



Transfer your outstanding credit card balances to your Maybank Credit Card at **8.88%** for 36 months and receive exciting gifts!

Balance Transfer Amount	Guaranteed Gifts
RM10,000 – RM29,999	iPad Mini 16GB wifi only
RM30,000 and above	Samsung Galaxy S4

Campaign period: 1 July - 31 October 2013

**Terms and Conditions for Maybank Balance Transfer 8.88% Guaranteed Gift Campaign**

1. Maybank Balance Transfer Guaranteed Gift Campaign (“Campaign”) is open to all Principal Maybank and Maybank Islamic Credit Card Cardholders (“Cardholder/Customer”) which is valid and in good credit assessment as may be determined by Malayan Banking Berhad (“Maybank”) /Maybank Islamic Berhad (“Maybank Islamic”)
2. Open to all Visa, Mastercard and Amex Credit Card issued by Maybank & Maybank Islamic.
3. This campaign is valid for customer with **approved** balance transfer for 36 months plan at 8.88% interest rate per annum only. The minimum balance transfer amount required is as per table below in clause no 6.
4. The following shall not be eligible to participate in this Campaign :-
  - a. Customer whose Balance Transfer facility(s) are terminated during the campaign Period and / or Credit Card facility(s) are terminated during the campaign Period.
  - b. Persons who are or becomes insane, deceased, insolvent or have legal proceedings of any nature instituted against them;
5. Maybank Balance Transfer Guaranteed Gift Campaign begins from 01 July 2013 and ends on 31 October 2013.
6. Details of the Prizes and the minimum approved Balance Transfer amount required are stipulated in the table below:

	Balance Transfer Amount	Prizes
Category 1	RM10,000 to 29,999	iPad Mini 16GB with wifi only
Category 2	RM30,000 and above	Samsung Galaxy S4

7. To qualify for the Guaranteed Prizes, each Customer must meet with the following criteria’s:-
  - i. Customer with approved transferred amount of RM10,000 to RM29,999 will receive the **iPad Mini 16GB with wifi only**
  - ii. Customer with approved transferred amount of RM30,000 and above will receive the **Samsung Galaxy S4**
8. The Prizes do not include any accessories or items that are shown in any advertisements or promotional materials as they are for illustration purposes only. Maybank / Maybank Islamic reserve the right to select the colour of the Prizes where applicable.
9. All Prizes are given on an “As Is” basis. Prizes are strictly not transferable or exchangeable for cash, in part or in full. Maybank / Maybank Islamic reserve the right to substitute the Prizes with that of similar value at any time upon giving 21 days notice to the customers.
10. Customers will receive their Prizes via courier service to mailing address as per customers statement address. No delivery will be made to P.O. Box address or any address outside Malaysia. Maybank / Maybank Islamic is not liable for the undeliverable Prizes. (in the event of wrong address whatsoever)
11. The Prizes will be delivered in within 4 to 6 weeks after the Balance Transfer guaranteed gift campaign ends.
12. In the event, the Prizes are to be delivered to a different mailing address; delivery of the Prizes will be delayed for a further period of 4 to 8 weeks. The first delivery is free of charge, however any subsequent delivery as a result of the Customer’s request to redirect the Prize to a new address will be borne by the Customer and the Customer will be charged for it.

13. Each customer entitle to only one prize for all Category throughout the campaign period. The prize will base on the higher value of balance transfer amount approved.
14. All or any warranties and/or terms and conditions in connection with the gift(s) shall be between the Customer and the supplier. The Bank will not be a party thereto and shall not be held liable directly or indirectly for any loss, claim, damage whether in contract, tort or otherwise to any property, injury to any person or persons, expenses or cost in connection with his or her participation of the promotion or as a result of using the gift and/or any breach of duty, action, omission or obligation of the supplier.
15. Maybank / Maybank Islamic reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add any of the terms and conditions herein at anytime at its absolute discretion upon giving 21 days prior notice via Maybank website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel or channels that suitable. Customer is agreeable to access to Maybank website at regular time to time to view the terms and condition or/and any changes or variations made to the terms and conditions.
16. Maybank / Maybank Islamic and/or its representatives, shall not be responsible nor liable in any manner whatsoever for any deficiency or inadequacy of services rendered by any third party or for any loss whatsoever of any nature in the course of availing the Prizes.
17. To the fullest extent permitted by law, Maybank / Maybank Islamic and/or any of its representatives shall not be liable and expressly excludes and disclaims any representation, warranties, or endorsements, expressed or implied, written or oral, including but not limited to, any warranty of quality, merchantability of fitness for a particular purpose in respect of the Prizes.
18. In no event shall Maybank / Maybank Islamic nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank / Maybank Islamic for purposes of the Campaign) be liable to any person participating 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.
19. These terms and condition are in addition to the Balance Transfer General Terms and Conditions and the Credit Card Cardholder Agreement which regulates the provision of credit card facilities by the bank. By participating in this campaign, the Customer agrees to be bound by these terms and conditions.
20. This promotion is **NOT valid** for transferred balance within Maybank / Maybank Islamic Credit Card and transferred balance from Maybank to Maybank Islamic Credit Card and vice versa.
21. Once a specified amount of the Outstanding Balances to be transferred has been approved, a corresponding amount of the Cardholder's existing credit card limit will be reserved for this purpose and shall not be available to the Cardholder's until settlement of the said Outstanding Balances. On the posting date, this specified amount will then be utilized and interest rate charges will commence thereon
22. Maybank / Maybank Islamic reserves the right to revise the offered interest rates to prevailing interest rates charge in the event the cardholder fails to make the required monthly installment payment.
23. All outstanding installments with its respective interest/profit/fee for the entire tenure shall immediately become due and payable in any early settlement. For avoidance of doubt, any cancellation of the Card shall be regarded as an early settlement under the programme and the Maybank/Maybank Islamic shall have the right to claim and be paid with all outstanding installment with its respective interest/profit/fee for the entire tenure, due to the aforesaid reason.
24. If the Cardholders Credit Card account is terminated for any reason whatsoever, the Cardholder shall forthwith settle all balances due under the programme upon termination. Otherwise the prevailing finance charge shall be levied on the outstanding balance which comprises of principal outstanding and interest accrued.
25. These Terms and Conditions are in addition to the Credit Card Cardholder Agreement which regulates the provision of credit card facilities by the Bank. In the event of inconsistencies between these Terms and Conditions and the said Agreement, these Terms and Conditions shall prevail in so far as they apply to the Balance Transfer Program.
26. The Bank reserves the right to vary, change, amend, delete or add to these Terms and Conditions with 21 days prior notice to the Cardholder.
27. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
28. These terms and conditions shall be governed by the laws of Malaysia, and all eligible Customers who participate in the Campaign shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts by participating in this Campaign.