

Maybank Home Loan Contest Terms & Conditions

Contest Period

This Contest is organised by Malayan Banking Berhad (Co. No. 3813-K) and Maybank Islamic Berhad (Co. No. 787435-M) (collectively “Maybank” or “Bank”) and is named the “Home Loan” Contest (“Contest”) which shall run for 6 months, from 1 September 2014 to 28 February 2015 (both dates inclusive) (“Campaign Period”).

Eligibility

1. Subject to clause 2 below, the Contest is open to any individual (“Applicant”), during the Contest Period who meets all the eligibility criteria as follows :-
 - a. Applies for financing of a completed residential property from panel developers or subsale, redraw, remortgage and refinancing in Prime Areas;
 - b. Minimum financing amount of RM250,000;
 - c. Accepts the financing offer within 3 working days from date of the Letter of Offer; and
 - d. Executes the financing documents within 30 days from date the financing offer is accepted.

2. For the purpose of these terms and conditions (“Terms and Conditions”):-
 - a. “Home Loan Contest” Contest Prize means the Bank pays the monthly financing instalments for the Contest winner of up to RM3,000 per month for the first 12 months, capped at RM36,000 for total instalments.
 - b. The term “execution” means Home Loan applications which have actually been approved by Maybank, accepted by Maybank customers, and the loan/financing security documents executed by Maybank customers.
 - c. The term “Applicant” means the primary applicant for joint home loan/financing customers.
 - d. The term “Home” means Conventional and/or Islamic financing offered by Maybank for completed residential properties.

3. The following persons are NOT eligible to participate in this Contest:
 - a. Customer(s) who have applied for Maybank housing loan/financing from the primary market e.g: new development, under construction, and/or incomplete properties.
 - b. Customer(s) who have obtained their home loan facility from any Maybank subsidiaries and/or affiliates in countries other than Malaysia; and/or
 - c. Maybank Mortgage customer(s) who is(/are) in default of any facilities granted by Maybank, its subsidiaries and/or affiliates at any time during the Contest Period, subject to Maybank's discretion.
 - d. Maybank Staff.

Contest Mechanics

4. Customers who fulfill the criteria set out in these Terms and Conditions shall be eligible to be selected as the monthly winner of the "Home Loan" Contest ("Winner").
5. There will be 6 monthly draws during the Contest period to select 6 monthly Winners of the "Home Loan" Contest from the pool of eligible customers.

The following additional terms and condition shall apply to the "Home Loan" Contest:

6. Upon successful selection, the "Home Loan" Contest Winner is entitled to the "free" instalments of up to RM3,000 per month & up to RM36,000 for the 1st 12 months.
7. Maybank will credit into Winner's Maybank/Maybank Islamic Home Financing Account the "free" instalment value of up to RM3,000 per month on the monthly instalment due dates for the 1st 12 months.
8. All Winners must be in good credit standing throughout the 1st 12 months instalment payment period.
9. If the Winner's monthly instalment amount is in excess of RM3,000, Maybank shall pay only RM3,000 towards the monthly instalment amount for the 1st 12 months with the excess to be paid by the Winner.
10. If the Winner's monthly instalment is less than RM3,000, the Bank shall pay only the actual instalment amount for the 1st 12 months.

Other Terms & Conditions

11. In no event will Maybank be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Campaign, even if Maybank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
12. Winners shall be determined by Maybank's panel of judges whose decision shall be final and conclusive. No correspondence, queries, appeals or protests will be entertained.
13. Winners shall be contacted by telephone by representatives of Maybank. If the Winner is not contactable by telephone based on the records maintained at Maybank branch where the home loan is maintained on the first attempt for reasons including, but not limited to the following circumstances: No reply, Number not in use, No connection, Voice mailbox reached; A second attempt shall be made within the next two (2) Hours of the first attempt to contact the shortlisted winner.
14. Where the second attempt is also unsuccessful due to the circumstances set out in clause 12 above, Maybank reserves the right to disqualify the said uncontactable Winner and proceed to contact the next shortlisted Winner(s) respectively.
15. Maybank reserves at its absolute discretion the right to select additional Winner(s) to substitute any Winner(s) who may be ineligible or disqualified for any reason whatsoever without assigning any reasons thereto throughout the Contest Period.
16. All Winners' names will be published in the maybank2u.com website and or any other method of communication that Maybank shall at its absolute decide.
17. Winners may be required to attend the prize presentation ceremony and/or other publicity programs as and when required at their own costs and expenses. Maybank reserves the right to and it shall be deemed that Maybank has the consent of the respective Winners to publish and display the names, photographs and/ or audio recording of the Winners in any mass media or marketing materials for advertising and publicity purposes without compensation to the Winners. If any of the selected Winner is not agreeable to attend the prize presentation and or for their name, photographs and audio recording to be used for any marketing, advertising or publicity activities, then Maybank reserves the right to disqualify the selected Winner at its absolute discretion.
18. Maybank reserves the right to cancel, terminate or suspend this Contest from time to time with twenty one (21) days notice. For the avoidance of doubt, cancellation, termination or suspension by Maybank of this Contest shall not entitle the Eligible

Customer to any claim or compensation against Maybank for any losses or damages suffered or incurred by the Eligible Customer as a direct or indirect result of the act of cancellation, termination or suspension.

19. Maybank reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions from time to time with twenty one (21) days of prior notice.
20. By participating in this Contest, the Eligible Customer is deemed to have agreed to be bound by these Terms & Conditions and any decisions of Maybank.
21. Maybank's decision on all matters relating to this Contest and in case of any dispute, is final and binding on all Eligible Customers of this Contest and no correspondence will be entertained.
22. The Terms and Conditions of this Contest shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
23. These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 15 above, shall prevail over any provisions or representations contained in any other promotional materials advertising this Contest.
24. These Terms and Eligible Participants also agree and consent to such details including without limitation personal data or information being collected, processed and used by Maybank for;
 - a The purposes of the Contest;
 - b Marketing and promotional activities conducted in such manner as Maybank and Maybank Islamic 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 Eligible Participants. Marketing and promotion activities includes 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 Eligible Participants agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank and Maybank Islamic relation to the Contest.
 - c Other promotional, marketing and publicity notification/information including future promotional, marketing and publicity notification/information from Maybank and Maybank Islamic from time to time.