Terms & Conditions:

"Maybank 2 Card RM2 Million Cashback" Campaign

1. The "Maybank 2 Card RM2 Million Cashback" with Maybank 2 American Express® Credit Card commences on 29 January 2016 until 30 April 2016 ("Campaign Period").

2. Eligibility

- 2.1 This Campaign is open to all new approved and existing Principal Maybank 2 American Express® Platinum and Gold Credit Cardmembers.
- 2.2 "New approved" Principal Cardmembers herein refer to:
 - a) Card approved during Campaign Period;
 - b) Not existing Principal Maybank 2 American Express® Platinum and Gold Credit Cardmember;
 - c) Maybank 2 American Express® Platinum and Gold Credit Cardmember cancelled more than six (6) month.
- 2.3 Maybank reserves the right to disqualify any eligible Cardmembers from the Campaign or from receiving the Prize in any of the following events as determined by Maybank at its sole and absolute discretion:
 - a) The Principal and / or Supplementary Card account has become delinquent;
 - b) The Principal and / or Supplementary Card is blocked, suspended, cancelled or terminated for any reasons whatsoever;
 - c) The Principal and / or Supplementary Card is not valid or no longer has good credit standing; and;
 - d) There is suspicious transaction or activity involving the Principal and / or Supplementary card;

3. SMS Registation

- 3.1 Registration is on a one-time basis via SMS using Maxis/ Celcom/ DiGi/ U Mobile ("Telco") number and must be made by the Principal Cardmember only within the Campaign Period as follow:
- 3.2 Type M2C<space>12-digit NRIC Number and send to 66628 (E.g. M2C 900826145411).
- 3.3 Upon successful registration via SMS, Principal Cardmembers will receive confirmation via SMS.
- 3.4 Principal Cardmembers shall be responsible to pay the standard SMS charges levied by their respective telecommunication service providers for each registration SMS sent to the designated number "66628" under the Campaign.
- 3.5 Principal Cardmembers are solely responsible to ensure that the details in the registration SMS sent to 66628 are complete, accurate, and within the Campaign Period; failing which, the registration SMS will not be processed and deemed invalid or unsuccessful.
- 3.6 Proof of SMS sent to 66628 by Principal Cardmembers shall not be deemed as successful SMS registration unless the Principal Cardmember receives a confirmation SMS from 66628 and 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 deemed as notification that the Principal Cardmember has been confirmed as the winner.

- 3.7 Cancellation and/or change of SMS Registration will not be accepted after the SMS Registration has been sent to 66628.
- 3.8 Maybank reserves the right to disqualify any SMS registration sent to 66628 due to reason(s) including, but not limited to duplicate registration, invalid NRIC Number, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period without assigning any reason thereof and shall not be liable for such disqualification.
- 3.9 Maybank is not responsible for nor does Maybank has any control whatsoever on 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 SMS registration sent to 66628 or SMS confirmation sent from 66628 to Principal 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. Marco Kiosk Berhad.

4. Qualifying Entries and Eligibility

a) Upon successful SMS registration, Principal Cardmembers are required to spend to earn one entry to stand a chance to win the Cashback as illustrated below:

Cashback	No. of Monthly Winners	Qualifying Entry
RM50 Cashback	13,600 Winners	 Maybank 2 American Express® Platinum or Gold Credit Cardmember to register via SMS. 1x Qualifying Entry for every accumulation of a minimum of RM1,000 qualified retail spends throughout the Campaign Period. 2X bonus entries for every 10 Transactions throughout the Campaign Period.

- 4.1 Qualified Retail Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, auto-reload for Maybank Touch n' Go Zing Card and EzyPay performed via Maybank(s) during the Campaign Period based on local transaction time. EzyPay shall be treated as Qualified Retail Spend based on the full transaction amount. For the avoidance of doubt, all overseas transactions in foreign currency shall be converted to Ringgit Malaysia (RM) based on Maybank's prevailing in-house exchange rate.
- 4.2 Qualified Retail Spend shall exclude monthly installment of **Dinning Transactions**, EzyPay Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fee and charges imposed by Maybank.
- 4.3 Computation of Qualified Retail Spend shall be based on all valid Maybank 2 American Express® Platinum and Gold Credit 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 Retail Spend		
	Sivis Registration	Month 1	Month 2	Month 3
Eligible Cardmember A	29 January 2016	29 Jan – 29 Feb	1 – 31 March	1 – 30 April
Liigible Cardinelliber A	29 January 2010	2016	2016	2016
Eligible Cardmember B	6 February 2016	29 Jan – 29 Feb	1 – 31 March	1 – 30 April
	6 February 2016	2016	2016	2016
Eligible Cardmember C	15 March 2016		1 – 31 March	1 – 30 April
	15 March 2010		2016	2016
Eligible Cardmember D	3 April 2016			1-30 April 2016

- 4.4 Qualified Retail Spend by Supplementary Cardmember(s) under the same Principal Cardmember's Maybank Card account(s) will be considered as the Principal Cardmember's Qualified Spend.
- 4.5 Split and/or repetitive dining transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.

5. Cashback

5.1 There are two (2) categories of cashback awarded under the Campaign ("Prizes") as follow:

Month	Total Cashback Payout	Total Monthly Winners
29 January – 29 February 2016	RM680,000	13,600 Winners
1 – 31 March 2016	RM680,000	13,600 Winners
1 – 30 April 2016	RM680,000	13,600 Winners

- 5.2 The Cashback awarded will be reflected in the Cardmembers monthly credit card statement within 4-8 weeks after the end of the campaign period.
- 5.3 The Maybank 2 American Express® Platinum or Gold credit card account(s) must be in good credit standing throughout the Campaign Period in order to be entitled to receive the Cashback.
- 5.4 The Cashback are not exchangeable for cash, credit or in kind, in part or in full.
- 5.5 Cardmembers are not allowed to transfer or sell his/her right to the Cashback to any other person.
- 5.6 One Cardmember can only win one (1) cashback per month throughout the campaign period.

6. Selection of Cashback Winners

- 6.1 Based on the total Qualifying Entries allocated, Eligible Cardmembers will be shortlisted by Maybank's randomizer's programme and shall be deemed as final winners ("Winners").
- 6.2 RM50 will be credited in the Winners' Principal Maybank Card accounts after the announcement of Winners and reflected on credit card statements that follow the date of Cash Back crediting.

6.3 If there is any dispute or non-receipt of Cash Back, the Winner is required to contact Maybank Customer Service at 1300 88 6688 by 31 August 2016. No request for any inquiry will be entertained after 31 August 2016.

7. General

- 8.1 SMS sent by Principal Cardmembers to 66628 for registration purpose shall be deemed as consent to participate in the Campaign. By participating in the Campaign, Principal Cardmembers:
 - a) agree to be bound by the terms and conditions herein;
 - b) agree that all records of dining transactions captured by Maybank's system within the Campaign Period shall be accurate and conclusive;
 - c) agree that Maybank's decision on all matters relating to the Campaign and the list of Winners shall be final and binding on all Principal Cardmembers. No further appeal or further correspondence will be entertained;
 - d) agree that any reversal of Qualified Spend shall be excluded;
 - e) 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;
 - f) agree to access Maybank website at www.maybank.com.my or www.americanexpress.com.my to view the terms and conditions and are deemed to have agreed with any changes or variations to the terms and conditions herein and seek clarification from Maybank should any of the terms and conditions be not fully understood; and
 - g) shall not be entitled to claim for any compensation against Maybank for any and all losses and/or damages directly or indirectly suffered or incurred by his/ her participation in the Campaign including but not limited to any inconveniences, injuries or accidents suffered by the Winners during the trip which redeem using the KrisFlyer miles.

8. Maybank Privacy Notice

- 8.1 By participating in this Campaign, Principal Cardmembers agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank.com.my ("Maybank's Privacy Notice").
- 8.2 In addition and without prejudice to the terms in the Maybank's Privacy Notice, Principal 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 in such manner as Maybank see fit in any media 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, without further express consent from the Winners. 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, each Winner agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.

9. Maybank reserves the right to

9.1 disqualify any non-eligible Cardmembers at its sole discretion from participating in the Campaign; including but not limited to Cardmembers with payment due for thirty (30) days or more, whose accounts are suspected to have been operated fraudulently and/ or closed by Maybank;

- 9.2 forfeit the Prize in the event there is reversal of Qualified Retail Spend or termination of Maybank Card account(s) during the Campaign Period or non-compliance with the terms and conditions herein; and/or
- 9.3 withdraw/cancel, suspend, extend or terminate the Campaign earlier in whole or in part, and/or to vary, supplement, add, delete, modify or amend the terms and conditions herein, wholly or in part at its sole discretion, by way of posting on www.maybank.com.my, or in other methods which Maybank deems practical, by giving twenty one (21) days prior notice to Cardmembers on such variation, supplemental, deletion, modification or amendment, as the case may be, to these terms and conditions.

10. Maybank shall not be liable and responsible for:

- 10.1 any default of its obligation under the Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of Maybank.
- 10.2 The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardmembers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- 10.3 In addition to the terms stipulated above, Cardmembers agree that the general terms and conditions in the Cardmembers' Agreement shall be read together with these terms and conditions as an entire agreement.