

“MAE Turns 5” Campaign 2025 – Terms and Conditions

The “MAE Turns 5 Campaign” 2025 (“**Campaign**”) is organized by Malayan Banking Berhad (Registration No.: 196001000142) (“Maybank”), and shall be subject to the terms and conditions set out herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2.0 below) hereby expressly agree to be bound by these terms, conditions set out herein, and any decisions made by Maybank in respect of this Campaign shall be final and binding.

1. Campaign Period

- A. This Campaign commences on 30 October 2025 at 12.00:00 AM (MYT) and will end on 31 January 2026 at 11:59:59 PM (MYT) (both dates inclusive), unless notified otherwise (“Campaign Period”).

2. Eligibility

- A. This Campaign is open to individuals who have active Maybank2u (M2U) account (including Maybank Anytime Everywhere (“MAE”) customers) who perform the Campaign Mechanic (as stated in Clause 3.0) through the MAE by Maybank2u (also known as “MAE app”) (version 0.9.32 and above) (“Eligible Platform”)
- I. Customers may check the app version of MAE app via Apple App Store, Huawei App Gallery and/or Google Play Store.
 - II. Customers must ensure that their Secure2u is enabled and activated on the device used for the Eligible Platform, where applicable.
 - III. This Campaign is open to individuals who have attained the age of eighteen (18) years and above with valid identification document(s). For individuals below the age of eighteen (18) years (“Minor”), they must obtain consent from their parents and/or legal guardian in order to participate in this Campaign. The use of MAE is an acknowledgement to Maybank that the Minor has obtained the prior consent of his or her parents and/or legal guardian to participate in this Campaign. These Terms and Conditions will be applicable to and binding upon the parents and/or legal guardian of the Minor as to the same effect as if the parents and/or legal guardian of the Minor was a direct party and agreed to these Terms and Conditions.
 - IV. Current employees of Maybank and its group of companies who are directly connected to the campaign/ organizing committee are NOT eligible to participate in this Campaign.
 - V. All individual customers (including all employees of Maybank Group) who have fulfilled the above criteria will hereinafter be referred to as “Eligible Customers”.

3. Campaign Mechanics

Eligibility Period

This Campaign is divided into the following periods:

- Eligible Transfer period: 30 October 2025 to 30 November 2025
- Earning period: 30 October 2025 to 31 January 2026
- Fulfilment period (credited into MAE Wallet):
 - By 31 December 2025 for eligible transactions made between 30 October 2025 to 30 November 2025
 - By 31 January 2026 for eligible balance maintained from 1 December 2025 to 31 December 2025
 - By 28 February 2026 for eligible balance maintained from 1 January 2026 to 31 January 2026

Campaign Mechanics and Conditions

- I. Eligible Customers can earn 5.00% p.a. returns, calculated daily from the date of an eligible interbank transfer (“**Eligible Transfer**”) to their MAE Wallets performed from 30 October 2025 to 30 November 2025
- II. Returns will continue to be calculated daily on the value of the eligible transfer, as long as the that value is maintained in the MAE Wallet for each day until 31 of January 2026
- III. Eligible Customers may perform up to three (3) Eligible Transfers from a third party bank or e-wallet into their MAE Wallet during the Eligible Transfer period.
- IV. For a transaction to be eligible, customers must fulfill the following criteria:
 - Eligible Customers must perform the transfer from other banks or e-wallets into their MAE Wallet **ONLY**.
 - Intra-bank transfers within Maybank Current or Savings Accounts to the MAE Wallet will **NOT** be eligible.
 - Eligible Customers must include the word “**MAETurns5**” or “**maeturns5**” in the mandatory ‘Recipient Reference’ field (Note: The term for the ‘Recipient Reference’ field for each bank or e-wallet may defer).
 - A minimum of RM200 must be transferred in a single transaction, whilst the maximum transaction amount is up to the wallet limit as per below:
 - Limits for or Eligible Customers **without** MAE Visa Debit Card : RM4,999.99
 - Limits for Eligible Customers **with** MAE Visa Debit Card: RM10,000.00
- V. Accepted transfer methods are Interbank GIRO (IBG/IBFT), Duitnow Transfer and DuitNow QR from a third party bank account or e-wallet
- VI. Each Eligible Customer will then earn returns calculated daily until 31 January 2026 on the sum of their eligible transfers, for as long as the sum of eligible transfers is maintained for the day (up to 94 days beginning from 30 October 2025)
- VII. The MAE Wallet end-of-day balance must be at least equal to, or higher than the lowest eligible transfer amount to earn returns. The maximum return that can be earned is on the sum of the three (3) eligible transfers
- VIII. The Campaign has a cap on a first-come-first-served basis. Eligible Customers can no longer earn returns once they have performed three (3) eligible transfers, and when campaign cap is reached, which is a sum of total eligible transfers amounting to RM283,000,000.00

3. 5% P.A Fulfilment

- I. Maybank will calculate 5% p.a. returns calculated daily on the first eligible transfer, up to the **accumulated sum of up to three (3) eligible transfers** (per user) performed from 30 October 2025 to 30 November 2025 of the Campaign Period (collectively referred to as the “**Campaign Returns**”).
- II. Returns will be calculated on a daily basis until 31 January 2026, but summed up and credited monthly to the user’s MAE Wallet account
- III. Campaign returns will be fulfilled up to 31 days after the end of each eligible campaign month until 31 January 2026
 - By 31 December 2025 for eligible transfers made between 30 October 2025 to 30 November 2025
 - By 31 January 2026 for eligible balance maintained from 1 December 2025 and 31 December 2025
 - By 28 February 2026 for eligible balance maintained from 1 January 2025 to 31 January 2026
- IV. Eligible Customers may check their MAE Wallet’s “Transaction History” to view their Campaign Returns

3. Earning scenarios

Scenario 1 – Perform one (1) eligible transfer, with no starting balance in the MAE Wallet. The sum of Eligible transfers then is maintained with no expenditure from MAE wallet

Date	30 Oct	31 Oct	1 Nov	2 Nov	3 Nov
“Eligible transfer” with Recipient Reference “MAETurns5”		Eligible transfer: RM 4,000			
Existing MAE wallet balance	RM 0				
MAE Wallet withdrawals or expenditure	RM 0	RM 0	RM 0	RM 0	RM 0
MAE Wallet End of Day Balance	RM 0	RM 4,000	RM 4,000	RM 4,000	RM 4,000
Sum of “Eligible transfers”	RM 0	RM 4,000	RM 4,000	RM 4,000	RM 4,000
Campaign Returns earned on sum of “Eligible transfers”	RM 0	5% p.a. x RM 4,000 = RM 0.55 per day	5% p.a. x RM 4,000 = RM 0.55 per day	5% p.a. x RM 4,000 = RM 0.55 per day	5% p.a. x RM 4,000 = RM 0.55 per day

**Important Notes:*

- MAE wallet withdrawal or expenditure – Any outgoing funds from MAE Wallet, via payments or transfers
 - Top up – To increase the MAE wallet balance by “Top up MAE feature from Maybank Current or Savings Account, any interbank transfers from other banks or other sources without “MAETurns5”, refunds in to the MAE Wallet
- MAE Wallet End of Day Balance – Total balance in MAE wallet by 11:59:59 PM net of withdrawals and top ups

Scenario 2 – Perform three (3) eligible transfers and maintain balance with no expenditure from MAE wallet

Date	30 Oct	31 Oct	1 Nov	2 Nov	3 Nov
“Eligible transfer” with Recipient Reference “MAETurns5”		Eligible transfer: RM 1,000		Eligible transfer: RM 200	Eligible transfer: RM 500
Existing MAE wallet balance	RM 100				
MAE Wallet withdrawals or expenditure	None	None	None	None	None
MAE Wallet End of Day Balance	RM 100	RM 1,100	RM 1,100	RM 1,300	RM 1,800
Sum of “Eligible Transfers”	RM 0	RM 1,000	RM 1,000	RM 1,200	RM 1,700
Campaign Returns earned on sum of “Eligible transfer”	RM 0	5% p.a. x RM 1,000 = RM 0.14 per day	5% p.a. x RM 1,000 = RM 0.14 per day	5% p.a. x RM 1,000 = RM 0.14 per day	5% p.a. x RM 1,000 = RM 0.14 per day
				5% p.a. x RM 2,00 = RM 0.02 per day	5% p.a. x RM 2,00 = RM 0.02 per day
					5% p.a. x RM 5,00 = RM 0.06 per day

**Important Notes:*

- MAE wallet withdrawal or expenditure – Any outgoing funds from MAE Wallet, via payments or transfers
- Top up – To increase the MAE wallet balance by “Top up MAE feature from Maybank Current or Savings Account, any interbank transfers from other banks or other sources without “MAETurns5”, refunds in to the MAE Wallet

MAE Wallet End of Day Balance – Total balance in MAE wallet by 11:59:59 PM pm net of withdrawals and top ups

Scenario 3 – MAE Wallet End-of-Day Balance falls below sum of eligible transfers

Date	30 Oct	31 Oct	1 Nov	2 Nov	3 Nov
“Eligible transfer” with Recipient Reference “MAETurns5”		Eligible transfer: RM 1,000			RM 100 (Not eligible as it is below RM200 even if performed with recipient reference “MAETurns5”)
Existing MAE wallet balance	RM 500			+ RM200 (tops up Balance)	
MAE Wallet withdrawals or expenditure	None	None	- RM 600	None	None
MAE Wallet End of Day Balance	RM 500	RM 1,500	RM 900	RM 1,100	RM 1,200
Sum of “Eligible Transfers”	RM 0	RM 1,000	RM 1,000	RM 1,000	RM 1,000
Campaign Returns earned on sum of “Eligible transfer”	RM 0	5% p.a. x RM 1,000 = RM 0.14 per day	RM 0 No returns earned as End of Day Balance is now below sum of eligible transfers	5% p.a. x RM 1,000 = RM 0.14 per day Eligible Customer can now continue to earn as their wallet balance is above or equal to sum of “Eligible transfer”	5% p.a. x RM 1,000 = RM 0.14 per day

**Important Notes:*

- MAE wallet withdrawal or expenditure – Any outgoing funds from MAE Wallet, via payments or transfers
- Top up: To increase the MAE wallet balance by “Top up MAE feature from Maybank Current or Savings Account, any interbank transfers from other banks or other sources without “MAETurns5”,

refunds in to the MAE Wallet

- *MAE Wallet End of Day Balance – Total funds in MAE wallet by 11.59 pm net of all withdrawals and top ups*

6. General Terms and Conditions

- a) Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- b) Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of twenty one (21) days (“day” shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted on Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- c) By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.
- d) By participating in this Campaign, Eligible Customers agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Statement”) and the PDPA Form for Individual Customers.
- e) In addition and without prejudice to the terms in the Maybank’s Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank for:
 - i) the purposes of the Campaign; and
 - ii) marketing and promotional activities conducted by Maybank, 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. 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 as responses and related photographs. In this regard, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

*Note: "PDPA" refers to Personal Data Protection Act (2010).

- f) Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Customers 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 unless caused by any negligence or omission by Maybank.
- g) Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank.
- h) Maybank may disqualify/reject any Eligible Customer who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- i) These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.