



TERMS AND CONDITIONS

MAYBANK WORK+ EMPLOYER 2026 CAMPAIGN

The “**Maybank Work+ Employer 2026 Campaign**” (“Campaign”) is organised by Malayan Banking Berhad (Registration No. 196001000142 (3813-K)) and Maybank Islamic Berhad (Registration No. 200701029411 (787435-M)) (collectively referred as “Maybank”) and shall be subject to the terms and conditions (“Terms and Conditions”) herein. This Campaign shall run from **1st May 2026 (12.00AM MYT) to 31st December 2026 (11.59PM MYT)** (both dates inclusive) (“Campaign Period”). By participating in this Campaign, Eligible Employers (as defined in Clause 1) hereby expressly agree to be bound by these Terms and Conditions (“T&Cs”) and any decisions made by Maybank in respect of this Campaign shall be final, conclusive and binding.

Campaign Eligibility

1. This Campaign is open to all Employers who meet the eligibility criteria set out herein and comply with all applicable requirements throughout the Campaign Period.
 - 1.1 New Maybank Work+ customers (as defined in Note iii of Clause 3) (Malaysians and non-Malaysians) of Maybank2u Biz (“M2uBiz”), Maybank2U (“M2u”) and Maybank2E (“M2e”) Regional Cash Management System (“RCMS”) under the Small Medium Enterprise (“SME”) and Global Banking (“GB”) segments comprising of sole-proprietorships, partnerships, private limited companies, societies and professional bodies; and
 - 1.2 Existing Maybank customers (Malaysians and non-Malaysians) under the SME and GB segments with Maybank Payroll who sign up for Maybank Work+ and perform payroll transactions on a monthly basis,

(hereinafter referred to as “**Eligible Employers**”).
 - 1.3 Eligible Employers must utilise any of the following systems/accounts:
 - a) M2uBiz Bulk Payment; or
 - b) M2e RCMS Payroll Function; or
 - c) M2u Single Transfer
 - 1.4 Eligible Employers must comply with all the Terms and Conditions stated herein and fulfil the following requirements throughout the Campaign Period:
 - 1.4.1 Application of M2uBiz or M2e RCMS:
Eligible Employers are required to visit www.maybank2e.com/m2eEzyApply to submit their for online application.



- 1.4.2 Work+ Enrolment:
Eligible Employers must enrol in the Maybank Work+ Programme and have at least one (1) employee's salary successfully credited into a Maybank account.
- 1.4.3 Salary Transaction:
Eligible Employers must perform monthly salary transaction of RM10,000 and above via: M2uBiz Bulk Payment and/or M2E RCMS and/or M2U throughout the Campaign Period. Compliance with this requirement shall be deemed as an active payroll status.
- 1.5 Eligible Employers who fulfil the conditions in Clauses 1.4.1, 1.4.2 and 1.4.3 above shall be eligible to participate in this Campaign.
- 1.6 Failure to perform the salary transaction requirement under Clause 1.4.3 for any month during the Campaign Period shall result in automatic disqualification from Campaign rewards.

Campaign Registration

- 2. Campaign registration is mandatory for all Eligible Employers who wish to participate in the Campaign. Eligible Employers must successfully register their participation during the Campaign Period via the Work+ Campaign page on the Maybank2u website or through other channels approved by Maybank.
 - 2.1 Campaign Registration methods are available as follows:
 - 2.1.1 Via M2u (Maybank Work+ Campaign page – Registration Form page): Click "Register Now"; **OR**
 - 2.1.2 In-person Registration via any Maybank / Maybank Islamic branch or through Relationship Managers
 - 2.2 Eligible Employers are responsible to ensure that all the information submitted for registration is accurate, complete and submitted within the Campaign Period. Failing which, the registration shall be deemed invalid or unsuccessful.
 - 2.3 For avoidance of doubt, Eligible Employers with multiple Maybank Business accounts is only required to register once during the Campaign Period.
 - 2.4 Where the information provided during the registration does not match Maybank's internal records, Maybank reserves the right to reject or invalidate such registration.
 - 2.5 In the event Eligible Employers register multiple times through different channels, only the first successful registration recorded by Maybank shall be recognised as valid.



Campaign Mechanics

3. To stand a chance of winning the rewards and prizes under the Campaign, Eligible Employers must meet the following qualifying requirements during the Campaign Period.

("Campaign Qualifying Requirements"): -

- 3.1 Eligible Employers must maintain active Work+ status by performing minimum monthly salary throughput of Ringgit Malaysia Ten Thousand (RM10,000) via M2uBiz, M2e and M2u to Employees' Maybank account throughout the Campaign Period.
- 3.2 Eligible Employers must maintain a minimum Average Daily Balance ("ADB") growth of RM100,000 throughout the Campaign Period.

$$\text{Average Daily Balance} = \frac{\text{Sum of 1-month daily end of day balances in the Participating Account}}{\text{Number of days in a month}}$$

- 3.3 Eligible Employers must also remain active (see Clause 1.4.3) throughout the Campaign Period and register a positive deposit/fund growth (by an increase in the deposit/fund amount within the account), which shall be calculated at the end of the Campaign Period.
- 3.4 Eligible Employers who fulfil the mandatory Campaign Qualifying Requirements may earn additional entries by performing the following banking transactions below during the Campaign Period, subject to validation and verification by Maybank.

	Category	Requirement/ Transactions	Number of Entries
Entry Criteria	Mandatory (Pre-requisite)	- Successful registration and sign-up for the campaign (existing & new customers) - Maintain Active Work+ status by performing minimum of RM10,000 monthly salary throughput throughout the campaign period. - Maintain a minimum average daily balance of RM100,000 throughout the campaign period.	100
	Increase Savings / Balances	Every incremental average daily balance (ADB) growth of RM50,000	10 per RM50,000 (Calculated on a monthly basis)



	Payroll	Perform salary transaction to thirty (30) or more employees with Maybank / Maybank Islamic Savings or Investment accounts	10 per transaction per month
		Perform every salary transaction of RM20,000 to Maybank / Maybank Islamic Savings or Investment account.	10 per every RM20,000 per month
	Business Solutions	Apply for Maybank SME Digital Solutions	30 per each successful application
		Sign-up of QRPayBiz	
		Sign-up for a Maybank Commercial Credit Card or Corporate Debit Card	
		Subscribe to Card Terminal	50 per each
		Sign-up of Point-of-Sale (POS) Solutions	
		Borrowing facilities including any of the following: i. Trade Finance/-i (TF/-i) ii. Overdraft (OD) / Cash Line-i iii. Term Loan (TL) / Commodity Murabahah Term Financing-i (CMTF-i)).	
		Sign-up for Merchante and onboarding foreign workers onto Merchante Money.	100 per each successful application
		Sign-up for SME Partner Tools (including Accounting Solutions and/or Payroll solution)	
		Subscribe to Group Personal Accident with Etiqa	

3.5 The Baseline calculation is as follows:

3.5.1 For **new Maybank accounts** opened during the Campaign Period, the Campaign Baseline shall be zero (0).



- 3.5.2 For **existing Maybank accounts**, the Campaign Baseline shall be the ADB as at 30th April 2026 ("Campaign Baseline").

Note: Maybank and Maybank Islamic are members of PIDM. Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.

- 3.5.3 The Deposit / Fund growth calculation is calculated below:

Campaign Deposit / Fund Growth =
ADB as at 31st December 2026 – ADB as at 30th April 2026 ("Campaign Baseline")

All calculations shall be based on Maybank's records and systems, and Maybank determination shall be final and binding.

Campaign Rewards

4. Eligible Employers who fulfil the Campaign Qualifying Requirements shall be entitled to stand a chance of winning the following rewards / prizes (each a "Campaign Reward"): -

Category	Prize	Number of winner
Grand Prize	Jetour T2	Two (2) winners
Second Prize	Holiday Voucher worth of RM12,000 per winner	Four (4) winners
Consolation Prize	iPhone 17 Pro	Three (3) winners
Monthly Cash Prize	Ringgit Malaysia Ten Thousand (RM10,000) per winner	Sixteen (16) winners – two (2) winners per month

WINNER SELECTION AND REWARD FULFILLMENT CONDITIONS

5. Winners shall be selected from the pool of Eligible Employers who have fulfilled all Campaign Qualifying Requirements under Clause 3. The selection of winners shall be conducted after the end of the Campaign Period using Maybank's Randomiser programme, as determined by the Bank.
6. All decisions made by Maybank relating to the Campaign, including eligibility, selection of winners, reward allocation, forfeiture and interpretation of these Terms and Conditions, shall be final, conclusive and binding, and no correspondence or appeals shall be entertained.



7. Grand Prize – Jetour T2 Car

- 7.1 Grand Prize winners shall be contacted by a Maybank representative at the registered mobile phone number recorded in the Maybank system, with a minimum of three (3) contact attempts.
- 7.2 Maybank shall determine the methods of the prize giving, including but not limited to a prize giving ceremony or any other methods which Maybank may deem reasonable.
- 7.3 The Grand Prize Winner is required to attend the prize giving ceremony (if any or deemed necessary). If the winner is unable to attend, the winner may appoint a representative, provided that an authorisation letter is submitted to the Bank prior to the event. In the event that both the winner and the appointed representative are unable to attend the ceremony, the Bank reserves the right to forfeit the prize. No alternative arrangements or compensation will be provided, unless otherwise determined by the Bank at its discretion.
- 7.4 To claim the Grand Prize, the winners agreed to be contacted by Maybank's appointed dealer to assist on the registration of the vehicle with Jabatan Pengangkutan Jalan ("JPJ") and insurance / takaful coverage matters before the prize giving ceremony within fourteen (14) weeks from the end of the Campaign Period. Prize giving venue will be determined by Maybank at its discretion.
- 7.5 Maybank's liability with regards to the Grand Prize is only to pay the purchase price of the same to the dealer. The Grand Prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. Maybank reserves the right to select the colour of the Grand Prize, where applicable. Visual(s) of the Grand Prize used in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are only for illustration purposes and may not depict the actual colour, model or specifications of the Grand Prize and excludes any optional accessories.
- 7.6 In the event the dealer is unable to supply the same model of the Grand Prize as described herein to Maybank due to any reasons which include, but are not limited to manufacturer's recall or damage, force majeure, lost or stolen during storage and/or delivery, Maybank reserves the right to substitute the Grand Prize with another model of like or similar value at its discretion with prior notice of at least twenty one (21) calendar days before the announcement of Grand Prize Winner on Maybank's website at <https://www.maybank2u.com.my/> or any other methods as it deems fit. However, Maybank bears no responsibility to replace the Grand Prize if it is damaged or stolen after being delivered to the winner.
- 7.7 The inclusion of the Grand Prize in this Campaign cannot be construed as any endorsement or recommendation of the Grand Prize by Maybank. For any dispute in relation to the quality or warranty of the Grand Prize or any terms and conditions in respect thereof, the winner shall deal with the dealer directly without any recourse to Maybank. Maybank shall not be held liable for any breach of quality or warranty of



the Grand Prize or any terms and conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Grand Prize.

- 7.8 Winners shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from the usage of the Grand Prize upon delivery. Maybank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the winner as a result of the use of the Grand Prize upon delivery.
- 7.9 The title to the Grand Prize and any risk of inability to use, loss or damage to the Grand Prize passes to the winner upon the delivery of the Grand Prize or if the Grand Prize is substituted with another model, upon the delivery of such model.
- 7.10 Any dispute(s) arising out of the terms and conditions applicable to such Grand Prize must be settled directly between the winner and the dealer. Maybank is not responsible for investigating or resolving any disputes between the winner and the dealer and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).

8. Second Prize – Holiday Voucher

- 8.1. Second Prize winners will be contacted by a Maybank representative at the registered mobile phone number recorded in the Maybank system.
- 8.2. The Second Prize comprises a holiday travel voucher with a total value of Ringgit Malaysia Twelve Thousand (RM12,000) per winner ("Second Prize"). Each winner is entitled to one (1) holiday voucher for two (2) persons, inclusive of return flight tickets, with a maximum combined value of RM12,000.
- 8.3. The Second Prize winner is required to directly liaise with the travel agency appointed by Maybank ("Travel Agency") to redeem the Second Prize and to select the preferred travel destination, travel dates and itinerary, subject to availability and the package value limit.
- 8.4. The selected travel package must be strictly within the maximum value of RM12,000. Any costs exceeding the stated package value, including but not limited to flight upgrades, accommodation upgrades, additional nights, peak-season surcharges, personal expenses, travel insurance, visa fees, taxes, levies or incidental charges, shall be borne by the Second Prize winner.
- 8.5. Maybank shall not be responsible for, nor bear, any additional costs incurred by the Second Prize winner beyond the stipulated package value.
- 8.6. The Second Prize is non-transferable, non-assignable and non-exchangeable for cash, in whole or in part. No substitution, extension or accumulation of the prize value shall be permitted.



- 8.7. The Second Prize must be redeemed within the redemption period as notified by Maybank. Failure to redeem the Second Prize within the stipulated timeline shall result in forfeiture of the prize, with no compensation payable by Maybank.
- 8.8. The provision of the Second Prize is fulfilled through the appointed Travel Agency. Any contract, arrangement or agreement entered between the Second Prize winner and the Travel Agency shall be strictly between the Second Prize winner and the Travel Agency.
- 8.9. Maybank shall not be deemed a party to such arrangement and shall not be liable for any act, omission, error, delay, dispute, misrepresentation or service failure on the part of the Travel Agency.
- 8.10. Maybank shall not be responsible or liable for any loss, damage, cost, expense, injury, accident, death, inconvenience, delay, cancellation, dissatisfaction or dispute suffered or incurred by the Second Prize winner or any accompanying person arising from or in connection with the Second Prize, the travel arrangements, or participation in the trip.
- 8.11. The Second Prize winner acknowledges that travel involves inherent risks. The Second Prize winner and accompanying person(s) shall travel at their own risk and are responsible for ensuring that they meet all travel requirements, including valid passports, visas, health requirements, vaccinations, insurance coverage, and compliance with applicable laws and regulations.
- 8.12. Maybank shall not be responsible for any changes, cancellations or disruptions to the travel arrangements due to circumstances beyond its control, including but not limited to acts of God, pandemics, government restrictions, flight cancellations, strikes or force majeure events.
- 8.13. Maybank reserves the right, at its discretion, to amend, substitute, suspend or withdraw the Second Prize or its mechanics at any time without prior notice, subject to applicable laws and regulations.
- 8.14. Maybank's decision on all matters relating to the Second Prize, including eligibility, redemption, forfeiture and interpretation of these Terms and Conditions, shall be final, conclusive and binding, and no correspondence or appeals shall be entertained.
9. Consolation Prize – iPhone 17 Pro
- 9.1. The winner of the iPhone gadget shall be notified by a representative of Maybank via the mobile phone number registered and maintained in Maybank's system. The relevant Maybank branch or appointed vendor shall liaise directly with the Winner to arrange for the fulfilment and collection of the iPhone gadget.
- 9.2. Maybank shall not be responsible for any failure or delay in prize notification or fulfilment arising from inaccurate, outdated or incomplete contact details provided by the Winner.



- 9.3. The iPhone gadget prize is non-transferable, non-exchangeable and non-redeemable for cash, in whole or in part. The model, colour and specifications of the iPhone gadget shall be determined by Maybank.
- 9.4. Maybank shall not be liable for any loss, damage, defect or malfunction of the iPhone gadget after successful fulfilment, and any warranty claims shall be subject to the manufacturer's terms and conditions.
10. The confirmation letter and/or email will be sent to the winners' billing address or email address recorded in Maybank's system within fourteen (14) weeks from the end of the Campaign Period or any date determined by Maybank (for Grand Prize, Second Prize and Consolation Prize).
11. Monthly Cash Prizes Reward shall be credited to the winner's participating active account within eight to twelve (8 – 12) weeks from the end of the campaign or any date determined by Maybank. The winners must have an active participating account throughout the Prize fulfilment period to receive their Prize.
12. Winners are responsible for ensuring that his/her contact details, including but not limited to mobile phone number and correspondence address, as maintained in Maybank's system are accurate, current and up to date at all times.
13. In the event that the Winners are unreachable, fails to respond, or fails to complete the prize fulfilment process within **three (3) weeks** from the date of first contact attempt by Maybank, Maybank reserves the right to disqualify the Winner and select an alternative winner in accordance with the Campaign mechanics, without any liability or obligation to compensate the disqualified Winner.
14. Announcement of the winners (e.g. name and masked Maybank account number) shall also be made on the Maybank website at www.maybank2u.com.my and/or Maybank social media within fourteen (14) weeks after the completion of prizes fulfilment or any date determined by Maybank.
15. Prizes are subject to availability & Maybank reserves the right to replace the prize with model of similar value.
16. All cost, fees and/or expenses incurred or to be incurred by the winners in relation to the Campaign and/or the claiming of 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 responsibility of the winners.
17. If there is any dispute or non-receipt of the Campaign Prizes, winners are required to contact the Maybank Customer Service at 1300 88 6688 latest by 30th June 2027 to request for an inquiry. No request for any inquiry shall be entertained after 30th June 2027.



General Terms and Conditions

18. 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
19. 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 Employers to be informed of or otherwise seek out any such notice validly posted.
20. By participating in this Campaign, Eligible Employers 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.
21. By participating in this Campaign, Eligible Employers 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.

In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Employers 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 by Maybank in relation to the Campaign, 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 Employers 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).

22. 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 Employers 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 gross negligence or omission by Maybank.
23. 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.
24. Maybank may disqualify/reject any Eligible Employers 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.
25. 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 Employers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.