

Maybank2U Challenge

Terms & Conditions

Maybank2U Challenge (“Contest”) is organised by Malayan Banking Berhad (3813-K) (inclusive of its Group of Companies) (“**Maybank**”) and shall be subject to the Terms and Conditions herein. By participating in this Contest, the Eligible Participants (as defined in Clause 1 below) hereby expressly agree to be bound by these Terms & Conditions and any decisions made by Maybank with respect to the Contest shall be final and binding.

1.0 Eligibility and Platform

- a) This Contest is open to all Maybank2U Individual and Sole Proprietor customers in Malaysia (‘Eligible Participants’).
- b) This Contest is only accessible through the new Maybank website (www.maybank2u.com.my) and Maybank App (“Contest Platforms”).

2.0 Contest Mechanics and Conditions

- a) The Contest commences on 3 November 2018 until 28 February 2019 (both dates inclusive) (‘the Contest Period’).
- b) Eligible Participants are required to perform transactions via the Contest Platforms with a minimum spend of RM30 per transaction (“Eligible Transactions”; further defined in table 2.0.1).
- c) The points received are accumulated on a per transaction basis and will not be based on the value of the transaction.
- d) Based on the Eligible Transaction performed, Eligible Participants will receive points as illustrated below.

Table 2.0.1

No.	Type of Transaction	Points earned per transaction
1	Oversea Fund Transfer	5
2	Bill Payments	5
3	Prepaid Reload	4
4	Game Credit Reload	4
5	JomPAY	3
6	Secure2U Registration	3
7	DuitNow Registration	2
8	Interbank GIRO	1
9	Interbank Transfer	1
10	DuitNow Usage	1
11	Authorized Transaction with Secure2U	1

12	QRPay (payment to QR merchants only)	1
13	e-Festive P2P QR	1

Example:

	Scenario	Points earned
a	Make bill payment of RM 100.00 via M2U Classic website (https://www.maybank2u.com.my/mbb/m2u/common/M2ULogin.do?action=Login)	No points will be awarded to the Eligible Participant for all transactions via classic website
b	Performing IBFT transactions of RM 50 to other Banks (eg Transaction to ABC Bank)	1 point will be given if via TAC 2 points will be given if via Secure2u
c	Performing IBG transaction of RM50 to ABC Bank for future date transfer	No points will be awarded to the Eligible Participant for any future dated transactions
d	Performing peer-to-peer QR (eg. Scan QR Code 'Receive' and perform a transfer of RM 80)	No points will be awarded to the Eligible Participant for scanning of QR code via Receive screen (peer-to-peer QR

- e) Eligible Participants are to accumulate points within the promotion period to stand a chance to win Prizes when they reach each new category as shown below.

Table 2.0.2

Level	Beginner	Bronze	Silver	Gold
Points	0-50 points	51 - 150 points	151-300 points	>301 points

- f) The points will be accumulated throughout the campaign period and shall not be forfeited. Eligible Participants may view the points they have collected via the Contest Platforms.
- g) Upon reaching each category of Bronze, Silver & Gold, the user will get 1 free spin of the wheel for each category which will then entitle them to stand to a chance to win the Prizes. Spin the wheel can only be done via the Maybank2U mobile app.
- h) Maybank at any point of time may offer a bonus spin to the Eligible Participants. This bonus spin acts to increase the Eligible Participants's total points in order to reach the next level faster. Users will need to check the Maybank2U mobile app for the bonus spin from time to time.
- i) During selected festive periods (as listed in the table below), Maybank will be offering a bonus spin which will give the Eligible Participants a chance to win cash prizes. Maybank may change the bonus spin dates without prior notice to the Eligible Participants,

however the changes will be reflected in the updated Terms & Conditions which will be available on the Contest Platforms.

Festive	Date
Deepavali	3 rd November - 16 th November
Christmas & New Year	18 th December - 8 th January
Chinese New Year	24 th January - 19 th February

- j) Should the Eligible Participants find the new Maybank app deleted or otherwise removed from their device, whether by their own action or otherwise, whether intentionally or otherwise, Maybank will not be held liable for any loss of data and/or Prizes throughout the Contest Period. Any unclaimed Prizes that the Eligible Participant may have won shall be considered forfeited and will not be replaced by Maybank. Eligible Participants will continue to be able to and/or are allowed to continue participating in the Contest with the same M2U login details. Any previous accumulated chances which were forfeited, and all other previously stored and/or obtained Contest data shall not be recoverable or usable.

3.0 Prizes

- a) The available Prizes for the Contest are listed as per the table below:

Vouchers

Category	Items	Quantity
Bronze - Vouchers	Grab RM 3 off	10,000
	FAVE 10% Cash back	135,000
	Shopee RM5 off	150,000
	Watsons RM5 off	250,000
Silver - Vouchers	Watsons RM10 off	5,000
	FAVE 20% Cash back	45,000
	Shopee RM5 off	50,000
Gold - Vouchers	Fave 25% Cash back	15,000

Note: All vouchers issued for Watsons through this campaign are e-Vouchers and can only be redeemed online at <https://www.watsons.com.my/>.

Grand Prizes

Category	Items	Quantity
Silver - Grand Prizes	Sony PS4	15
	Sony 4K UHD Television, 43"	15
	Samsung Galaxy Watch	20
	Xiaomi Pocophone F1	20
Gold - Grand Prizes	Samsung QLED Curved TV, 55"	1

	Samsung Galaxy Note 9	5
	MSI Laptop	10
	iPad, 128GB	15

Cash Prizes during Festive Period (Bonus Spin)

Cash Value	Quantity
RM10	300
RM20	150
RM50	35
RM100	15

- b) Eligible Participants may win multiple Vouchers (1x for each category (Bronze, Silver, and Gold)). However Eligible Participants can only win one (1) Cash Prize only during Festive Period (via Bonus Spins) and one (1) Grand Prize only throughout the Campaign. Prizes are not transferable nor exchangeable and will only be issued to Winners as verified by Maybank.
- c) All Vouchers shall be subject to the terms and conditions of their respective issuers/sponsors, namely, Fave Asia Technologies Sdn. Bhd, Shopee Mobile Malaysia, Grab Sdn Bhd and Watsons Malaysia.
- d) Maybank reserves the right to substitute any and all of the above listed Prizes with any other item(s) of similar market value at its sole and absolute discretion with twenty one (21) days prior notice to the Winners.

4.0 Selection of Winners

- a) The Prizes will be awarded randomly and winners will be selected by Maybank's randomiser program from the pool of Eligible Participants within each category (This shall take the form of a probability-weighted mechanism with proprietary operational details that will not be revealed to Eligible Participants or the public at large). Participation in the Contest shall be construed as consent to the usage of said randomiser program and explicit acceptance of any and all Contest results it may produce.
- b) Winners shall receive a notification through the Contest Platform (Maybank2U Mobile App) informing them of their win, the prize won, and any redemption instructions if applicable.
- c) During the verification of process the Winner's NRIC must be identical to the registered NRIC on Maybank2u. Should the Winner's NRIC be different from the registered NRIC on Maybank2u, said Eligible Participant shall be immediately disqualified and their Prize shall be considered forfeited.
- d) Winners will be contacted for physical Prize redemption (where applicable) within twenty-one (21) days from the completion of the Contest Period.

- e) Participants agree that their participation in the M2U Challenge shall be understood as providing explicit agreement and consent to allow any and all personal data obtained via the app (or otherwise) over the course of the Contest Period to be collected, processed, and used by Maybank in accordance with Maybank's Privacy Notice, which may be viewed on www.maybank.com.my ("Maybank Privacy Notice").
- f) Maybank shall not be liable and/or responsible for any transportation costs pertaining to the collection and/or delivery of the Prize to the Winners.
Maybank reserves the right to request for documentation or written proof of identification, age, and place of residence of any or all Winners prior to the collection of their Prize(s).

5.0 General Terms & Conditions

- a) Maybank shall not be held responsible or liable in any manner whatsoever including but not limited to technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human error in the administration and/or processing of the transaction for the Contest.
- b) The selection of Winners will be made by Maybank at its sole and absolute discretion. All matters and decisions made by Maybank relating to this Contest, including the determination of Winners, is final, binding, and conclusive. No correspondence, protests or appeals in relation to this Contest will be entertained.
- c) Maybank reserves the right to amend, shorten, cancel, suspend, or terminate this Contest or any part thereof within twenty one (21) days from the date the Contest commences. Such notice shall be published by Maybank via the Maybank2u website (www.maybank.com.my) and/or through any other mode of communication as determined at the absolute discretion of Maybank.
- d) For the avoidance of doubt, the amendment, shortening, cancellation, suspension, or termination of this Contest by Maybank shall not entitle the Eligible Participants or any other persons whatsoever to make any claim or compensation against Maybank for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension, or termination.
- e) Maybank shall not be liable for any losses, damages, or costs incurred or suffered by any Eligible Participants as a result of the Eligible Participants participating in this Contest. Furthermore, Maybank shall not be liable for any default of its obligations under the Contest due to any *force majeure* event which includes but is not limited to Act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, or any other event beyond the reasonable control of Maybank.
- f) The terms and conditions stated herein shall be governed by the Laws of Malaysia and all relevant parties shall hereby submit to the exclusive jurisdiction of the Courts of Malaysia.

- g) Maybank is entitled to, at its absolute discretion, disqualify or reject any Eligible Participant who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Contest and/or its process or the operations of this Contest. Tampering shall include but not limited to fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Contest.
- h) Participation in the Contest by Eligible Participants shall be construed as explicit agreement and consent for their information and/or personal details (including without limitation personal data or information) being processed and used by Maybank for:
 - i. the purposes of the Contest;
 - ii. marketing and promotional activities conducted in any such manner as Maybank deems fit in any media, 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, without further express consent from the Eligible Participant. Marketing and promotion activities include without limitation to 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, each Eligible Participant agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to the Contest.
- i) For information, enquiries, feedback, and/or complaints related to the Contest, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, the Eligible Participants may e-mail Maybank via the feedback form on the Maybank2u website (www.maybank2u.com.my)