Terms and Conditions – Supermarket Sweep Campaign

1. The "Supermarket Sweep Campaign" ("Campaign") commences on 1 February 2015 at 12:00AM MYT until 30 April 2015 at 11:59PM MYT (both dates inclusive) unless notified otherwise ("Campaign Period").

2. Eligibility

- 2.1 All new and existing Principal Cardmembers of Maybank Visa/ MasterCard/ American Express Credit/ Charge Card(s) issued by issued by Malayan Banking Berhad (Co. No. 3813-K) or Maybank Islamic Berhad (Co. No. 787435-M) (collectively referred to as "Maybank") who successfully register for the Campaign via SMS are eligible to participate in the Campaign ("Eligible Cardmembers").
- 2.2 All existing inactive Principal Cardmembers of Maybank Visa/ MasterCard/ American Express Credit/ Charge Card(s) issued by Maybank or Maybank Islamic Malaysia for 6 months (no transaction from 01 August 2014 until 31 December 2014) will earn automatic Qualifying Entries to participate in the Campaign. ("Inactive Cardmembers")
- 2.3 The following persons are NOT eligible to participate in the Campaign:
 - a) Cardmembers of Maybank Visa/ MasterCard/ American Express Credit/ Charge Cards not issued by Maybank or Maybank Islamic Malaysia;
 - Cardmembers whose Maybank Visa/ MasterCard/ American Express Credit/ Charge Card account(s) are delinquent, suspended, cancelled, or in breach of any terms and conditions herein and/or Cardmember Agreement during the Campaign Period;
 - c) Maybank Visa/ MasterCard/ American Express Credit/ Charge Cardmembers who are in default of any facility granted by Maybank at any time;
 - d) Cardmembers of Maybank Commercial/ Corporate Cards; or
 - e) Permanent and contract employees of Cards Marketing Department, Maybank, partners, representatives or agents (including vendors, suppliers, advertising and promotion agencies for this Campaign) and their respective immediate family members (e.g. spouse, children, parents, siblings).

3. SMS Registration

- 3.1 Registration is on a one-time basis via sms using Maxis/ Celcom/ DiGi/ U Mobile number and must be made by the Principal Cardmember only within the Campaign Period.
 - a) Type SUPER<space>12-digit NRIC Number and send to 66628 (E.g. SUPER 900826145411)
 - b) For non-Malaysian Cardmembers, type **SUPER**<space>**Passport Number** recorded in Maybank's system and send to 66628 (E.g. SUPER B123456)
- 3.2 Eligible Cardmembers with multiple Maybank Credit and/or Charge Cards are only required to register once within the Campaign Period.
- 3.3 Eligible Cardmembers shall be responsible to pay the standard SMS charges levied by their respective telecommunication service providers ("Telco") for each registration SMS sent to the designated number "66628" under the Campaign.
- 3.4 Eligible 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.

- 3.5 Proof of SMS sent to 66628 by Principal Cardmembers shall not be deemed as successful SMS registration unless the Principal Cardmembers receive 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 Eligible Cardmember has been confirmed as Winner.
- 3.6 Cancellation and/ or change of registration will not be accepted after the registration has been successfully send to 66628.
- 3.7 Maybank reserves the right to disqualify any registration SMS sent to 66628 due to reason(s) including, but not limited to duplicate registration, invalid NRIC or passport 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.
- 3.8 Maybank is not responsible for nor does Maybank have any control whatsoever 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.
- 3.9 SMS service is provided and supported by the service provider appointed by Maybank, i.e. Macro Kiosk Berhad.

4. Qualifying Entries

4.1 Eligible Carmembers

Upon successful SMS registration, Eligible Carmembers need to meet the "Qualifying Spend" in order to earn Qualifying Entries and stand to win the Prizes stated in Clause 5 per illustration below:

Prize Category	Qualifying Entry
1 st Prize - 8 Minutes	1x Qualifying Entry for every RM1,000 cumulative retail and/or online spend
Supermarket Sweep	10x Qualifying Entries for every RM1,000 cumulative EzyPay and/or overseas spend
2 nd Prize - RM 500	
Shopping Money	14 Qualifying Entry for every DNA EQ spand in a single respire
3 rd Prize - RM 100	1x Qualifying Entry for every RM 50 spend in a single receipt
Shopping Money	

4.2 Inactive Cardmembers

All Inactive Cardmembers will earn automatic Qualifying Entries upon meeting the "Qualifying Spend" and stand to win the Prizes stated in Clause 5 per illustration above.

- 4.3 Qualifying Spend shall include retail and online purchases transacted locally and internationally, EzyPay performed via Maybank Visa/ MasterCard/ American Express Credit/ Charge Card(s) ("Maybank Card") during the Campaign Period based on local transaction time captured in Maybank's system. For the avoidance of doubt, EzyPay shall be treated as Qualifying 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.
- 4.4 Qualifying Spend shall exclude, Auto PayBills, monthly installment of EzyPay, EzyPay Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.
- 4.5 Split and or repetitive retail transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.
- 4.6 Computation of the total Qualifying Spend will be based on all valid Maybank Card(s) issued under the same Eligible/ Inactive Cardmember throughout the Campaign Period per illustration below:

Example	Date of Successful SMS Registration	Computation of Qualifying Spend	
Eligible Cardmember A	1 Feb 2015	1 Feb - 30 Apr 2015	
Eligible Cardmember B	15 Mar 2015	1 Feb - 30 Apr 2015	
Eligible Cardmember B	30 Apr 2015	1 Feb - 30 Apr 2015	

4.7 Qualifying Spend by Supplementary Cardmember(s) under the same Eligible/Inactive Cardmember's Maybank Card account(s) will be included in computation of the Eligible/ Inactive Cardmember's total Qualifying Spend.

5. Prize

5.1 There are three (3) categories of prizes under the Campaign ("Prizes") as follow:

Prize Category		No. of Winners
1 st Prize	8 Minutes Supermarket Sweep worth RM 25,000 of Groceries	5
2 nd Prize	RM 500 Shopping Money	500
3 rd Prize	RM 100 Shopping Money	1,000

6. Selection of Winners

6.1 Based on Qualifying Entries earned, Eligible/Inactive Cardmembers will be shortlisted by Maybank's randomizer programme for the respective Prizes.

6.2 1st Prize - 8 Minutes Supermarket Sweep

- (a) The shortlisted Eligible/Inactive Cardmembers will be contacted by Maybank's representatives at the mobile phone numbers registered or recorded in Maybank's system to participate in the Campaign at any time during office hours to answer one (1) question.
- (b) The shortlisted Eligible/ Inactive Cardmembers will be deemed as winner if he/ she is able to answer the question correctly <u>and</u> agreed to participate for the 8 minutes Supermarket Sweep. ("Supermarket Sweep Winners")

- (c) If the shortlisted Eligible/ Inactive Cardmember is not able to answer the question correctly or not able to participate for the 8 minutes Supermarket Sweep, the next Eligible/ Inactive Cardmember in sequence will be shortlisted and contacted to answer the question.
- (d) In the event the shortlisted Eligible/ Inactive Cardmember is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted Cardmember wish to withdraw from the Campaign upon being contacted by Maybank's representative, he/she shall be disqualified from the Campaign.
- (e) Calls will be made only to Principal Cardmembers.

6.3 2nd Prize of RM500 Shopping Money and 3rd Prize of RM100 Shopping Money

- (a) The subsequent Eligible/Inactive Cardmembers shortlisted Winners selected shall be deemed as final winners and the 2nd and 3rd Prizes will be rewarded in accordance to the sequence of shortlist. ("Shopping Money Winners").
- 6.4 Eligible/Inactive Cardmembers may win the 2nd and/or 3rd Prizes more than once throughout the Campaign Period. Shopping Money Winners will still be in the running for the 1st Prize.

7. Fulfillment of Prize

7.1 At the point of crediting, all Maybank Card account(s) of the Eligible Cardmember/Inactive Cardmember must not be delinquent, invalid and/or cancelled; otherwise the Cardmember will be disqualified.

7.2 1st Prize - 8 Minutes Supermarket Sweep

- (a) The 8 Minutes Supermarket Sweep will be held at AEON Quill outlet, Kuala Lumpur and the date and time to be announced by Maybank two (2) weeks in advance before the Supermarket Sweep Day("Supermarket Sweep Day").
- (b) The confirmation letter will be sent to the Supermarket Sweep Winners's billing address recorded in Maybank's system within sixteen (16) weeks from the end of the Campaign Period.
- (c) If the Supermarket Sweep Winners, due to unavoidable reason include but not limited to physical disabilities request to substitute with another family member or friend to participate for the Supermarket Sweep Day, he/she shall email or call to Maybank not later than five (5) working days before the Supermarket Day.
- (d) Maybank reserves the right at its discretion to allow or disallow of such transfer with authorization letter from the Supermarket Sweep Winner.
- (e) All cost, fees and/or expenses incurred or to be incurred by the Supermarket Sweep Winners in relation to the Campaign and/or claim the Prize(s), which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the sole responsibility of the Supermarket Sweep Winners.
- (f) In the event the Supermarket Sweep Winner is unable to attend the Supermarket Sweep Day, he/she will automatically be disqualified and no compensation or arrangement will be made after the Supermarket Sweep Day.

- (g) Conditions apply on the Supermarket Sweep Day:
 - i. Each Supermarket Sweep Winner will be given one (1) shopping cart/ trolley to select as many groceries items in eight (8) minutes (equivalent to 480 seconds) within a set up area in AEON Quill Store.
 - ii. The Supermarket Sweep Winners will begin and end the Supermarket Sweep at the sound of the horn. Upon hearing the final horn, all the Winners must return to the check-out counter. Any item(s) taken after the horn will be removed from the shopping cart/trolley.
 - iii. Shall the total cost of groceries items selected ("Total Amount") exceed the Prize Amount (maximum of RM25,000 for each Supermarket Sweep Winner), the Winner has an option to either pay the difference between the Total Amount and the Prize Amount or to remove selected item(s) from the shopping cart/ trolley. Maybank shall not be liable to pay any difference between the Total Amount and Prize Amount.
 - iv. All Supermarket Sweep Winners will be expected to practice due diligence and full liability and responsibility when handling the shopping cart/ trolley during the Supermarket Sweep.
 - v. Maybank shall not held responsible for any loss, damage or injury in any manner whatsoever suffered by the Supermarket Sweep Winners as a result of the participation in the Campaign and /or use of the groceries item(s).
 - vi. Any dispute in relation to quality or warranty of the groceries item(s) or any terms and conditions in respect thereof shall be settled directly by the Winner with the authorized dealer/supplier without recourse to Maybank. Maybank is not responsible or liable for any breach of qualify or warranty of the groceries item(s) or any terms and conditions in respect thereof.

7.3 2nd Prize of RM500 Shopping Money and 3rd Prize of RM100 Shopping Money

- (a) The 2nd and 3rd Prizes will be rewarded in a form of cash back and credited to the Shopping Money Winners' Maybank Card accounts and reflected on credit card statements that follow the date of cash back crediting.
- (b) In the event the Shopping Money Winners has more than one (1) Cards, the cash back will be credited to one of the Principal Maybank Card account.
- (c) If there is any dispute or non-receipt of the Prize, the Shopping Money Winner is required to contact Maybank Customer Service no at 1300 88 6688 by 30 November 2015 at the latest. No further request or inquiry will be entertained after 30 November 2015.
- 7.4 Announcement of Winners will be made on the Maybank's website at www.maybank.com.my and American Express Malaysia website at www.americanexpress.com.my within sixteen (16) weeks after the end of the Campaign.
- 7.5 The Prizes are given on an "As Is" basis, which is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.

8. General

- 8.1 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/Inactive Cardmembers:
 - a) agree to be bound by the terms and conditions herein;
 - agree that all records of transactions within or outside of Malaysia captured by Maybank's system within the Campaign Period based on local date and time shall be accurate and conclusive;
 - agree that Maybank's decision on all matters relating to the Campaign and the final list of Winners shall be final and binding. No further appeal or correspondence will be entertained;
 - d) agree that any reversal of Qualifying Spend shall be excluded;
 - e) consent for Maybank to disclose their particulars to the third party service provider(s)/ authorized supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Maybank to contact them during and after the Campaign for the purpose of this Campaign;
 - 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;
 - agree to attend the prize giving ceremony, interview(s) or other publicity event(s) required by Maybank at their own expenses at the time and venue stipulated by Maybank relation to the Campaign;
 - h) agree to access Maybank website at www.maybank.com.my or American Express Malaysia website at www.americanexpress.com.my to view the terms and conditions and to ensure that they keep-up-to-date with any changes or variations to the terms and conditions herein; and
 - shall not be entitled to claim for any compensation against Maybank for any and all loss and damage suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of the Campaign.

9. Maybank Privacy Notice

- 9.1 By participating in this Campaign, Eligible/ Inactive 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").
- 9.2 In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible/ Inactive Cardmember agree and consent to his/her personal data or information being collected, processed and used by Maybank and Maybank Islamic for:
 - a) the purposes of the Campaign; and
 - 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/ Inactive Cardmembers. 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 Eligible/ Inactive Cardmember 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 in relation to the Campaign.

10. Maybank reserves the right to:

- 10.1 disqualify any non-eligible Cardmembers at its 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;
- 10.2 forfeit the Prize in the event there is reversal of Qualifying Spend or termination of Maybank Card account(s) during the Campaign Period or non-compliance with the terms and conditions herein; and
- 10.3 add, delete or amend the terms and conditions herein, wholly or in part, or to terminate the Campaign at its discretion, by way of posting on www.maybank.com.my and www.americanexpress.com.my, or in other methods which Maybank deems practical, by giving twenty one (21) days prior notice to Cardmembers on such addition, deletion or amendment of the terms and conditions or termination of the Campaign.

11. Maybank shall not be liable and responsible for:

- 11.1 any failure or delay in transmission of sales transactions by Visa International Incorporated, MasterCard Worldwide, American Express, merchant establishments or any party which may result in the Cardmember being omitted from the Campaign; and
- 11.2 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.

- 12. 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.
- 13.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.