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Maybank Merchant Growth Solutions: QR x Mesinkira x Soundbox Campaign

Terms & Conditions

Maybank Merchant Growth Solutions: QR x Mesinkira x Soundbox Campaign (“Campaign”) is organised by Malayan Banking Berhad (Registration No.: 196001000142) and Maybank Islamic Berhad (Registration No.: 200701029411) (collectively referred to as “Maybank”) with Mesinkira Sdn. Bhd. (Company No. 202201001933/1447630-D) (“Mesinkira”) and shall be subjected to the Terms and Conditions herein. By participating in this Campaign, Eligible Customers (as defined in Clause 3.0 below) hereby expressly agree to be bound by these terms and conditions of this Campaign as stated herein (“Terms and Conditions”), and any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding.

1.0 Definitions

For the purposes of this Campaign, the following terms are defined as follows:

a) Mesinkira

Mesinkira is a financial technology platform designed to help small and medium enterprises (SMEs) and micro-businesses streamline their operations. It offers Point-of-Sale (POS) solutions, inventory management, and integration with banking systems, making transactions, record-keeping, and business management more efficient. For more information, visit Mesinkira’s website at <https://mesinkira.io/>

b) QRPayBiz

QRPayBiz by Maybank is a digital payment solution enabling businesses to accept payments via QR codes. It simplifies transactions by allowing customers to pay directly through their mobile banking apps or e-wallets, ensuring fast, secure, and contactless payments.

c) Maybank QRPay Soundbox (“Soundbox”)

The Soundbox device is designed to notify businesses of successful payments received via Maybank QRPay. Upon receiving a DuitNow QR payment, the device announces the transaction amount in the selected language and displays it on its screen.

2.0 Campaign Period

This Campaign commences on **1 August 2025** at 12.00:00 AM (MYT). It will end on **31 October 2025** at 11:59:59 PM (MYT), both dates inclusive, or until the redemption of promotion has reached its limit (as stipulated in Clause 4.0 (b) below, whichever is the earlier (“**Campaign Period**”).

3.0 Eligibility

a) This Campaign is open exclusively to those, who fulfill the criteria below:

- i. SSM-registered Merchant, with a valid Business Registration Number; and
- ii. New Maybank SME First Account/i holders; and
- iii. A registered Maybank QRPayBiz merchant.

b) Customers who fulfill the above criteria will hereinafter be referred as (“Eligible Customers**”)**

4.0 Campaign Mechanics, Conditions and Distribution of Rewards



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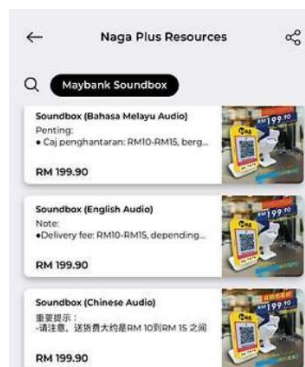


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- a) To participate in this Campaign, Eligible Customers have to follow the steps below:
 - i. Open a Maybank SME First Account/-i; and
 - ii. Apply for Maybank SME Visa Platinum Debit Card (this step is only applicable to Sole Proprietors) and
 - iii. Activate both Maybank SME First Account/-i and Maybank SME Visa Platinum Debit Card; and (this step is only applicable to Sole Proprietors)
 - iv. Link the new Maybank SME First account/-i to Maybank QRPayBiz.
 - v. Retain minimum of RM3000.00 month end balance as of the following dates:
 - i. 31 August 2025 at 11:59:59 PM (MYT)
 - ii. 30 September 2025 at 11:59:59 PM (MYT)
 - iii. 31 October 2025 at 11:59:59 PM (MYT)
- b) Participation in this Campaign is subject to the availability of Soundbox and will be granted on a first-come, first-served basis. The first 800 Eligible Customers who successfully linked their Maybank QRPayBiz to a Maybank SME First account/i will be entitled to the Rewards stated in Clause 5.0 below (“**Rewards**”).
- c) Customers who are eligible for the Reward will receive the discount promo codes via registered email with Maybank (upon SME First Account/-i onboarding).
- d) To redeem the Rewards, Eligible Customers must purchase the Soundbox on the Sama-Sama Lokal Platform (accessible via MAE) and apply the discount code at checkout.
- e) All Eligible Customers will also be entitled to 6 months’ complimentary subscription to Mesinkira (worth RM270).

5.0 Rewards

- a) The first 800 Eligible Customers will receive a discount code worth RM198.00 (“**Rewards**”). The discount code will be sent via email within 15-20 working days from the date of eligibility (31 August 2025, 30 September 2025 & 31 October 2025) and can be used to purchase the Soundbox.
- b) To redeem the Rewards, Eligible Customers must purchase the Soundbox on the Sama-Sama Lokal Platform (accessible via MAE) and apply the discount code at checkout.
- c) The discount code provided in the email is only valid for the selected Soundboxes that can be purchased from Naga Plus Resources (Registration No.: 202001041701) (“**Naga Plus Resources**”) as displayed in the image below:-



- d) If the Eligible Customer’s total purchase of the Soundbox exceeds the value of the discount code provided in the email, the remainder in value will be borne by the Eligible Customer.
- e) Eligible Customer cannot use the discount code for purchases valued less than RM199.90. Such transaction will not be processed or fulfilled.
- f) The Soundbox delivery and set-up will be fulfilled solely by Naga Plus Resources.



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- g) All Eligible Customers will also be entitled to 6 months complimentary subscription to Mesinkira (worth RM270).
- h) The Reward can be redeemed only once per Eligible Customers.
- i) The Reward is non-transferable and non-exchangeable.
- j) Eligible Customers must redeem the discount code provided in the email before the expiration date specified in the email. If the discount code is not redeemed before it expires, a new discount code will not be issued.

6.0 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 a 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 through the Maybank2u website at www.maybank2u.com.my or through any other channel determined 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 not be 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 to be collected, processed and used by Maybank in accordance with Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the Personal Data Protection Act 2010 (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 cooperate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
- e) 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 gross negligence or omission by the Maybank.
 - f) Maybank shall not be liable for any default of its obligation under this Campaign due to any



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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.

- g) 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.
- h) 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



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