Campaign for Trade Utilisation and Growth 2026 Terms and Conditions

("Terms and Conditions")

1. **Campaign Period**

1.1. The Campaign for Trade Utilisation and Growth 2026 ("**Campaign**") is organised by Malayan Banking Berhad (Registration No. 196001000142 (3813-K) and Maybank Islamic Berhad (Registration No. 200701029411) (collectively referred to as "**Maybank**") and shall commence from 15 Oct 2026 to 31 March 2027, both dates inclusive ("**Campaign Period**").

2. **Eligibility**

2.1. This Campaign is open to selected Global Banking customers who have been granted Conventional or Islamic Trade Facility products (as defined in Clause 3.1) and who receive an invitation to participate in the Campaign via electronic direct mailer "eDM" during the Campaign Period (hereinafter referred to as "**Eligible Customers**").

2.2. By participating in this Campaign, the Eligible Customers hereby expressly agree to be bound by these Terms and Conditions and any decision made by Maybank in respect of the Campaign shall be final, conclusive and binding.

2.3. Customers who are **not** eligible to participate in this Campaign are as follows:

2.3.1. Customers whose loans or financing are classified as non-performing loans **("NPL")** or non-performing financing **("NPF")**; or
2.3.2. Customers who have overdue trade bills during the Campaign Period.

3. **Eligible Products**

3.1. The Conventional and Islamic Trade Facility products that are applicable to this Campaign are as follows **("Eligible Products")**:

3.1.1. Banker's Acceptance **("BA")** & Accepted Bills-i **("AB-i")**;
3.1.2. Invoice Financing **("IF")** & Invoice Financing-i **("IF-i")**;
3.1.3. Trust Receipt **("TR")** & Trust Receipt-i **("TR-i")**;
3.1.4. On-shore Foreign Currency Loan **("OFCL")** & On-shore Foreign Currency Financing-i **("OFCF-i")**;
3.1.5. Bills of Exchange Purchase **("BEP")** & Bills of Exchange Purchase-i **("BEP-i")**;
3.1.6. Bills of Exchange Purchase **("BEP A/P")** & Bills of Exchange Purchase-i/AP **("BEP-i A/P")**;
3.1.7. Bank Guarantee **("BG")** & Bank Guarantee-i **("BG-i")**;
3.1.8. Letter of Credit **("LC")** & Letter of Credit-i **("LC-i")**; and
3.1.9. Standby Letter of Credit **("SBLC")** & Standby Letter of Credit-i **("SBLC-i")**.

4. **Campaign Mechanics**

4.1. The monthly evaluation periods are 15 October 2026 to 31 October 2026 and each calendar month from November 2026 to March 2027. The quarterly evaluation periods are 15 October 2026 to 31 December 2026 and 1 January 2027 to 31 March 2027 (each, an "**Evaluation Period**").

4.2. To qualify for a reward under this campaign, an Eligible Customer must utilize more than 40% of its total approved trade facility limit during the relevant Evaluation Period

4.3. Eligible Customers will be selected as winners based on the highest trade outstanding growth achieved during the relevant Evaluation Period.

5. **Rewards**

Rewards will be awarded to the winners selected in accordance with Clause 4, in the form of vouchers or e-vouchers and based on the reward categories, number of winners and reward values set out in the table below.

Reward Category	Evaluation Period	No. of Winners	Total Winners	Rewards	Total Rewards
Monthly	- October'26 - November'26 - December'26 - January'27 - February'27 - March'27	18 winners per month	108 winners	RM1,000 per winner	RM108,000
Quarterly	- Quarter 4 of 2026 - Quarter 1 of 2027	18 winners per quarter	36 winners	RM2,000 per winner	RM72,000
Total			**144 winners**		**RM180,000**

6. **Fulfillment of Prizes**

6.1. Eligible Customers who are selected as winners of the rewards ("**Winners**") will be identified by Maybank after the relevant Evaluation Period, and may be contacted within two (2) months after the end of the relevant Evaluation Period.

6.2. Maybank has the sole discretion and reserves the right to select additional Winner(s) to substitute any Winner who may be found to be ineligible, non-compliant with these Terms and Conditions, or suspected of fraudulent or improper conduct, or disqualified, throughout and/or after the Campaign Period.

6.3. Maybank will notify the Winners through email, phone calls or any mode of communication which it deems appropriate.

6.4. Rewards will be delivered to the Winners either via courier, by hand, electronically, or through any other mode of delivery deemed appropriate by Maybank, to the address, email address or contact details recorded in Maybank's system within one (1) month after the Winners have been identified or contacted. The redemption period for the rewards shall be as stated on the relevant voucher or e-voucher.

6.5. Upon delivery, Maybank shall not be responsible for the use of the reward, including any defects, issues or performance thereof.

6.6. Winners shall be liable for any taxes, rates, government fees or any other charges that may be imposed under the applicable laws.

6.7. Maybank reserves the right to substitute the rewards with any item, voucher or e-voucher of similar value, as determined by Maybank, for any reason reasonably deemed fit by Maybank.

6.8. If there is any dispute about the usage of the rewards, the Winner shall contact their Transaction Banking Centre within sixty (60) calendar days from the acknowledgement date. Any dispute or queries in regard to the rewards thereafter shall not be entertained by Maybank.

6.9. If the reward is used for a value lower than the amount stated in the voucher or e-voucher, the difference shall not be converted to cash or refunded. If the reward is used for a value higher than the amount stated in the voucher or e-voucher, the difference shall be borne solely by the Winner.

6.10. All official communication of the Campaign will be published on the Maybank2U website at www.maybank2u.com.my and/or any other method of communication which Maybank may deem appropriate. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

7. **General Terms and Conditions**

7.1. 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 any Maybank platform, including but not limited to the MAE app, M2U app, Maybank2u Biz or Maybank2e provided that the same is not directly caused by Maybank's gross negligence or willful misconduct.

7.2. Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign in whole or in part, or to modify any of these Terms and Conditions, from time to time by giving at least twenty-one (21) days ("day" shall have the same meaning as calendar days' prior "notice", which shall be posted via Maybank2u website or through any other Maybank's official communication channels determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notices.

7.3. 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 and Conditions be not fully understood.

7.4. By participating in this Campaign, Eligible Customers consent to their personal data being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on ("Maybank's Privacy Statement") and the Personal Data Protection Act 2010 (PDPA).

7.5. 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 any delays or failure in reward fulfilment or third-party service provider issues, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by any gross negligence or omission, or wilful misconduct by Maybank.

7.6. Maybank shall not be liable for any failure to perform its obligations under this Campaign due to any force majeure events which includes 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 its reasonable control.

7.7. Maybank reserves the right to disqualify and/or reject any Eligible Customer who does not comply with these Terms and Conditions and/or are found or suspected to be tampering with the Campaign, its process or operations including any fraudulent, deceptive or dishonest conduct with regards to the Campaign. Maybank further reserves the right to reclaim the reward if it is subsequently determined that the eligibility criteria were not fulfilled or are no longer met prior to fulfilment.

7.8. Participation in this Campaign is subject to the Eligible Customers' compliance with all applicable laws and internal governance policies, including anti-corruption requirements. This Campaign is not intended to induce or reward any act that would constitute a breach of such laws or policies.

7.9. Maybank reserves the right to verify the eligibility of any Eligible Customer and to request supporting documents or information from the Eligible Customer at any time for the purposes of administering the Campaign.

7.10. If any provision of these Terms and Conditions is held to be invalid, illegal or unenforceable, the remaining provisions shall continue in full force and effect.

7.11. In the event of any inconsistency between the English and Bahasa Malaysia versions of these Terms and Conditions, the English version shall prevail.

7.12. These Terms and Conditions shall be governed and construed in accordance with the laws of Malaysia and shall be 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.