



Maybank
Islamic



Maybank

TradeXcelerate Campaign for Maybank & Maybank Islamic SME Banking Customers 2025

Terms & Conditions

1.0 Campaign Period

- 1.1 The TradeXcelerate Campaign ("**Campaign**") will commence from 29TH July 2025 until 31st December 2025 (both dates inclusive, "**Campaign Period**").
- 1.2 This Campaign is organized by Malayan Banking Berhad (Registration No. 196001000142 (3813-K)) and Maybank Islamic Berhad (Registration No. 200701029411) (collectively referred as "**Maybank**").

2.0 Eligibility

- 2.1 This Campaign is open to all Small and Medium Enterprise ("**SME**") banking customers of Maybank which have been granted with new Conventional or Islamic Trade Facility products (as defined in Clause 3.1 below) by Maybank 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 & Conditions and any decision made by the 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: -
 - a) Customers whose loan are under non-performing loan ("**NPL**") or Non-Performing Financing ("**NPF**");
 - b) Customers who have overdue bills during the Campaign Period; or
 - c) Customers who have only a Bank Guarantee ("**BG**") and/or Bank Guarantee-i ("**BG-i**") Facility with Maybank and no other Trade Facility.

3.0 Eligible Products

- 3.1 The Conventional and Islamic Trade Facility products that are applicable to this Campaign are as follows ("**Eligible Products**"):
 - a) Banker's Acceptance ("**BA**") & Accepted Bills-i ("**AB-i**")
 - b) Invoice Financing ("**IF**") & Invoice Financing-i ("**IF-i**")
 - c) Trust Receipt ("**TR**") & Trust Receipt-i ("**TR-i**")
 - d) On-shore Foreign Currency Loan ("**OFCL**") & On-shore Foreign Currency Financing-i ("**OFCL-i**")
 - e) Bills of Exchange Purchase ("**BEP**") & Bills of Exchange Purchase-i ("**BEP-i**")
 - f) Bills of Exchange Purchase ("**BEP A/P**") & Bills of Exchange Purchase-i/AP ("**BEP-i A/P**")
 - g) Bank Guarantee ("**BG**") & Bank Guarantee-i ("**BG-i**")
 - h) Letter of Credit ("**LC**") & Letter of Credit-i ("**LC-i**")
 - i) Standby Letter of Credit ("**SBLC**") & Standby Letter of Credit-i ("**SBLC-i**")



4.0 Campaign Mechanics

- 4.1 Top Eligible Customers will be rewarded during the Campaign Period in accordance with the mechanism below:
- a) Entries are automatically tracked. No Campaign entry forms or registration are required.
 - b) The first one hundred (100) new Eligible Customers with a minimum of RM2,000,000 (Ringgit Malaysia Two Million) Trade Facility Limit* who achieve a utilization rate of **60%** within **six (6) months** from the date of trade facility placement and maintain it for at least three (3) consecutive months during the Campaign Period will be entitled for the reward.
 - c) The first one hundred (100) new Eligible Customers with a Trade Facility Limit* between RM500,000 (Ringgit Malaysia Five Hundred Thousand) and less than RM2,000,000 (Ringgit Malaysia Two Million) who achieve a utilization rate of **60%** within **six (6) months** after emplacement of the trade facility during the Campaign Period will be entitled for the reward.

* Exclude standalone Bank Guarantee ("BG") & Bank Guarantee-i ("BG-i") Facility

5.0 Rewards

- 5.1 Rewards will be in the form of RM200 worth of voucher or e-voucher for winners with the facility limit above RM500,000 and below RM2,000,000; whilst voucher or e-voucher worth RM500 for winners with the facility limit above RM2,000,000.

6.0 Fulfilment of Prizes

- 6.1 Eligible Customers who are winners of the rewards will be identified in every quarter and will be contacted after two (2) months from the end of the said quarter.
- 6.2 Maybank at its discretion reserves the right to select additional winner(s) to substitute any winner who may be ineligible 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 is deemed appropriate.
- 6.4 Rewards will be delivered to the winners either via courier or by hand by Maybank to the registered address recorded within Maybank's system, or through any mode of delivery which is deemed appropriate by Maybank, within one (1) month after the winners have been identified or contacted. The redemption period for the rewards are as per the expiry dates prescribed on the vouchers.
- 6.5 Maybank reserves the right to substitute the rewards with an equivalent value for any reason reasonably deemed fit by Maybank.



- 6.6 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 regards to the rewards thereafter shall not be entertained by Maybank.
- 6.7 If the reward is used for the value less than the amount stated in the voucher, the difference can neither be converted to cash nor be refunded. If the reward is used for a value more than the amount stated, the difference would have to be borne by the winner.
- 6.8 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.

7.0 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 the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 7.2 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 through 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.
- 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 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.
- 7.5 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 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).

- 7.6 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 Maybank.
- 7.7 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.
- 7.8 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.
- 7.9 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.