

M2U Pass It Ong Terms & Conditions of (“Terms and Condition”)

The CNY Ho Yeah! With M2U oh Yeahhhh! Campaign (“Campaign”) is organised by Malayan Banking Berhad (196001000142) (“**Maybank**”) and shall be subject to the Terms and Conditions. By participating in the Campaign, the Eligible Customers (as defined in Clause 1 below) hereby expressly agree to be bound by the Terms & Conditions herein and any decisions made by Maybank in respect of the Campaign shall be final and binding.

1.0 Eligibility and Platform

- a) The Campaign is open to all Maybank and non-Maybank customers residing in Malaysia who have downloaded and installed the new Maybank App on their mobile phones (‘Eligible Customers’).
- b) The Campaign is only accessible through the new Maybank app.

2.0 Campaign Mechanics and Conditions

- a) The Campaign commences on 15th January 2020 and will end on 15th February 2020 (both dates inclusive)(‘Campaign Period’).
- b) To participate, Eligible Customers must first download and install the new Maybank app from Google Play Store or Apple App Store on their Android or iOS device(s) respectively.
- c) Eligible Customers must launch the new Maybank app, click on the Chinese New Year icon and send e-*Angpao* to get a chance to play Jewel Rush and start receiving cash rewards.

(Jewel Rush is subject to its own Terms & Conditions which can be found on https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/promotions/online_banking/promo_my_cny-jewel-rush.page?)

- d) There are two ways an Eligible Customer may send an e-*Angpao*:

- i) ‘Send with QRPay’ through ‘Scan’ and ‘Receive’ function (QR); or
 - ii) ‘Send Money’ by sending e-*Angpao* via MAE (3rd party transfer through Maybank’s new e-wallet, which is accessible to everyone, including participants who do not have a Maybank account).
- e) With QR, Eligible Customers must launch their QRPay function (either via Maybank App or MAE) and ‘Scan’ the recipients’ QR code. The recipient will have to launch the QRPay function and choose ‘Receive’ to produce the unique QR code to the person giving the e-*Angpao*. This can only be done when both sender and recipient are physically present at the same time. The sender will receive an opportunity to play Jewel Rush from Maybank

when the transaction is successful.

f) With 'Send *e-Angpao*' via MAE, an Eligible Customers will have to choose the Send *e-Angpao* function in MAE and choose the recipient name through the contact list. The sender will receive a chance to play Jewel Rush when the money has been transferred successfully in the recipient's MAE account.

i) If the recipient is already registered with MAE, the winnings from Jewel Rush will be immediately credited into the sender's account.

ii) If the recipient is not registered with MAE, the Jewel Rush winning will only be credited from the sender's account once the recipient's MAE account has been successfully activated. The sender will be informed that the recipient is not yet a MAE customer and can send a message to the recipient to encourage the opening of the MAE account in order to receive the *e-Angpao*.

j) A minimum amount of RM5 per *e-Angpao* transaction is required in order for the Eligible Customers to be eligible to receive the opportunity to play Jewel Rush and obtain the cash reward from Maybank.

k) There is no limit to the number of times a sender can send an *e-Angpao* to the same recipient. However for the purposes of this campaign, only the first five *e-Angpao* transactions to a particular recipient will be entitled to receive the opportunity to play Jewel Rush and obtain the cash reward. A maximum of five (5) Jewel Rush chances can be earned from each unique recipient. Thereafter, Eligible Customers will have to send *e-Angpao* (s) to other recipients to earn more chances.

l) The cash reward that may be received by the Eligible Customers from Jewel Rush is random and is not dependent on the amount of *e-Angpao*(s) sent.

n) The minimum age requirement to receive *e-Angpao* via MAE is 12 years older as per the minimum age requirement to open a MAE account.

3.0 *e-Angpao* & Donation

a) The opportunity to play Jewel Rush will be generated upon the recipient successfully receiving the *e-Angpao* via QRPay and/or MAE.

b) The Cash reward from Jewel Rush will be credited directly to the sender's account instantly if recipient has successfully received the *e-Angpao*.

i) For existing Maybank customers, the cash reward will be credited into the same account where *e-Angpao* is generated.

ii) For MAE customers, money will be credited directly into their respective MAE accounts.

c) The Chinese New Year donation page can be accessed via the Maybank App and/or MAE e-Wallet. This allows the Eligible Customers to donate their winnings and/or to make additional donations. Each donation of a minimum of RM5 will earn the Eligible Customer one chance to play Jewel Rush.

d) All donations made by the sender / Maybank2u user will be credited immediately to a trustee account owned by MaybankHeart and the total amount will be distributed equally as per (f) and (g) below.

- e) The nationwide counter within the Maybank App and/or MAE e-Wallet will reflect the real time donation amount collected throughout the Campaign Period.
- f) All donations from this Campaign will be distributed equally to the chosen recipient from MyStories and Community Empowerment Pillar of MaybankHeart.
- g) Recipients of donations are as per below:
 - i) Persatuan Kebajikan Kasih
 - ii) Persatuan IbuBapa Anak Masalah Pendengaran Malaysia (Hear Me)
 - iii) Kiwanis Down Syndrome Foundation
 - iv) National Autism Society of Malaysia (NASOM)
 - v) Persatuan Orang Yang Amat Cacat Akal Selangor dan Wilayah Persekutuan (SSMH) / Society for Severely Mentally Handicapped (SSMH)
- h) The distribution of total donation and contributions through the Campaign will be credited to the beneficiary bank account within two (2) weeks after the end of the Campaign Period.

4.0 General Terms & Conditions

- a) Maybank shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via QRPay, Maybank2u, provided the same is not caused by Maybank nor the determination of the customers' eligibility for the Campaign.
- b) Maybank reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with twenty one (21) days' notice. Such notice may be published by Maybank via Maybank2u website (www.maybank.com.my) and/or through any other mode of communication as determined by Maybank. It shall be the responsibility of Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- c) For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by Maybank shall not entitle the Eligible Customers or any other persons whatsoever to 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.
- d) Maybank shall not be liable for any losses, damages or costs incurred or suffered by any Eligible Customer as a result of the customer participating in this Campaign. Furthermore, Maybank shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
- e) The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- f) Maybank is entitled to, at its discretion, disqualify/reject any Eligible Customers who do 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. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

g) Any variation (of any of the terms and conditions stated herein) shall be binding on the Eligible Customers (through any notice displayed at the Maybank2u website.)

h) By participating in this Campaign, Eligible Customers agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank.com.my ("Maybank's Privacy Notice"). Eligible Customers are welcome to seek clarification from Maybank should any of the Terms and Conditions be not fully understood.

i) In addition and without prejudice to the terms in the Maybank's Privacy Notice, 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 responses and related photographs. In this regard, each Eligible Customers agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.

j) For information, enquiries, feedback and/or complaints related to the Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, the Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website (www.maybank2u.com.my).