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## **Mesinkira Merchant Solutions in collaboration with Maybank**

### **Terms & Conditions**

Mesinkira Merchant Solutions is a campaign organised by Malayan Banking Berhad (Registration No.: 196001000142) and Maybank Islamic Berhad (Registration No.: 200701029411) (collectively referred to as “Maybank”), in collaboration with Mesinkira Sdn Bhd (Company No. 202201001933/1447630-D) (“Mesinkira”) and shall be subjected to the Terms and Conditions herein (“Campaign”).

By subscribing to Mesinkira’s products (further described below), 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) Maybank Current or Savings Account**

Maybank Current or Savings Account refers to Maybank SME First Account/-i opened and maintained by new and existing Small & Medium Enterprise (SME) consisting of sole-proprietorships, partnerships, professionals or private limited companies (sdn bhd). For more information, visit Maybank SME First Account/-i product page at [maybank.my/smefirstaccounti/](https://maybank.my/smefirstaccounti/).

### **2.0 Offer details**

**a)** Eligible Customers who subscribe to Mesinkira’s products below are entitled to:

- (i) a six (6)-months complimentary **Standard Package** subscription to Mesinkira’s business operation support system (worth RM270); and
- (ii) an all-in-one platform for SMEs and micro-businesses combining POS (point-of-sale), inventory management, and basic accounting into one interface.

**b)** The complimentary six (6)-months subscription period includes the initial thirty (30)-day free trial period.

**c)** This offer is valid until 26 September 2026 at 11:59 PM (MYT).



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### 3.0 Eligibility

- a)** This Campaign is valid for Maybank customers who meet the following criteria:
- (i) a new Maybank customer who successfully opens a Maybank Current or Savings Business Account (Conventional or Islamic); or
  - (ii) an existing Maybank customer who maintains an active Maybank Current or Savings Business Account (Conventional or Islamic); and
  - (iii) the Maybank and Maybank Islamic customer has not previously registered for or subscribed to any MESINKIRA services (whether paid or trial-based) prior to the commencement of this Offer.
- b)** Customers who fulfill the above criteria will hereinafter be referred as “Eligible Customers”.

### 4.0 Campaign Mechanics & Fulfillment

- a)** To be able to redeem the Offer described in clause 2.0, Eligible Customers have to follow the steps below:

Existing Maybank Customer	Existing MESINKIRA Customer	Mechanics
No	No	<ul style="list-style-type: none"> <li>(i) Open a Maybank SME First Account/-i</li> <li>(ii) Activate the Maybank SME First Account/-i.</li> <li>(iii) Register for an Account with Mesinkira through the following link: <a href="https://mesinkira.io/my/mesinkira-x-maybank/">https://mesinkira.io/my/mesinkira-x-maybank/</a>.</li> <li>(iv) Activate the account with Mesinkira.</li> </ul>
Yes	No	<ul style="list-style-type: none"> <li>(i) Register for an Account with Mesinkira through the following link: <a href="https://mesinkira.io/my/mesinkira-x-maybank/">https://mesinkira.io/my/mesinkira-x-maybank/</a>.</li> <li>(ii) Activate the account with Mesinkira.</li> </ul>
No	Yes	Not eligible for the Offer.
Yes	Yes	Not eligible for the Offer.

- b)** Eligible Customers who have met the above criteria and mechanics will automatically be receiving the 6-months complimentary **Standard Package** (worth RM270).

### 5.0 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



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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](http://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](http://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](http://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



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(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 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](http://www.maybank2u.com.my)