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## **Terms & Conditions**

### **Maybank Islamic Nadi Mastercard Credit Card-i Acquisition Campaign**

The **Maybank Islamic Nadi Mastercard Credit Card-i Acquisition ("Campaign")** is organised by Maybank Islamic Berhad (Registration No. 200701029411) (herein referred as **"Maybank Islamic"**). These are the terms and conditions applicable to this Campaign ("Terms and Conditions").

By participating in this Campaign, **Eligible Customer(s)** (as defined below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank Islamic in respect of this Campaign shall be final, conclusive and binding.

#### **1. Campaign Period**

This Campaign commences on **7 October 2026**, at 00:00:00 MYT and ends on **31 October 2026**, at 23:59:59 MYT, both dates inclusive, unless notified otherwise (**"Campaign Period"**).

#### **2. Eligibility**

- a. Subject to the Terms and Conditions, this Campaign is open to individuals who are Malaysian citizens residing in Malaysia, who are either new-to-bank applicants or existing customers of Maybank who currently hold any Maybank Credit Card issued by Malayan Banking Berhad (Registration. No. 196001000142) ("herein referred as **"Maybank"**) or Maybank Islamic, (**"Maybank Credit Card(s)"**), who have attained the age of 21 years or above at the time of application, and who apply for Maybank Islamic Nadi Mastercard Credit Card-i as a **Principal Cardmember** during the Campaign Period. (**"Eligible Customer(s)"**).
- b. To be eligible for this Campaign, the Eligible Customer must apply Maybank Islamic Nadi Mastercard Credit Card-i at any Maybank or Maybank Islamic channels.
- c. The following persons are **NOT eligible** to participate in the Campaign:
  - i. Maybank Group employees (all permanent or contract employees of MBB and its subsidiaries in Malaysia)
  - ii. Cardmembers whose Maybank/Maybank Islamic Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank/Maybank Islamic Card Agreement during the Campaign Period;
  - iii. Cardmembers who are in default of any facility granted by Maybank/Maybank Islamic at any time;
  - iv. Any Eligible Customer who had cancelled any of his/her Maybank/Maybank Credit Card within six (6) months prior to the date of application and re-applied for another Maybank Credit Card;
  - v. Any Eligible Customer who has committed or is suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services granted by Maybank/Maybank Islamic; and/or
  - vi. Cardholders of Maybank/Maybank Islamic Commercial/ Corporate Cards;



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vii. Supplementary Maybank Islamic Nadi Mastercard Credit Card-i Cardmembers (**"Supplementary Cardmembers"**) are not eligible to receive prizes for this Campaign.

### 3. **Campaign Mechanics and Conditions**

- a) Eligible Customers must apply for Maybank Islamic Nadi Mastercard Credit Card-i at any Maybank or Maybank Islamic channels during the Campaign Period and the application must be approved by 15 November 2026 (**"Qualifying Period"**).
- b) To qualify for a chance at winning Fifty Ringgit (RM50) worth of Petronas Gift Card (**"Entry"**), the applied Principal Maybank Islamic Nadi Mastercard Credit Card-i(s) must be approved and issued (**"Qualifying Product"**) during the Qualifying Period, together with a minimum five times (5X) retail spend (**"Qualifying Spend"**) with minimum of RM10 (per transaction) within sixty (60) days from the credit card approval date. Eligible Customers will be notified on their Maybank Credit Card status via Short Message Service ("SMS") sent to the mobile phone number registered or recorded in Maybank's system.
- c) Based on the applications received, the first one thousand (1000) Eligible Customers (**"Qualifiers"**) who have fulfilled the Qualifying Spend will win RM50 worth of Petronas Gift Card.
- d) **'Prize'** shall be defined as the RM50 worth of Petronas Gift Card.
- e) The eligibility criteria are illustrated in the table below:

| Qualifying Product                            | Campaign Period                  | Qualifying Spend & Transaction Period                                                                                                        | No of Winners: Spend minimum 5X retail spend with minimum spend of RM10 in a single receipt | Prize                                   |
|-----------------------------------------------|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------|
| Maybank Islamic Nadi Mastercard Credit Card-i | 7 October 2026 – 31 October 2026 | Minimum five times (5X) retail spend with minimum spend amount of RM10 within the sixty (60) days from the Maybank Credit Card approval date | Limited to the first one thousand (1000) Eligible Customers throughout the Campaign Period  | <b>RM50 worth of Petronas Gift Card</b> |

- f) Eligible customers who apply for Maybank Islamic Nadi Mastercard Credit Card-i (Principal Card) at any Maybank or Maybank Islamic channels during the Campaign Period shall stand a chance



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to win RM50 worth of Petronas Gift Card upon meeting the Campaign qualifying spend requirement.

- g) The Qualifying Spend requirement of minimum five times (5X) retail spend with minimum of RM10 (per transactions) must be made using the Maybank Islamic Nadi Mastercard Credit Card-i (Principal Card which is and cannot be combined with other Maybank Credit Card(s) applied at the same time).
- h) Supplementary Cardmembers are not eligible to receive Prizes for this Campaign.
- i) This scenario provides an illustration as follow:

| Category | Applied Product                                                       | Date of Application of Credit Card | Date of Approval of Credit Card | Date of spending minimum 5X retail spend with minimum RM10 (per transactions)                                                                           | Met / Not Met Qualifying Criteria                                                                                                                                                     |
|----------|-----------------------------------------------------------------------|------------------------------------|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A        | Maybank/<br>Maybank Islamic Mastercard Cards                          | 8 Oct 2026                         | 12 Oct 2026                     | On 18 October 2026<br><br>(five times (5X) retail transactions with a minimum spend of RM10 per transactions)                                           | <b>"Not Met"</b><br><br>Customer applied for Maybank Mastercard Cards and not Maybank Islamic Nadi Mastercard Card-i<br>Thus, the customer did not fulfil the eligibility requirement |
| B        | Maybank Islamic Nadi Mastercard Credit Card-i                         | 20 Oct 2026                        | 26 Oct 2026                     | On 8 December 2026<br>(within 60 days of card approval date)<br><br>(five times (5X) retail transactions with a minimum spend of RM10 per transactions) | <b>"Met"</b><br><br>Customer meet the qualifying spend requirement within 60 days of card approval date                                                                               |
| C        | Maybank Islamic Nadi Mastercard Credit Card-i<br><br>(Principal card) | 12 Oct 2026                        | 20 Oct 2026                     | On 22 Dec 2026<br>(more than 60 days of card approval date)<br><br>(five times (5X) retail transactions with a minimum spend of                         | <b>"Not Met"</b><br><br>Customer did not meet the qualifying spend requirement within 60 days of card approval date)                                                                  |

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| Category | Applied Product                                                           | Date of Application of Credit Card | Date of Approval of Credit Card | Date of spending minimum 5X retail spend with minimum RM10 (per transactions)                                                                      | Met / Not Met Qualifying Criteria                                                                                           |
|----------|---------------------------------------------------------------------------|------------------------------------|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|
|          |                                                                           |                                    |                                 | RM10 per transactions)                                                                                                                             |                                                                                                                             |
| D        | Maybank Islamic Nadi Mastercard Credit Card-i<br><br>(Supplementary Card) | 14 Oct 2026                        | 20 Oct 2026                     | On 1 Dec 2026<br>(within 60 days of card approval date)<br><br>(five times (5X) retail transactions with a minimum spend of RM10 per transactions) | <b>"Not Met"</b><br><br>Customer did not meet Campaign eligibility.<br>Supplementary card is not eligible for the Campaign) |

In this scenario, customer in Category B meets the eligibility criteria and will fall under the winner selection list to win the Prize **ONLY** if the respective application falls in the FIRST one thousand (1000) winner list.

**Note 1:** In the event that the Eligible Customer applies for more than one Principal card of the Maybank Islamic Nadi Mastercard Credit Card-i, the Eligible Customer shall be entitled to only one (1) entry and is entitled to win the Prize for either one of the approved Maybank Islamic Nadi Mastercard Credit Card-i applied throughout the Campaign Period. The Maybank Islamic Nadi Mastercard Credit Card-i which is used to conduct a Qualifying Spend as set out in Clause 3 will produce one (1) entry.

**Note 2:** In the event that the Eligible Customer participates in more than one promotional credit card acquisition campaign, and the campaign periods of such promotional campaigns overlap, the Eligible Customer shall be eligible to receive prizes or rewards from each respective campaign, provided that the Eligible Customer has fulfilled all applicable terms

**Note 3:** Please note that the approval process for a Maybank Islamic Nadi Mastercard Credit Card-i application may take approximately seven (7) to fourteen (14) calendar days from the date the application is submitted, subject to the completeness of the information and supporting documents provided, as well as Maybank Islamic's approval process.

#### 4. Retail Spend

"**Retail Spend**" means the purchase of any goods or services (local or international) with the use of Maybank Islamic Nadi Mastercard Credit Card-i and may include, at Maybank Islamic discretion, any card transaction (inclusive e-commerce transactions) as may be determined by Maybank Islamic **except** for the following transactions:



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- a. instalments paid under Maybank's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Dial for Cash, Balance Transfer-i, Balance Transfer via Instalment Plan, e-Wallets and Cash Advance. Easy Payment Plan transaction is not categorised as "Retail Spend" transaction; cash advance, balance transfer-i, fund transfer, outstanding balance, reversals, fees, and charges imposed by Maybank Islamic.
- b. Any e-wallet reloads (Eg: Grab wallet, Touch 'n Go, ShopeePay)
- c. any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
- d. management fee payments, late payment charges, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
- e. transactions made by the Eligible Customer(s) with any merchant associated with or controlled by them (whether as an employee, employer, shareholder, or director). i.e., transactions by Eligible Customer(s) with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.

**5. For avoidance of doubt:**

- a) Qualifying Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills and 0% EzyPay-i Instalment Plan ("**EzyPay-i**") performed via Maybank Islamic Nadi Mastercard Credit Card-i within sixty (60) days of the card approval date based on local transaction time. For the avoidance of doubt, EzyPay-i shall be treated as Qualifying Spend based on the full transaction amount, and all overseas transactions in foreign currency shall be converted into Ringgit Malaysia (RM) based on Maybank Islamic prevailing in-house exchange rate.
- b) Retail transactions that are split and/or repeated five (5) times or more in a day from the same merchant are not allowed and will result in disqualification.

**6. Prizes and Prize Fulfillment**

- a. Eligible Customers that have fulfilled the qualifying criteria(s) as set out in Clause 3 and Clause 4 will be eligible to win the Prize.
- b. One thousand (1000) winners of RM50 worth of Petronas Gift Card will be determined as winners on a first-come, first-serve basis based on the spend date captured in Maybank's system.
- c. The Prize will be delivered to the winner's Maybank Islamic Nadi Mastercard Credit Card-i billing address registered with Maybank within twelve (12) weeks from the last date of the month of which the Maybank Islamic Nadi Mastercard Credit Card-i is approved.

*Example: This campaign ends on 31 October 2026. The Eligible Customer can expect the Prize to be delivered within twelve (12) weeks starting from 1 November 2026.*

- d. Winner selection will be completed within twelve (12) weeks from the last date of the month of which the Maybank Islamic Nadi Mastercard Credit Card-i is approved.



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- e. Maybank Islamic reserves the right to substitute the Prize with any other item(s) of similar market value at its reasonable discretion with twenty-one (21) calendar days' prior notice to the winners which will be communicated on the M2U website at [www.maybank2u.com.my](http://www.maybank2u.com.my) and/or other platforms deemed appropriate by Maybank.
- f. In the event of the demise of the winner after the notification, the heirs, legal representative, and/or administrator of the winner may claim the Prize within twelve (12) weeks from the date of the notification, failing which, Maybank has the discretion to deal with the Prize including to re-draw and/or elect any other person as the Prize winner whichever Maybank considers appropriate.
- g. In the event if the Campaign has less than one thousand (1000) eligible winners, Maybank will not elect any other person and/or carry forward the RM50 worth of Petronas Gift Card Prizes to other campaigns.
- h. Maybank Islamic reserves the right to request for documentation or proof of identification, age, phone number and place of residence of any of the winners and Maybank reserves the right to contact the winners with regards to any relatable Campaign which might take place in the future.
- i. Maybank will not ask for any banking details such as credit card/debit card number and bank Transaction Authorization Code ("TAC"), account password, PIN or one-time password ("OTP") from the winners to claim the Prize. The winners acknowledge and agree that Maybank reserves the rights to disqualify their participation in this Campaign or clawback any Prize from the winners if:
  - i. The winner is found or suspected of tampering with the Campaign Mechanics or the operation of the Campaign;
  - ii. The winner is found or suspected of undertaking fraudulent activities or other activities that are harmful to the Campaign; or
  - iii. The winner is in breach of his or her obligations or any Terms and Conditions of this Campaign.Notwithstanding the above, Maybank Islamic reserves the right to reject any participation or selection of winners at its reasonable discretion.
- j. Maybank Islamic will NOT provide any replacement or substitution to the Prize if the winner rejects the Prize sent and /or request for alternative options.
- k. Prizes awarded to the winners are non-transferable and non-exchangeable, whether in part or in full.
- l. In the event that the winner fails to comply with any Terms and Conditions of this Campaign, Maybank Islamic reserves the right to forfeit the Prize.

## **7. General Terms & Conditions**

- a) Maybank Islamic 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 Islamic.

- b) Maybank Islamic 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](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank Islamic. It shall be the responsibility of the Eligible Customer(s) to be informed of or otherwise seek out any such notice validly posted.
- c) By participating in this Campaign, Eligible Customer(s) agree to access 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 Islamic should any of the Terms & Conditions be not fully understood.
- d) By participating in this Campaign, Eligible Customer(s) 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 Islamic 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 PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Customer(s) agree and consent to his/her personal data or information being collected, processed and used by Maybank Islamic for:

- i. the purposes of the Campaign; and
- ii. marketing and promotional activities conducted by Maybank Islamic, 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 Customer(s) agree to co-operate and participate in all advertising and publicity activities of Maybank Islamic in relation to the Campaign.

\*Note: "PDPA" refers to Personal Data Protection Act (2010).

- e) Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic for the purposes of this Campaign) shall not be liable to Eligible Customer(s) 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 Islamic.



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- f) Maybank Islamic 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 Islamic.
- g) Maybank Islamic may disqualify/reject any Eligible Customer(s) 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 Customer(s) may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).