



Terms and Conditions – Maybank WOW Campaign (Cards)

1. The **“Maybank WOW Campaign”** (“Campaign”) shall commence on 1 October 2017 at 12:00AM MYT until 28 February 2018 at 11:59PM MYT (both dates inclusive) unless otherwise notified by Maybank (as defined herein) (“Campaign Period”).

2. Eligibility

2.1 The Campaign is open to :

- a) all new and existing Principal Cardmembers of Visa/ Mastercard/ American Express Credit/ Charge/ Debit Cards (collectively referred to as **“Maybank Cards”**) issued by Malayan Banking Berhad (Co. No. 3813-K) or Maybank Islamic Berhad (Co. No. 787435-M) (collectively referred to as **“Maybank”**) who had successfully registered for the Campaign via short messages service (“SMS”) (“Eligible Cardmembers”).
- b) all new-to-bank Principal Cardmembers who are successfully issued a Principal Maybank Visa/Mastercard/ American Express Credit/ Charge Cards during the Campaign Period (“New Cardmembers”), subject to clause 4.3.

2.2 The following persons are NOT eligible to participate in the Campaign:

- a) Cardmembers whose Maybank Cards account(s) are delinquent, suspended, cancelled, or in breach of any terms and conditions herein and/or Cardmembers’ 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/ Prepaid Cards; or
- d) Permanent and contract employees of Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department.

2.3 For the avoidance of doubt, permanent and contract employees of Maybank (non-Cards Marketing Department of Maybank Malaysia and non-Regional Cards Marketing Department) and/ or vendors, suppliers, advertising and promotion agencies for the Campaign are eligible to participate in the Campaign and stand to win the Monthly Bonus Prizes only (but not eligible to the Monthly Grand Prize).

3. SMS Registration

3.1 In order to earn Qualifying Entries, all Principal Cardmembers are required to register once via SMS using Maxis/ Celcom/ DiGi/ U Mobile number; except New Cardmembers who will be entitled to automatic Qualifying Entries stated in clause 4.3 within the Campaign Period (“Registration”) as follows:

- a) For Malaysian: Type **WIN** <space> **12-digit NRIC Number without spacing** and send to **66628** (E.g. **WIN 900826145411**)
- b) For non-Malaysian: type **WIN** <space> **Passport Number recorded in Maybank’s system without spacing** and send to **66628** (E.g. **WIN B12346**).

3.2 Principal Cardmembers with multiple Maybank Cards is required to only register ONCE within the Campaign Period to participate in the Campaign.

3.3 Principal Cardmember shall be responsible to pay the standard SMS charges levied by their respective telecommunication service providers (“Telco”) for each Registration sent to the designated number “66628” under the Campaign.

- 3.4 Principal Cardmember is solely responsible to ensure that the details in the registration sent to 66628 are complete, accurate and within the Campaign Period; failing which, the registration SMS is deemed invalid or unsuccessful.
- 3.5 Cancellation and/or any changes made after the Registration has been successfully sent to 66628 will not be entertained.
- 3.6 Proof of SMS sent to 66628 by Principal Cardmember shall not be deemed as successful 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 deem as notification that the Principal Cardmember has been confirmed as the Winner.
- 3.7 Maybank reserves the right to disqualify any Registration sent to 66628 due to reason(s) including, but not limited to duplicate registrations, invalid NRIC/Passport Number, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period without assigning any reasons whatsoever and shall not be liable for such disqualification.
- 3.8 Maybank is not responsible 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 the Registration sent to 66628 or SMS confirmation sent from 66628 to Principal Cardmembers which may result in the delay of the 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 Cardmembers

Upon the successful Registration, Eligible Cardmembers need to meet the "Qualified Spend" and/or sign-up for any 'Qualified Portfolio Product(s)' as below in order to earn the Qualifying Entries and stand to win the prizes as stated under Clause 5:

Monthly Prize Category	No. of Monthly Winners	Qualifying Entries
Grand Prize : 1 unit of Mercedes-Benz C350e AMG	1 Winner	5 Qualifying Entries: <ul style="list-style-type: none"> • Every cumulative RM100 overseas, online spend and/or 0% EzyPay Instalment Plan with Maybank Credit/ Charge Cards only in each Campaign Month. • Every new Auto PayBills enrolment to Maybank Credit/ Charge Card in each Campaign Month. • Every Approved Balance Transfer 0% Plan with a minimum of RM5,000 to Maybank Credit Card in each Campaign Month.
Bonus Prize : RM1,000 Cash Back	20 Winners	2 Qualifying Entries: <ul style="list-style-type: none"> • Every cumulative RM100 spend at Habib, Pandora or Ice Watch with Maybank Credit, Charge or Debit Card in each Campaign Month from 1 November 2017 to 28 February 2018. 1 Qualifying Entry: <ul style="list-style-type: none"> • Every cumulative RM100 on ALL retail spend with Maybank Credit/ Charge/ Debit Card in each Campaign Month.

4.2 Campaign Month is defined as follows:

Campaign Month	Duration
Campaign Month 1	1 – 31 October 2017
Campaign Month 2	1 – 30 November 2017
Campaign Month 3	1 – 31 December 2017
Campaign Month 4	1 – 31 January 2018
Campaign Month 5	1 – 28 February 2018

4.3 New Cardmembers

- a) New Cardmembers are automatically entitled to 10 Bonus Qualifying Entries with a minimum cumulative Qualified Spend of RM100 in a particular Campaign Month and such Bonus Qualifying Entries are in addition to the Qualifying Entries earned upon registration stated in Clause 4.1.
- b) For avoidance of doubt, the following persons are considered as New Cardmembers and are entitled to automatic Bonus Qualifying per clause 4.3 (a) :
 - i) A person who had cancelled his/her Principal Maybank Credit/Charge Card for more than six (6) months and successfully re-applied for a new Principal Maybank Credit/ Charge Card during the Campaign Period; or
 - ii) A person who is holding an existing Supplementary Maybank Credit/Charge Card and successfully applied for a new Principal Maybank Credit/ Charge Card during the Campaign Period.
- c) Existing Credit/ Charge Principal Maybank Cardmembers who successfully applied for an add-on Principal Maybank Card during the Campaign Period are not considered as New Cardmembers.

4.4 Qualified Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills monthly bill payment, auto-reload for Maybank Touch n' Go Zing Card(s) and/or 0% EzyPay Instalment Plan ("EzyPay") performed via Maybank Cards during the Campaign Period based on local transaction time. For the avoidance of doubt, EzyPay shall be treated as Qualified Spend based on the full transaction amount and all overseas transactions in foreign currency shall be converted to Ringgit Malaysia (RM) based on Maybank's prevailing in-house exchange rate.

4.5 Qualified Spend shall exclude monthly installment of EzyPay, EzyPay Plus, cash advance, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.

4.6 Qualified Portfolio Product shall include:

- a) New Auto PayBills enrolment to Maybank Credit/Charge Cards
 - i) Eligible Cardmembers must enroll for a new Auto PayBills account from any of the selected service provider(s) during the Campaign Period and maintain the Auto PayBills account throughout the Campaign Period (refer to Appendix 1 for the full listing of service providers);
 - ii) Only individual Auto PayBills account(s) are eligible for the Campaign; Auto PayBills account(s) registered under corporate/ company shall be disqualified;
 - iii) Any cancellation of existing Auto PayBill account and re-enrolment within six (6) months shall be disqualified;
 - iv) Auto PayBills general terms and conditions which is accessible via (http://www.maybank2u.com.my/webBank/autoPay240712_tnc.pdf) shall be read together with this terms and conditions as an entire agreement.

b) Balance Transfer of RM5,000 and above to Maybank Credit Cards

- i) Eligible Cardmembers may apply to transfer outstanding balances including principal, accrued profit, management charges and other fees billed in Ringgit Malaysia as shown in the last corresponding account statement(s) from Credit Card account(s) with other financial institution(s) in Malaysia held under their names; except for Credit Card(s) issued by Maybank;
- ii) The minimum transfer amount is RM5,000 and the maximum transfer amount is RM50,000 per Balance Transfer in multiple of one hundred (100) and subject to the availability of the credit of the Maybank Credit Card(s). Any Balance Transfer approved prior to the Campaign Period is not allowed to be changed to under the Campaign;
- iii) Balance Transfer general terms and conditions apply which is accessible via (http://www.maybank2u.com.my/WebBank/TnC_BT_0_12mths_0_upfront_fee.pdf) shall be read together with this terms and conditions as an entire agreement.

4.7 Computation of the total Qualified Spend and/or Qualified Portfolio Product(s) shall be based on all valid Maybank Credit/Charge Cards under the same Principal Cardmembers from the Campaign Month; while total Qualified Spend on Maybank Debit Card will be computed separately upon successful registration per illustration below:

Example	Date of Successful Registration	Computation of Qualified Spend and/or Qualified Portfolio Products				
		Campaign Month 1	Campaign Month 2	Campaign Month 3	Campaign Month 4	Campaign Month 5
Eligible Cardmembers A	1 October 2017	✓	✓	✓	✓	✓
Eligible Cardmembers B	15 December 2017			✓	✓	✓
Eligible Cardmembers C	28 February 2018					✓

4.8 Qualified Spend and/or Qualified Portfolio Product(s) taken by Supplementary Cardmember(s) under the same Principal Cardmembers' Maybank Credit/ Charge Cards account(s) will be included in computation of the Principal Cardmember's total Qualified Spend and/ or Qualified Portfolio Product(s).

4.9 For avoidance of doubt, each Qualifying Entry allocated will entitle the Eligible Cardmember to be in the running for every Prize category under the Campaign. Each Eligible Cardmember is entitled to win one (1) Monthly Prize (either Grand or Bonus Prize) in each Campaign Month and only one (1) Grand Prize throughout the Campaign Period.

4.10 Split and/ or repetitive transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.

5 Prizes

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

Monthly Prize Category		No. of Monthly Winner(s)
Grand Prize	1 unit of Mercedes-Benz C350e AMG Line	1 Winner
Bonus Prize	RM1,000 Cash Back	20 Winners

5.2 Grand Prize

- a) The Grand Prize shall exclude car registration fee, road tax and insurance/ takaful coverage. Winners shall be responsible for any additional costs, duties, taxes and/ or other incidental expenses, which may be incurred as a result of and/ or related to their acceptance of the Grand Prize.
- b) Grand Prize Winners are required on their own accord and expenses to register with Road Transport Department (Jabatan Pengangkutan Jalan) before the Grand Prize giving ceremony, which the date and venue will be determined by Maybank at its sole discretion.
- c) All cost, fees and/or expenses incurred or to be incurred by the Grand Prize Winners in relation to the Campaign and/ or claim the Grand Prize(s), which shall include but no limited to the cost of transportations, accommodation, meals, personal costs and/ or other costs, are the sole responsibility of the Grand Prize Winners.
- d) In the event the Grand Prize Winner is unable to attend the Grand Prize giving ceremony, he/ she will automatically be disqualified and no compensation or arrangement will be made after the Grand Prize giving ceremony.
- e) In the event that the authorized dealer is unable to supply the same model as described herein to Maybank due to reasons which include, but not limited to manufacture(s) recall or damage/ lost/ stolen during storage and delivery, Maybank reserves the right to substitute the Grand Prize(s) with another model of like or similar value at its sole discretion, with twenty one (21) days prior notice by way of posting on the Maybank Website at www.maybank.com.my or any other methods as it deems fit.
- f) Picture(s) of the Grand Prize(s) shown in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/ are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Grand Prize(s) and does not include any optional accessories.
- g) Maybank gives no assurance or satisfaction guarantee in regards to the Grand Prize(s). It will be direct arrangement/ settlement between the Winners and the authorized dealer without any resource to Maybank for any dispute in relation to quality or warranty of the Grand Prize(s) or any terms and conditions in respect thereof.
- h) Fulfillment and delivery of the Grand Prize(s) are provided and supported by the authorized dealer, i.e. Cycle & Carriage Bintang Berhad.

5.3 Maybank will **NOT** provide any replacement or substitute any Prize if the Winner rejects the Prize and/ or request for alternative option(s).

5.4 Prizes are given on an "As Is" basis, which are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.

6 Selection of Winners & Prize Fulfillment

6.1 Based on the total Qualifying Entries earned, the Eligible Cardmembers shall be shortlisted by Maybank's randomizer programme for the respective Prizes of each Campaign Month in accordance to the sequence of shortlist ("Winners") per below:

- a) 1st shortlisted Eligible Cardmembers in each Campaign Month will receive the Monthly Grand Prize (subject to Clause 6.3).
- b) 2nd until 21st shortlisted Eligible Cardmembers in each Campaign Month will receive the Monthly Bonus Prize.

6.2 At the point of shortlisting and rewarding of Prize(s), all Maybank Card account(s) of the Eligible Cardmember must not be delinquent, invalid and/ or cancelled; otherwise the Eligible Cardmembers will be disqualified.

6.3 Monthly Grand Prize

- a) The Monthly Grand Prize Winners will be rewarded in accordance to the selection sequence of Maybank's randomizer programme respectively with the same procedure; where the first shortlisted Eligible Cardmembers will be contacted by Maybank's representatives at the mobile phone numbers registered for Campaign participation or recorded in Maybank's system at any time during weekday office hours from 0900 hours to 1800 hours to answer one (1) question. Calls will be made to the Principal Cardmembers only.
- b) The shortlisted Eligible Cardmember will be deemed as Grand Prize Winner if he/ she is able to answer the question correctly and agree to attend the Grand Prize giving ceremony.
- c) If the shortlisted Eligible Cardmember is not able to answer the question correctly or not able to attend the Grand Prize giving ceremony, the next Eligible Cardmember in sequence will be shortlisted and contacted to answer the question.
- d) In the event the shortlisted Eligible 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 particular Campaign Month.

6.4 Announcement of Winners

- a) Announcement of Monthly Winners will be made on Maybank website at www.maybank.com.my within nine (9) weeks after the end of the each Campaign Month.
- b) Monthly Grand Prize
Grand Prize Winners will receive a confirmation letter on the winning within seven (7) weeks after end of the respective Campaign Months and Winners are required to share their creative photos of winning the Grand Prize as stated in the confirmation letter.

Campaign Month	Confirmation Letter to Monthly Grand Prize Winner by
Campaign Month 1	19 December 2017
Campaign Month 2	18 January 2018
Campaign Month 3	18 February 2018
Campaign Month 4	21 March 2018
Campaign Month 5	18 April 2018

c) Monthly Bonus Prize

RM 1,000 Cash Back will be credited to the Monthly Bonus Prize Winners' Principal Maybank Card accounts within four (4) weeks after the announcement of the Winners and shall be reflected in the credit card statements for the month following the date of cash back crediting

6.5 If there is any dispute or non-receipt of the Prize(s), Winners are required to contact Maybank Customer Service at 1300-88-6688 latest by 16 May 2018. . Any complaint or inquiry received after **16 May 2018 shall not be entertained.**

7 General

7.1 SMS sent by Eligible Cardmembers to 66628 for registration shall be deemed as consent to participate in the Campaign. By participating in the Campaign, Eligible Cardmembers/ New Cardmembers/ Winners:

- a) agree to be bound by the terms and conditions herein;
- b) agree that all records of 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 shall be final and binding on all Eligible Cardmembers. No further appeal or further correspondence will be entertained;
- d) agree that any reversal of Qualified 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 for purpose of contacting them in relation to the Campaign;
- f) 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;
- g) agree to attend the Grand 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 related to the Campaign;
- h) agree to access Maybank Website at www.maybank.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;
- i) shall not be entitled to claim for any compensation against Maybank nor any of its officers, servants, employees, representatives and/ or agents (including without limitation, any third party service providers engaged by Maybank for purposes of the Campaign) 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.

8 Maybank Privacy Notice

8.1 By participating in this Campaign, Eligible Cardmembers/ New Cardmembers/ Winners 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 Maybank Website at www.maybank.com.my ("Maybank's Privacy Notice").

8.2 In addition and without prejudice to the terms in the Maybank's Privacy Notice, 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 in such manner as Maybank deems 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 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 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 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(s) in the event there is reversal of Qualified Spend or termination of Maybank Cards 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 giving twenty one (21) days prior notice and the notice shall be posted through the Maybank Website or through any other channel or channels that the Bank may deem as appropriate and there upon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of this Terms and Conditions.

10 Maybank shall not be liable and responsible for:

- 10.1 any failure or delay in transmission of sales transactions by merchant establishments or any party which may result in the Cardmember being omitted from the Campaign; and
 - 10.2 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.
- 11 The Bank shall not be responsible and / or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by the Cardmembers resulting directly or indirectly from the participation in the Campaign or otherwise. Furthermore, Maybank shall not be liable for any default in respect of the Campaign due to any 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.

Appendix 1 – Auto PayBills Service Providers

No	Service Provider	Visa / Master	AMEX
1	TM	√	√
2	Astro	√	√
3	Tenaga Nasional Berhad (TNB)	√	√
4	Sarawak Electricity Supply Corporation	√	
5	Indah Water Konsortium	√	√
6	Dewan Bandaraya Kuala Lumpur	√	√
7	Majlis Perbandaran Subang Jaya	√	√
8	Majlis Bandaraya Shah Alam	√	√
9	Majlis Bandaraya Ipoh	√	√
10	Majlis Perbandaran Klang	√	√
11	Majlis Perbandaran Kuantan	√	√
12	Majlis Perbandaran Seremban	√	√
13	Majlis Bandaraya Kuching Utara		√
14	Majlis Bandaraya Johor Bahru		√
15	Majlis Bandaraya Petaling Jaya		√
16	Majlis Bandaraya Kuantan		√
17	Majlis Daerah Hulu Selangor		√
18	Majlis Perbandaran Johor Bahru Tengah		√
19	Majlis Perbandaran Kajang		√
20	Majlis Perbandaran Nilai		√
21	Majlis Perbandaran Pulau Pinag		√
22	Majlis Perbandaran Temerloh		√
23	Celcom	√	√
24	Digi	√	√
25	Time dotNET		√
26	TM Net		√
27	Unifi		√
28	Etika		√