



Maybank QRPay & MAE Ganjaran Gemilang & Cashback Promotional Campaign (“Campaign”) is organised by Malayan Banking Berhad (196001000142) (“Maybank”) and shall be subjected to the Terms and Conditions herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 1 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding.

1.0 Eligibility

- a) This Campaign is open to all individuals who have an active Maybank2u (M2U) registered account or Maybank Anytime Everywhere (“MAE”) customers and are registered to utilise Maybank QRPay (QRPay), which is an electronic payments platform utilising Quick Response (QR) codes included as a functionality of the Maybank app. (All individual customers who have fulfilled the above criteria will hereinafter be referred to as the “Eligible Customers”).
- b) The eligibility of users for QRPay is governed by the Terms and Conditions of the respective product. Eligibility for usage of QRPay is a primary prerequisite for eligibility in this Campaign.
- c) This Campaign is open to individuals who are eighteen (18) years of age and above with valid identification document. For individuals below the age of eighteen (18) years (“minor”), they must obtain written consent from their parents and/or legal guardian in order to participate in this Campaign. The use of MAE is an acknowledgement to Maybank that the minor has obtained the prior consent of his or her parents and/or legal guardian. These Terms and Conditions will be applicable to their parents and/or legal guardian in substitution of the applicability of this Terms and Conditions on the minor.

2.0 Campaign Mechanics and Conditions

- a) This Campaign will commence on 17th August 2020 and will end on 20th September 2020 (both dates inclusive) (“Campaign Period”), for the transactions listed in the table in Clause 2(b).
- b) During the Campaign Period, Maybank shall offer to all Eligible Customers:
 - i) **Two (2)** spin chances for Ganjaran Gemilang and **one (1)** RM0.50 cashback for first time transactions with a minimum spend of RM30.00(subject to availability) for purchases at all participating merchant outlets as listed in Appendix I (collectively referred to as “Merchants”).
 - ii) **Two (2)** spin chances for Ganjaran Gemilang for every subsequent transaction with a minimum spend of RM30.00 at participating Merchants after initial cashback has been redeemed (subject to availability).

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| 1 | Cashback value | Up to RM0.50 per transaction |
|---|----------------|------------------------------|

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| 2 | Capping | RM0.50 per transaction |
| 3 | Minimum Qualifying Purchase | RM30.00 |
| 4 | Cashback limit | One (1) cashback per user throughout the entire Campaign Period, subject to availability. |

j) Based on the type of Eligible Transactions performed, as defined in the table below, the Eligible Customers will get the cashback via the Campaign as set out in Clause 3.0.

| Eligible Transaction |
|--|
| <p>Eligible monetary transactions with no minimum purchase amount per transaction at selected merchants (refer to Appendix 1):</p> <p>i. Perform a QRPay transaction from Maybank current account, savings account or MAE account from the Maybank App (“Payment Method”) (The Eligible Customers may change their source of funds for QRPay from the Maybank App by selecting the side menu: Me > QRPay > Default Account > Select Savings/Current Account).</p> <p>ii. QRPay transactions performed in the Maybank App version 5.6 and below do not qualify for this Campaign.</p> |

Example:

| Scenario | Eligible cashback upon Eligible Transaction | Ganjaran Gemilang Spin Chances |
|---|--|--------------------------------|
| a Total purchase of RM30.00, funded from a Maybank savings account or MAE account. | 1x cashback, RM0.50 will be credited automatically into the selected source of funds for QRPay from the Eligible Customer’s Maybank App. | 2x Spin Chances |
| b Total purchase of RM60.00, funded from a Maybank savings account | 1x cashback, RM0.50 will be credited automatically into the selected source of funds for QRPay from the Eligible Customer’s Maybank App | 2x Spin Chances |
| c Total purchase of RM30.00, funded from a Maybank savings account or MAE account. User has made multiple transactions at the outlet(s) of the merchant for the month, with cashback given during an earlier transaction. | No cashback as per clause 2 (b) (4) above, however Eligible Customers will receive two (2) spin chances for Ganjaran Gemilang. | 2x Spin Chances |

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| d | Total purchase of RM30.00, funded from a Maybank credit card | No cashback as source of funds selected is Maybank credit card as per Clause 2(f) below. | No spin chances. |
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- k) The Campaign is only accessible via the Maybank App (“Campaign Platform”).
- l) The QRPay transaction can be made from the Maybank App via the ‘SCAN’ or ‘PAY’ function.
- m) For the avoidance of doubt, the opportunity to obtain Ganjaran Gemilang chances and the Cashback will only be valid during the Campaign Period and only for QRPay transactions that are funded by Maybank current account, savings account or MAE account, and is not valid in conjunction with other promotions, discounts or vouchers.
 - i. QRPay transactions that are funded by Maybank debit card or Maybank credit card will not be valid to qualify for this Campaign.
- n) The Eligible Customer will immediately be directed to the Cashback screen after completion of the Eligible Transaction irrespective of whether the Eligible Transaction is performed before or after the Eligible Customer’s login into the Maybank App.
- o) For full list of eligible transactions, spin chances and information on Ganjaran Gemilang please visit: (url to be confirmed)

3.0 Cashback

- a) The value of the cashback is RM0.50 per qualifying transaction as mentioned in Clause 2(b) above and the Eligible Customer will be awarded RM0.50 for the Eligible Transaction by Maybank or RM0.00 upon complete utilization of the cashback as mentioned in Clause 2(c) above.
- b) The cashback will be credited into the Eligible Customer’s default QRPay current account, savings account or MAE account within seven (7) working days from each Eligible Transaction.
- c) Maybank reserves the right to vary the amount of cashback to be awarded at any time.

4.0 Selection of Eligible Customers for Ganjaran Gemilang & Cashback

- a) Participation in the Campaign shall be construed as consent on the part of the Eligible Customers to all mechanics and other programs involved in this Campaign and an explicit acceptance of any and all Campaign results.
- b) The Eligible Customer will be notified of the Ganjaran Gemilang chances & cashback through the Campaign Platform and it shall be the responsibility of the

Eligible Customer to keep himself or herself informed of the same as no separate notification will be provided by Maybank.

- c) Maybank may request for documentation or written proof of identification, age, and place of residence of the Eligible Customers for verification purposes to ensure compliance with the Terms & Conditions.
- d) Maybank reserves the right to withdraw the cashback in the event that the Eligible Customer does not comply with the Terms & Conditions herein.

5.0 General Terms & Conditions

- a) Maybank shall not be responsible or held liable in any manner whatsoever in respect of any 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 or Maybank2u, provided the same is not caused directly 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.maybank2u.com.my) and/or through any other mode of communication as determined by Maybank. It shall be the responsibility of the 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 is not limited to an act of God, war, riot, lockout, epidemic or pandemic, 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 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. 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, the Eligible Customers agree and consent to his/her personal data to be collected, processed and used by Maybank in accordance with the Maybank Privacy Notice, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Notice”). The 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, the 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. any 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. The marketing and promotional 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 as responses and related photographs. In this regard, each Eligible Customer agrees to cooperate and participate in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.
- j) For further 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 on the Maybank2u website (www.maybank2u.com.my).