TERMS & CONDITIONS

MAYBANK MASTERCARD COMMERCIAL EMOB ACTIVATION CAMPAIGN 2026

The **Maybank Mastercard Commercial EMOB Activation Campaign 2026** ("**Campaign**") is organised by Maybank Islamic Berhad (Registration No. 200701029411) ("MIB"). MIB is referred to as **"Maybank"** throughout these terms and conditions ("Terms and Conditions"). By participating in this Campaign, Eligible Cardmembers (as defined in Clause 2 below) agree to be bound by these Terms and Conditions.

1. CAMPAIGN PERIOD

1.1 The Campaign commences on **7 September 2026 at 00:00 Malaysian Time (MYT) and ends on 31 December 2026 at 23:59 MYT**, both dates inclusive ("**Campaign Period**").

2. ELIGIBILITY

2.1 The Campaign is open only to principal cardmembers of a Maybank Islamic Mastercard Business Card-i issued in Malaysia who fall within either of the following groups ("**Eligible Cardmembers**"):

a) New cardmembers who apply for a Maybank Islamic Mastercard Business Card-i during the Campaign Period and whose card application is approved during the Campaign Period; or
b) Existing cardmembers whose Eligible Card has no transactions during the assessment period from 1 July 2026 to 31 July 2026, both dates inclusive, based on Maybank's records, and who receive an invitation or communication from Maybank regarding this Campaign.

2.2 Only the Maybank Islamic Mastercard Business Card-i identified in Maybank's Campaign records is eligible ("**Eligible Card**"). For the purposes of these Terms and Conditions, "Corporation" means the company, business entity or other legal entity to which the Eligible Card account relates. Other Maybank cards held by the same Eligible Cardmember will not be included unless expressly stated by Maybank.

2.3 The Eligible Card must be valid, active, not cancelled, blocked or delinquent, and the related account must be in good standing at the time the Campaign criteria are met and when the Reward is credited.

2.4 The following people are not eligible:

a) Existing cardmembers who did not receive the Campaign invitation or are not included in Maybank's Campaign eligibility records;
b) Cardmembers whose accounts are in default or in breach of the applicable card agreement;
c) Employees of Maybank or its business partners who are directly involved in organising, promoting, administering or fulfilling this Campaign; and
d) Any person reasonably determined by Maybank to have engaged in fraudulent activity or deliberate manipulation of the Campaign.

3. PARTICIPATION AND REGISTRATION

3.1 No separate Campaign registration is required unless otherwise stated in the Campaign communication. An Eligible Cardmember participates by using the Eligible Card to meet either of the Qualifying Spend criteria in Clause 4 during the Campaign Period. For clarity, a new cardmember must apply for the Maybank Islamic Mastercard Business Card-i and have the card application approved during the Campaign Period.

3.2 For existing cardmembers, receipt of a Campaign communication does not guarantee a Reward. For new cardmembers, applying or registering for the Eligible Card does not guarantee card approval or a Reward. Rewards remain subject to card approval, fulfilment of these Terms and Conditions and availability within the first seven hundred and fifty (750) successful Eligible Cardmembers.

4. CAMPAIGN MECHANICS

4.1 An Eligible Cardmember must complete either one (1) of the following criteria using the Eligible Card during the Campaign Period:

Option	Qualifying criterion	Reward eligibility
A	Complete at least five (5) separate Qualifying Transactions, each with a posted transaction amount of at least RM100.	First 750 Eligible Cardmembers across both options.
B	Accumulate at least RM2,000 in total Qualifying Spend.	First 750 Eligible Cardmembers across both options.

4.2 The two options are alternatives. An Eligible Cardmember is not required to satisfy both options.

4.3 There are seven hundred and fifty (750) Rewards available throughout the Campaign Period. Rewards will be awarded on a first-come, first-served basis according to the date and time on which the relevant transaction is posted to Maybank's system and causes the Eligible Cardmember to first satisfy the requirements under Option A or Option B.

4.4 If more than one Eligible Cardmember qualifies at the same recorded date and time and the remaining Rewards are insufficient, priority will be determined by the earlier transaction authorisation time available in Maybank's records. If the recorded times remain identical, Maybank may use a fair random selection process for the affected Eligible Cardmembers only.

4.5 Each Eligible Cardmember may receive a maximum of one (1) Reward throughout the Campaign Period, regardless of whether the Eligible Cardmember satisfies both Option A and Option B or satisfies either option more than once.

5. QUALIFYING SPEND AND QUALIFYING TRANSACTIONS

5.1 "**Qualifying Spend**" means Qualifying Purchases made using the Eligible Card, whether made locally, internationally, in-store or online, that are successfully posted to the Eligible Card account during the Campaign Period and are not excluded under Clause 5.5.

5.2 A "**Qualifying Transaction**" means a single transaction that constitutes Qualifying Spend and has a posted transaction amount of at least RM100. Several transactions below RM100 cannot be combined to form one Qualifying Transaction under Option A. However, such transactions may contribute towards the total Qualifying Spend under Option B, provided they otherwise satisfy these Terms and Conditions.

5.3 For transactions made in a foreign currency, the Ringgit Malaysia equivalent recorded by Maybank after conversion at Maybank's prevailing exchange rate will be used to determine the amount of Qualifying Spend.

5.4 A new Qualifying Purchase made during the Campaign Period will count as Qualifying Spend based on the full purchase amount, even if the Eligible Cardmember subsequently converts the purchase into an instalment payment plan. For clarity, only the original qualifying purchase amount will count. Any monthly instalment posting or repayment relating to an instalment payment plan will not count as Qualifying Spend or a Qualifying Transaction.

5.5 For clarity, the following transactions and amounts will not constitute Qualifying Spend or Qualifying Transactions:

i. Purchases of petrol, diesel or other fuel;
ii. Balance transfer transactions, cash advances, money transfers and monthly instalment postings or repayments under any instalment payment facility provided by Maybank;
iii. Transactions involving bill payment aggregators, charities or government services;
iv. Online betting, gambling or gaming transactions;
v. Quasi-cash transactions, including money-changing transactions;
vi. Outstanding balances brought forward from a previous statement, late payment charges, finance charges, other fees and charges;
vii. Transactions that are declined, cancelled, voided, disputed, refunded, reversed or charged back, whether during or after the Campaign Period;
viii. Fraudulent, unauthorised or fictitious transactions; and
ix. Transactions made with any merchant associated with, owned or controlled by the Corporation or any of its shareholders, directors, partners, proprietors or other persons exercising control over the Corporation.

5.6 Normal repeat business purchases are permitted. However, Maybank may exclude transactions that are reasonably determined to have been artificially split, repeatedly processed without a genuine commercial purpose, or routed through a merchant connected to the Eligible Cardmember primarily to obtain the Reward. Where appropriate, Maybank may request reasonable supporting information before making a final determination.

5.7 A genuine transaction will not be disqualified solely because several purchases are made at the same merchant. Maybank will consider the transaction pattern, nature of the business spend, reversals and other relevant information when assessing possible manipulation.

5.8 Maybank's transaction records, including the transaction type, merchant information, posting date and time, transaction amount and account status, will be used to determine Campaign eligibility, except in the event of a manifest error.

6. REWARD

6.1 Each successful Eligible Cardmember will receive RM100 cashback ("**Reward**").

6.2 The Reward is limited to the first seven hundred and fifty (750) successful Eligible Cardmembers.

6.3 The Reward is not transferable to another person or account and cannot be exchanged for any other item. It will be credited to the relevant Eligible Card account and will reduce the card account balance but will not be treated as payment towards the required minimum monthly payment.

6.4 If an Eligible Cardmember qualifies through more than one option, only the first qualification recorded will apply and only one Reward will be paid.

7. SELECTION AND FULFILMENT

7.1 Successful Eligible Cardmembers will be determined based on Clause 4.3 after Maybank completes transaction validation, refund and reversal checks.

7.2 The Reward will be credited to each successful Eligible Cardmember's Eligible Card account within two (2) months after the end of the Campaign Period and will appear in the card statement with a description determined by Maybank.

7.3 Maybank may notify successful Eligible Cardmembers through Short Message Service ("SMS"), email, Maybank2u Biz MyInbox, in-app notification, card statement or any other channel using the contact information recorded with Maybank. Failure or delay in receiving a notification does not affect a valid Reward credit.

7.4 If the Eligible Card has been cancelled, closed, blocked, delinquent or is otherwise not in good standing before fulfilment, Maybank may withhold the Reward. Where the account status results from an administrative issue that can reasonably be corrected, Maybank may allow the Eligible Cardmember a reasonable period to resolve it.

7.5 If a transaction used to qualify is later refunded, reversed, charged back or found to be ineligible, Maybank may cancel or debit the Reward from the Eligible Card account. If the Reward has not yet been credited, Maybank may offer it to the next eligible cardmember in the qualifying sequence.

7.6 Any inquiry regarding non-receipt of the Reward must be submitted to Maybank no later than 19 March 2027, being two (2) months after the latest expected Reward fulfilment date, together with any information reasonably requested to verify the claim. No inquiry submitted after this date will be considered unless required by applicable law.

8. PERSONAL DATA AND THIRD-PARTY SERVICE PROVIDERS

8.1 By participating in the Campaign, Eligible Cardmembers consent to their personal data being collected, processed and used by Maybank for the purposes of administering and fulfilling the Campaign in accordance with Maybank's Privacy Statement available at www.maybank2u.com.my and the applicable Personal Data Protection Act 2010 requirements.

8.2 Maybank may disclose information necessary for Campaign administration and fulfilment to Mastercard and Maybank's authorised service providers, vendors and agents, subject to appropriate confidentiality and data-protection obligations.

9. 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 Participants to be informed of or otherwise seek out any such notice validly posted.

c) By participating in this Campaign, Eligible Participants 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 Participants 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 Participants 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 Participants 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 Participants 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 Participant 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.

j) 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.