand to win Prizes in the manner as illustrated in item 4.
- 3.14 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") performed via Maybank Card(s) during the Campaign Period based on local transaction time and 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.

4. Prizes

4.1 Details of the Prizes and minimum eligibility criteria to participate in this Campaign are:

Prizes	Minimum Eligibility Criteria	
	Minimum spend as set below within the Campaign Period	
Win a luxury watches from an array of exquisite branded	to participate in this Campaign.	
Timepieces.	Spend a minimum of RM50,000 monthly to be eligible to win any of the 41 timepieces watches in 8 months.	
	Of which 37 watches for monthly winners and; 4 Rolex watches will be given away as Grand Prize with total accumulative spend of RM500,000 in 8 months.	

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Entries	Qualifying Entry	
1x Entry	Minimum spend of RM50,000 monthly	
Additional 2x Entries	Minimum spend of RM50,000 from overseas transactions	

As illustrated below:

	Month	Qualifying Entry	Winners	Minimum Spend Requirement
		Ellu y		
1	May	1x	5	Monthly spend criteria minimum of RM50,000
2	Jun	1x	5	Monthly spend criteria minimum of RM50,000
3	Jul	1x	5	Monthly spend criteria minimum of RM50,000
4	Aug	1x	5	Monthly spend criteria minimum of RM50,000
5	Sep	1x	5	Monthly spend criteria minimum of RM50,000
6	Oct	1x	5	Monthly spend criteria minimum of RM50,000
7	Nov	1x	5	Monthly spend criteria minimum of RM50,000
8	Dec	1x	6*	Monthly spend criteria minimum RM50,000
				Grand Prize
				- Total accumulative 8 months spend of
				RM500,000

Note: Prize giving event will be within 4 months after end of campaign

4X GRAND PRIZES	4 winners to win a luxury watch worth up to RM57,950 spend a cumulative RM500,000 in 8 months.
5X MONTHLY PRIZES	5 winners each month to win a luxury watch worth up to RM37,050 when you spend a minimum of RM50,000 monthly.
10X PRIZES	10 Executive Box tickets in Old Trafford with a minimum spend of RM200,000 in 8 months. Applicable to Visa Infinite Manchester United Cardmembers only.

- Each cardmember can win one monthly prize and also have a chance to win the Grand a. prize (subject to spend requirement for the Grand prize) in 8 months (throughout Campaign Period).
- The monthly winners will be announced on monthly basis via M2U website or Maybank b. official Social Media Platform in the subsequent month eg; May's winners will be announced in 3rd/4th week of June.
- For Visa Infinite Manchester United Cardmembers 10 tickets Executive Box in Old c. Trafford for new season matches with minimum spend RM200,000 within the campaign period.

5. Fulfillment of Prizes

- 41 winners will be selected via Maybank randomizer programme if they meet the minimum spend as described at clause 4.1 above on the eligible cards.
- 5.2 The selected Eligible Cardmembers will be contacted by Maybank (at the latest telephone numbers furnished to Maybank as shown in Maybank's record) at any time during office hours.

^{*4} Grand Prize watches for accumulative total spend RM500,000 in 8 months (May-Dec 2023)

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- 5.3 In the event Maybank is unable to contact the selected Eligible Cardmember after (3) attempts and/or the selected Eligible Cardmember does not wish to participate in the Campaign upon being contacted by Maybank or its appointed representatives, the selected Eligible Cardmember will be deemed to be disqualified from the Campaign.
- 5.4 Maybank reserves the right to cancel any qualifying retail transactions earned on the credit card accounts:
 - where payment has been due for thirty (30) days or more and/or;
 - where the account(s) is suspended to have been operated fraudulently and/or;
 - where any account(s) has otherwise been closed by Maybank.
- 5.5 Each Eligible Cardmember is allowed to win only one prize throughout the Campaign Period.
- 5.6 The prizes are not transferable and exchangeable for cash or credit of any kind, whether in part or in full.
- 5.7 The winners will be announced via www.maybank2u.com.my within six to eight weeks after the Campaign Period.
- 5.8 The Prizes will be delivered either by hand or post (whichever is more practicable) within six to eight weeks after the Campaign Period ends.
- 5.9 All winners are required to attend the prize presentation ceremony and/or other publicity programs as and when required at their own cost and expense at the time and venue stipulated by Maybank for the purpose of collecting their prizes (if any/applicable).
- 5.10 Maybank reserves the right to publish and display the names and addresses of the selected Cardmembers, photographs and audio and/or visual recording for any mass media or marketing materials for advertising and publicity purposes without compensation or notice to the Cardmember.
- 5.11 At the time of awarding the Prize, 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 Prize of the Campaign.
- 5.12 Maybank reserve the right to substitute prizes with item of equivalent value with twenty-one (21) calendar days' prior notice and shall not be responsible for any warranty of the goods (i.e.; warranty of the MacBook Pro and iPad Air).
- 5.13 Maybank shall not be liable for any default of its obligation under this Campaign where the images of reward in the advertisement materials may not depict the actual colour, model or specification.
- 5.14 Maybank reserves the sole and exclusive right at its absolute and sole discretion to vary, delete, amend or modify any of these terms and conditions of the campaign with twenty-one (21) calendar days' prior notice. These terms and conditions may be modified, amended or varied by Maybank by posting the same on the website www.maybank2u.com.my or by any other mode that Maybank shall deem fit.

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6. General Terms and Conditions

- 6.1 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.
- 6.2 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 Customers to be informed of or otherwise seek out any such notice validly posted.
- 6.3 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.
- 6.4 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 the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the PDPA Form for Individual Customers.
- 6.5 In addition and without prejudice to the terms in the Maybank's Privacy Statement and the 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:
 - 6.5.1 the purposes of the Campaign; and
 - 6.5.2 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.

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

- 6.6 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 any gross negligence or omission by Maybank.
- 6.7 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.

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- 6.8 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.
- 6.9 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 Cardmembers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.