Get Swarovski items with a minimum spend of RM 1,500 at Bicester Village, Bicester,
United Kingdom or La Vallee Village, Serris, France with Maybank Credit & Charge Cards

TERMS AND CONDITIONS

The Get Swarovski items with a minimum spend of RM 1,500 at Bicester Village, Bicester, United Kingdom or La Vallee Village, Serris, France with Maybank Credit & Charge Cards ("Campaign") is organized by Malayan Banking Berhad (Registration. No. 196001000142) ("Maybank") and Maybank Islamic Berhad (Registration No. 200701029411) ("MIB"), both collectively referred to as "Maybank" throughout these terms and conditions (Terms and Conditions). By participating in this Campaign, Eligible Cardmembers (as referred in Clause 2.5 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank shall be final and binding. Value Retail Management Limited and Swarovski along with their parent company, affiliates and subsidiaries are not responsible for the promotion, administration or execution of this Campaign (as defined under these Terms and Conditions).

1. Campaign Period

The Campaign commences from 1 November 2025 at 12:00:00 AM MYT and expires on 31 December 2025 at 11:59:59 PM, 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 issued Visa, Mastercard or American Express Credit & Charge Card(s) issued by Maybank ("Cardmembers") who have successfully registered for the Campaign via Short Messages Service ("SMS") according to Clause 3 of this Terms & Conditions.
- 2.2 For the 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 stand a chance to receive the gift.
- 2.3 For the avoidance of doubt:
 - "New" principal cardmembers refer to:
 - a)Those who have never become a principal Maybank Credit & Charge Card cardmember; or
 - b)Principal cardmembers whose Maybank Credit & Charge Card have been cancelled for more than six (6) weeks prior to the commencement of the Campaign.
- 2.4 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) Cardmembers of Maybank commercial/corporate cards;
- d) Permanent and/or contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank.
- 2.5 "Cardmembers" who fulfill the abovementioned criteria are hereinafter referred to as "Eligible Cardmember(s)".

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 Eligible Cardmembers within the Campaign Period as below:
 - a) Type **BVLV** and send to **66628** (E.g. BVLV)
- 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. Only the first registration will be 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 Credit & Charge 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 sent via SMS 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 via 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 via 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 and 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 receiver of the gifts.

- 3.8 Maybank reserves the right to disqualify any registration sent to 66628 through SMS due to any reason(s) including, but not limited to, duplicate registration(s), 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.
- 3.9 Maybank is not responsible and does not have control over the SMS traffic, network failure 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 registration sent to 66628 via SMS or SMS confirmation 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.

4. Campaign Mechanics and Conditions

The details of Campaign mechanics as follows:

4.1 Upon successful SMS registration, Eligible Cardmembers will need to meet the spending requirement(s) to earn a chance to receive the gift in the manner as set out and illustrated below.

Spending Requirement

RM 1,500.00 or above at any stores at Bicester Village, Bicester, United Kingdom or La Vallee Village, Serris, France

- 4.2 Gifts will be given out to the first 200 Eligible Cardmembers who met the minimum spending requirement at Bicester Village, Bicester, United Kingdom and the first 100 Eligible Cardmembers who met the minimum spending requirement at La Vallee Village, Serris, France.
- 4.3 One (1) Eligible Cardmember is entitled for 1 gift only throughout the Campaign Period regardless of purchases made across both locations. Spending at both locations cannot be combined to meet the minimum spend requirement.
- 4.4 All overseas transactions in foreign currency shall be converted to Ringgit Malaysia (RM) based on Maybank's prevailing in-house exchange rate.

- 4.5 The Qualified Spend by a supplementary cardmember(s) under the same Principal Cardmember's Maybank Card account(s) will be considered as the Principal Cardmember's Qualified Spend.
- 4.6 The computation of the Qualified Spend will be based on all valid Maybank Card(s) issued under the same Principal Cardmember throughout the Campaign Period per illustration below:

Example	Date of Successful SMS Registration	Computation of Total Qualified Spend	
Eligible	1 November 2025	1 November 2025 – 31 December	
Cardmember A	TNOVEITIDEL 2025	2025	
Eligible	26 November 2025	1 November 2025 – 31 December	
Cardmember B	26 November 2025	2025	
Eligible	30 November 2025	1 November 2025 – 31 December	
Cardmember C	SU NOVELLIDEL 2025	2025	

5. Gifts

5.1 The gifts under this Campaign ("Gifts") is set out below: -

Gifts	Spend Duration	Prize details	Total Eligible Cardmembers
	1 November		
Swarovski Pen	2025 - 31	One (1) Swarovski Pen	100
Swarovski Peri	December		100
	2025		
	1 November		
Swarovski	2025 - 31	One (1) Swarovski Glass Cup set	200
Glass Cup set	December	Offe (1) Swarovski Glass Cup set	
	2025		

- 5.2 The first 200 Eligible Cardmembers who meet the minimum spending requirement at Bicester Village, Bicester, United Kingdom will receive One (1) Swarovski Glass Cup set and the first 100 Eligible Cardmembers who meet the minimum spending requirement at La Vallee Village, Serris, France, will receive One (1) Swarovski Pen.
- 5.3 The Gifts are not transferable or exchangeable for cash, credit or kind and shall be subject to such terms and conditions which Maybank may impose. Maybank may exchange or substitute the Gifts with equivalent or similar value upon giving twenty one (21) calendar days prior notice via an announcement made on Maybank's website at www.maybank2u.com.my ("Maybank's Website")
- 5.4 The acceptance and use of the Gifts will be subject to these terms and conditions and such other conditions that may be imposed by Maybank or the relevant

merchants supplying the goods or services. The Gifts will be accepted at the risk and cost of the Winner. The Winner will accept his/her Prize on an "as-is, where-is" basis. Maybank will not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the Gifts. Notwithstanding anything herein, Maybank shall not at any time be responsible or held liable for any defect or malfunction in the Prize by any person, and/or for any loss, injury, damage or harm suffered or incurred by or in connection with the use of the Gifts (or of any goods or services redeemed with the Gifts).

6. Selection of eligible cardmembers

- 6.1 Based on the Qualifying SMS, Eligible Cardmembers stand a chance to receive the Gifts on a first come first served basis:
 - (a) Selection will be carried out after the end of the Campaign Period.
 - (b) In accordance to the selection sequence of first come first served basis, the first 300 Eligible Cardmembers that met the minimum spend requirement shall be deemed as the Gifts' Receiver (subject to Clause 7.1 below).

7. Fulfillment of Gifts

- 7.1 At the time of awarding the Gifts, all Maybank Cards account(s) of the receiver must not be delinquent, and/or invalid or cancelled. Otherwise, such receiver shall be disqualified from receiving the Gifts.
- 7.2 Announcement of the Gifts' Receivers (e.g. name and partially masked NRIC) will be made on Maybank2u's website at www.maybank2u.com.my by February 2026 after the Campaign ends.
- 7.3 The fulfilment of the Gifts will be done after the announcement has been made on Maybank2u's website at www.maybank2u.com.my within 60 days after the end of the campaign period.
- 7.4 Maybank will courier the Gifts to the billing address registered in the receivers' Maybank account. Maybank shall not be responsible for any issues arising if the respective Receiver have moved and failed to update their billing address and/or if an incorrect billing address is registered in their Maybank account.
- 7.5 Maybank reserves the right at its discretion to allow or disallow transfer of Gifts to another person/party subject to conditions imposed by Maybank (if any).
- 7.6 All cost, fees and/or expenses incurred or to be incurred by the Receiver in relation to the Campaign and/or the claiming of the Gifts, which shall include but not limited to the cost for courier, personal costs and/or any other costs, are the sole responsibility of the Receiver.

7.7 If there is any dispute or non-receipt of the Gifts, Receivers are required to contact Maybank Customer Service at 1300 88 6688 latest by **28th February 2026** to request for an inquiry. No request for any inquiry shall be entertained after **28th February 2026**.

8. 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 / Gifts Receivers:
 - (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/Gifts Receivers. No further appeal or further correspondence will be entertained; and
 - (d) agree that any reversal of qualified spend shall be excluded from the Campaign.

9. General Terms & Conditions

- 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, 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 on 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 as 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 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.