

SME Digital Financing Campaign 2026

Terms & Conditions

SME Digital Financing Campaign 2026 (“Campaign”) is organised by Malayan Banking Berhad (Company No.: 196001000142) and Maybank Islamic Berhad (Company No. 200701029411) (collectively referred to as “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 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding.

1. Campaign Period

This Campaign will commence on **9 February 2026, at 00:00:00 AM (MYT)** and ends on **31 March 2026, at 11:59:59PM (MYT)** [both dates inclusive] (“Campaign Period”).

2. Eligible Customers

- a. This Campaign is open to sole-proprietorships, partnerships, and private limited (Sdn. Bhd.) companies that are registered in Malaysia.
- b. “Eligible Customers” shall refer to:
 - i. New or existing Maybank customers who receive financing approval under Maybank SME Digital Financing, with the approved amount successfully disbursed into their Maybank Business Current Account/-i during the Campaign Period; and
 - ii. Customers who have provided consent to receive promotion codes for reward redemption.
- c. Customers who have committed, are suspected of committing, or are found to have committed any misconduct, fraudulent or wrongful act, or who are in default or breach of any terms and conditions governing their account(s), facilities, or services with Maybank at any time shall NOT be eligible to participate in this Campaign.

3. Rewards, Campaign Mechanics, and Conditions

- a. Eligible Customers who meet the criteria set out in Clause 2(b) will be entitled to the following rewards:
 - i. One (1) promo code worth RM199.90 to purchase the Maybank QRPay Soundbox (“Soundbox”), limited to the first five hundred (500) Eligible Customers on a first-come-first-served basis; and

- ii. Up to six (6) months of complimentary subscription to Maybank SME Partner Tools, including Autocount, Bukku, Financio, SQL, Kakitangan and Mesinkira, subject to the terms and conditions of the solution partner.

Notes:

1. *The QRPay Soundbox is a device that notifies businesses of successful payments received via Maybank QRPay. Upon receiving a DuitNow QR payment, the Soundbox announces the transaction amount in the selected language and displays it on its screen.*
 2. *Maybank SME Partner Tools is a suite of digital business tools and partner services offered by Maybank Malaysia to help SMEs manage operations more efficiently. It includes accounting and e-invoicing software, HR & payroll systems and payment/QR solutions.*
- b. Eligible Customers will receive a notification email at their registered email address with Maybank.
 - c. Eligible Customers must access the URL link provided in the email to confirm their interest in redeeming the Soundbox or subscribing to SME Partner Tools.
 - d. The promo code for the Soundbox will be sent via email within fifteen (15) to twenty (20) working days from the date Maybank receives the Eligible Customer's confirmation.
 - e. To redeem the Soundbox, Eligible Customers must purchase it via the Sama-Sama Lokal platform on the MAE app and apply the promo code at checkout.
 - f. The promo code is valid only for the Soundbox models sold by Naga Plus Resources (Registration No.: 202001041701) ("Naga Plus Resources"), under the Product Name: **SME Digital Soundbox Offer (Campaign-exclusive)**.
 - g. Delivery and setup of the Soundbox will be handled solely by Naga Plus Resources. Delivery charges vary and shall be borne by the Eligible Customer.
 - h. Maybank is not the supplier/service provider of the rewards and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the rewards provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the rewards. Any dispute over the rewards provided by the merchant/service provider should be resolved directly between Eligible Customers and the merchant/service provider.

- i. The installation period is up to ten (10) working days, subject to stock availability and installation location.
- j. Eligible Customers must redeem the promo code on or before 30 April 2026. Expired promo codes will not be replaced, extended or reissued.
- k. For SME Partner Tools, the respective solution partner will contact Eligible Customers via telephone to confirm their interest and to guide them through the registration and onboarding process.

4. General Terms and Conditions

- 4.1 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.
- 4.2 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.
- 4.3 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.
- 4.4 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.

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:

- a) the purposes of the Campaign; and

- b) 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).

- 4.5 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.
- 4.6 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.
- 4.7 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.
- 4.8 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.