



**GONG XI RAYA CAMPAIGN (“Campaign”)  
TERMS AND CONDITIONS**

This Campaign is organised by Malayan Banking Berhad (Company Registration No.: 196001000142) and Maybank Islamic Berhad (Company Registration No: 200701029411) (collectively referred to as “**Maybank**”). By participating in this Campaign, the **Eligible Participant(s)** (as defined below) hereby expressly agree to be bound by these terms and conditions (“**Terms and Conditions**”) and any decision made by Maybank in respect of the Campaign shall be final and binding.

1.0 The Campaign Period

This Campaign commences at 12.00AM from 1<sup>st</sup> January 2026 and will end at 11:59PM on 30<sup>th</sup> April 2026 (“**Campaign Period**”), both dates inclusive.

2.0 Eligibility Criteria

2.1 This Campaign is open to all new and existing Maybank Privilege customers aged 18 years and above, and applicable to both Malaysian and non-Malaysian citizens who fulfil both of the following requirements:

(a) Maybank Privilege customers who open and/or maintain:

- (i) Any combination or single Conventional and/or Islamic product of Deposit/Investment Account(s) and the investment must be between RM50,000 to RM250,000; OR
- (ii) Any combination or single product of financing, Deposit/Investment Account(s) and the investment must be between RM250,000 to RM1,000,000; and

(b) is not an employee of Maybank and its group of companies.

[hereinafter will be referred to as “**Eligible Participant(s)**”]

3.0 Campaign Details

3.1 Campaign Rewards

No.	Prize Category	Rewards
(a)	<b>Grand Prize*</b>	1x Proton e.Mas 5 worth RM73,000
(b)	<b>118 Lucky Prizes*</b>	3x iPhone 17 Pro Max 256GB worth RM5,999 each
		15x Dyson V12s Origin Submarine wet & dry Vacuum worth RM3,599 each
		40x Travel Voucher worth RM1,000 each
		60x MIGA-i Gold worth RM550 each



No.	Prize Category	Rewards
(c)	<b>New Maybank Privilege Onboarding**</b>	200x MAE e-wallet credit worth RM100
(d)	<b>New Islamic Wealth Management (IWM) Customer**</b>	100x MAE e-wallet credit worth RM100

\*Prizes will be determined through a random draw basis.

\*\*Prizes available on a first come, first-served basis

### 3.2 Campaign Mechanics

3.2.1 Eligible Participants will earn entries for 3.1 (a) Grand Prize & 3.1 (b) 118 Lucky Prizes subject to the fulfilment of the Qualifying Criteria for each product as set out below in Clauses 4.1; 4.2; 4.3; 4.4; 4.5; 4.6; and/or 4.7.

3.2.1.1 Entries are automatically tracked. No Campaign entry forms or registration are required. Eligible Participants will be notified via push notification of their participation in this Campaign and will be subject to these Terms and Conditions.

3.2.1.2 Winners will be notified at the point of contact in accordance with Clause 5.9. In the event the Bank intends to publish or disclose the winners' personal data, photographs, or other related information for marketing, publicity, or promotional purposes, the Bank shall obtain the winners' explicit consent prior to such disclosure.

3.2.2 Campaign Rewards for 3.1 (c) New Maybank Privilege Onboarding is subject to the Qualifying Criteria as set out in Clause 4.8 below.

3.2.3 Campaign Rewards for 3.1 (d) New Islamic Wealth Management (IWM) Customer is subject to the Qualifying Criteria as set out in Clause 4.9 below.

3.2.4 Each Eligible Participant may only win the Grand Prize **or** one of the 118 Lucky Prizes once, based on a random draw. In addition, they may also win a prize under either the New Privilege Onboarding category or the New Islamic Wealth Management (IWM) Customer category, provided they meet the Qualifying Criteria stated in Clauses 4.8 and 4.9.

3.2.5 The entitlement of Eligible Participants to the Campaign Reward will be determined within four (4) months after the end of the Campaign Period (i.e. 31<sup>st</sup> August 2026).

## 3.3 Participating Products

Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)	Entries to the Grand Prize & 118 Lucky Prizes	
Investment	<p>(a) <b>Unit Trust / Shariah Compliant Unit Trust Funds</b> (excluding ASNB variable funds) with minimum 1.5% sales charge</p> <p>(b) <b>Structured Products / Islamic Structured Products</b> with minimum 1.5% sales charge</p> <p>(c) <b>Retail Bonds / Retail Sukuk</b> with minimum 1.3% sales charge</p> <p><i>Note: Excluding Amanah Saham Nasional Berhad (ASNB) variable funds</i></p>	<p>Minimum single or combined investment amount of <b>RM25,000 and above.</b> (<i>Retail Bonds / Retail Sukuk: minimum RM250,000</i>)</p>	RM25,000 – RM99,999	2 entries
			RM100,000 – RM249,999	5 entries
			RM250,000 and above:	10 entries
Life Insurance / Family Takaful	<p><b>Life Insurance</b></p> <p>a) Smart Wealth b) Smart Cash Xtra c) Smart Flexi Plus d) Smart Family Medic e) Smart Saver Xtra f) Smart Golden Life g) Dynamic Invest</p>	<p>Minimum <b>Annualised First Year Premium / Contribution (AFYP/AFYC) of RM4,500</b> and above (Regular Premium/Contribution)</p> <p>or</p> <p><b>Single Premium/Contribution (SP/SC) of RM10,000 and above</b></p>	AFYP/C: RM4,500 & above	2 entries
	<p><b>Family Takaful</b></p> <p>a) Smart Waris b) Takaful Smart Plus c) Smart Income d) Dynamic Horizon</p>	<p>Customer with the <b>highest AFYP/AFYC</b> with <b>minimum of RM100,000</b> &amp; above (Regular Premium/Contribution).</p> <p><i>Note: Applicable for Smart Golden Life insurance plan or Smart Income takaful plan only.</i></p>	SP/SC of RM10,000 & above	2 entries
			4X Gold Art of Nine Golden Carp of Might worth RM2,199 each.	

Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)	Entries to the Grand Prize & 118 Lucky Prizes	
<b>Mortgage</b>	Conventional and/or Islamic Home Financing (local and overseas, including purchase, refinancing, redraw or remortgage)	Minimum accepted home loan / financing amount of <b>RM300,000 and above</b>	RM300,000 – RM699,999:	1 entry
			RM700,000 and above	2 entries
<b>MIGA-i</b>	MIGA-i Investment Account	Minimum MIGA-i investment of <b>RM30,000 and above</b> in a single or combined transaction	RM30,000 – RM59,999	1 entry
			RM60,000 and above:	2 entries
<b>Deposit / Investment Account</b>	PM1, PMA-i, M2U Savers / M2U Savers-i and GAA-i Accounts	1) Minimum <b>Average Daily Balance (“ADB”)</b> growth of RM10,000 monthly 2) Maintain a minimum <b>Month End Balance (“MEB”)</b> of RM10,000 monthly	Every RM10,000 ADB growth	2 entries
<b>Auto Finance</b>	Conventional / Islamic Car Loan or Financing for new and unregistered reconditioned vehicles only	Minimum accepted car loan / financing amount of <b>RM60,000 and above</b>	RM60,000 – RM99,999	1 entry
			RM100,000 and above	2 entries
			Electric / Hybrid Vehicle	Additional 2 entries
<b>Will / Wasiat Writing</b>	Will / Wasiat Packages by Maybank (Standard, Gold, Platinum)	Sign-up of any Will / Wasiat Package during the Campaign Period	Standard	1 entry
			Gold	2 entries
			Platinum	3 entries



4.0 Participating Products – Terms and Conditions

**4.1 Investment**

4.1.1 Eligible Participants must make an investment on any of the participating Investment Products(s) with a minimum of RM25,000 (minimum RM250,000 & above for Retail Bond/Sukuk) in a single or combined transaction(s) during the Campaign Period to win up to 10 entries to the Grand Prize & 118 Lucky Prizes.

**4.2 Life Insurance /Family Takaful**

4.2.1 The Campaign is open to the following selected Life Insurance policies/Family Takaful certificates:

<b>Regular Premium/Contribution</b>	Life Insurance (a) Smart Wealth (b) Smart Cash Xtra (c) Smart Flexi Plus (d) Smart Family Medic (e) Smart Saver Xtra (f) Smart Golden Life  Family Takaful (g) Smart Waris (h) Takaful Smart Plus (i) Smart Income
<b>Single Premium/Contribution</b>	(j) Dynamic Invest insurance plan (k) Dynamic Horizon takaful plan

[hereinafter referred to as **“Life Insurance or Family Takaful Products”**]

\*Along the way should Etiqa were to introduce another Smart series product in FY2026, we will take into consideration to include into this Gong Xi Raya Campaign.

4.2.2 Eligible Participants who sign-up for new Life Insurance or Family Takaful Products with the minimum premium/contribution amount of Annualized First Year Premium/Contribution (**“AFYP/AFYC”**) of RM4,500 and above or minimum Single Premium/Contribution of RM10,000 and above for Dynamic Invest insurance plan Dynamic Horizon takaful plan respectively during the Campaign Period & must be tagged as a Maybank Privilege customer will be rewarded 2 entries to the Grand Prize & 118 Lucky Prizes.

4.2.3 The top four (4) eligible customers/participants with the highest AFYP/AFYC of minimum RM100,000 and above for Smart Golden Life insurance plan or Smart Income takaful plan will be rewarded with Gold Art of Nine Golden Carp of Might worth RM2,199 each during the Campaign Period.



- 4.2.4 To ensure a fair distribution of rewards, each Eligible Participant is entitled to win only one (1) prize. If an Eligible Participant qualifies for both a Grand Prize/118 Lucky Prizes and the Top 4 Bancassurance Reward, they will be given the flexibility to select their preferred reward.
- 4.2.5 The minimum premium/contribution amount of basic AFYP/AFYC applies to Regular Premium/Contribution per policy/certificate issuance, and Single Premium/Contribution for 'Dynamic Invest insurance plan' & 'Dynamic Horizon takaful plan', inclusive of the Enricher Premium/Contribution.
- 4.2.6 The premium/contribution amount is not inclusive of single or regular top-up for all Life Insurance/Family Takaful Products.
- 4.2.7 Payment method: Annual Payment Mode ("**APM**") and Half Yearly Payment Mode ("**HPM**") with payment made from all Maybank Credit Card/Ikhwan Card or transfer of fund from Maybank savings or current account.
- 4.2.8 All Life Insurance policies or Family Takaful certificates are subjected to a free look period. Cancelled or surrendered policies/certificates during the Campaign Period will not be considered for the Campaign Rewards.
- 4.2.9 Etiqa is a member of Perbadanan Insurans Deposit Malaysia ("PIDM"). The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurans Berhad/Etiqa Family Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### **4.3 Mortgage**

- 4.3.1 The Campaign is open to new conventional /Islamic Home Financing facilities for completed or under construction residential and commercial properties amounting to a minimum of RM300,000.
- 4.3.2 Recognition of conventional/Islamic Home Financing facilities is based on acceptance date of the offer during the Campaign Period or one month after the Campaign Period (i.e. 31<sup>st</sup> May 2026).
- 4.3.3 The Eligible Participants with accepted home loan/financing amount of minimum RM300,000 & above during the Campaign Period will be rewarded up to 2 entries to the Grand Prize & 118 Special Prize.
- 4.3.4 The determination of winners for the Grand Prize, 118 Special Prizes & MAE E-wallet credit will be subject to the execution of the loan/financing security documents during or within one (1) month after the Campaign Period ends.



#### 4.4 **MIGA-i**

- 4.4.1 The Campaign is open to Eligible Participants with a minimum MIGA-i investment of RM30,000 and above in a single or combined transaction during the Campaign Period.
- 4.4.2 Eligible Participants with minimum investment of RM20,000 and above in a single or combined transaction during the Campaign Period will be rewarded up to 2 entries to Grand Prize & 118 Lucky Prizes.

Note: Maybank Islamic is a member of PIDM. MIGA-i is not protected by PIDM.

#### 4.5 **Deposit/Investment Account**

- 4.5.1 Campaign is open to the following Eligible Participants (**“Account Holders”**):
- a. who hold new or existing Premier 1 Account (PM1)<sup>\*\*\*</sup>, Premier Mudharabah Account-i (PMA-i)<sup>\*\*\*\*</sup>, M2U Savers/-i <sup>\*\*\*</sup>, Global Access Account-i (GAA-i) <sup>\*\*\*</sup> (**“Account”**) (which may consist of individuals or joint account holders);
  - b. whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered;
  - c. who has not breached any agreement with Maybank; and
  - d. who is not an employee of Maybank and its group of companies.

*\*\*\*Maybank is a member of PIDM. Premier 1 Account & M2U Savers are protected by PIDM up to RM250,000 for each depositor.*

*\*\*\*\*Maybank Islamic is a member of PIDM. Premier Mudharabah Account-i, M2U Savers-i & GAA-i are not protected by PIDM.*

- 4.5.2 Eligible Participants with a minimum ADB growth of RM10,000 & maintain a minimum MEB of RM10,000 in the participating accounts during the Campaign Period will be rewarded up to 2 entries to the Grand Prize & 118 Special Prizes.
- 4.5.3 Eligible participants for Global Access Account-i have to fulfil the following conditions:-
- I. Minimum foreign currencies ADB growth of RM10,000 equivalent and a minimum foreign currencies MEB balance of RM10,000 equivalent for the month.
  - II. Maybank has the discretion to apply the relevant exchange rates to derive the MYR equivalent.
- 4.5.4 Eligible Participants with multiple accounts will only be rewarded based on the account with the highest ADB, subject to meeting the above eligibility criteria.
- 4.5.5 The Baseline for the Campaign is a moving baseline, that is on 31 December 2025, 31 January 2026, 28 February 2026 and 31 March 2026.



#### **4.6 Auto Finance**

- 4.6.2 The application dates of Car Loan/Financing must be within the Campaign Period with minimum loan/financing of RM60,000.
- 4.6.3 Recognition of Car Loan/Financing is based on approval date and disbursement date during or within one month after the Campaign Period.
- 4.6.4 Eligible Participants with minimum accepted car loan/financing of RM60,000 and above during the Campaign Period will be rewarded up to 4 entries to Grand Prize & 118 Lucky Prizes.

#### **4.7 Will Wasiat Writing**

- 4.7.1 Eligible Participants who sign up any of the Will Wasiat Packages (Standard/Gold/Platinum) during the Campaign Period will be rewarded up to 3 entries to the Grand Prize & 118 Special Prizes.

#### **4.8 New Maybank Privilege Onboarding**

- 4.8.1 This Reward category is open to the first two hundred (200) Eligible Participants who onboard to Maybank Privilege and take up any of the Participating Products during the Campaign Period.
- 4.8.2 Eligible Participants are required to take up any of the Participating Products and fulfil the minimum criteria for respective products.
- 4.8.3 The first two hundred (200) Eligible Participants who onboard to Maybank Privilege and take up any of the Participating Products during the Campaign Period will be rewarded with MAE e-wallet credit worth RM100 each.

#### **4.9 New Islamic Wealth Management (IWM) Tagging**

- 4.9.1 The reward category is open to the first one hundred (100) newly IWM tagged Eligible Participants who take up Islamic Participating Products during the Campaign Period.
- 4.9.2 Eligible Participant is required to take up any of the Islamic Participating Products and fulfil the minimum criteria for the respective products.
- 4.9.3 The first one hundred (100) newly IWM tagged Eligible Participants that take up the Islamic Participating Products during the Campaign Period will be rewarded with MAE e-wallet credit worth RM100 each.

Participating Product Category	Type/Description of Participating Product	Qualifying Criteria
<b>INVESTMENT</b>	1. Shariah Compliant Unit Trust funds* 2. Islamic Structured Products  <i>*Note: Excluding Amanah Saham Nasional Berhad (ASNB) variable funds</i>	Minimum investment of RM25,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.5%.
	3. Retail Sukuk	Minimum investment of RM250,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.3%.
	4. MIGA-i	Minimum investment of RM30,000 and above in a single or combined transaction(s) during the Campaign Period.
<b>TAKAFUL</b>	(a) Smart Waris (b) Takaful Smart Plus (c) Smart Income (d) Dynamic Horizon	Minimum Basic Annualized First Year Contribution (AFYC) of RM4,500 and above or Single Contribution of RM10,000 and above during the Campaign Period.

## 5.0 Campaign Rewards Fulfilment

- 5.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Rewards with item(s) of equivalent value with twenty-one (21) calendar days' prior notice through the Maybank Privilege Maybank2u web page at [maybank.my/privilege](http://maybank.my/privilege).
- 5.2 The entries received for the Grand Prize & Lucky 118 Prizes of each Eligible Participant can be overlapped across multiple products if they meet the Qualifying Criteria during the Campaign Period.
- 5.3 The Grand Prize shall exclude car/vehicle registration fee, road tax, insurance/takaful and delivery fee. The Eligible Participants/Grand Prize winner shall be responsible for any additional costs, duties, taxes and/or other incidental expenses, which may be incurred as a result of and/or related to their acceptance of the Grand Prize.
- 5.4 The Grand Prize winner is required on their own accord and expenses to register the car/vehicle with the Road Transport Department (Jabatan Pengangkutan Jalan) before the Grand Prize giving ceremony in which the date and venue will be determined by Maybank at its own discretion.
- 5.5 The Grand Prize winner or his/her authorised representative must be present at the prize giving ceremony on the date and at the venue as determined by Maybank. Failure to



attend the prize giving ceremony shall result in the forfeiture of the Grand Prize, and Maybank reserves the right to award the Grand Prize to the next winner at its sole discretion.

- 5.6 In the event that the authorized dealer is unable to supply the same model as described herein to Maybank due to reasons which include, but are not limited to manufacture(s) recall or damaged/lost/stolen during storage and delivery, Maybank reserves the right to substitute the Grand Prize(s) with another model of like or similar value at its discretion, with seven (7) calendar days prior notice by way of posting on the Maybank Privilege Maybank2U web page at [maybank.my/privilege](http://maybank.my/privilege) or any other methods as it deems fit. Maybank gives no assurance or satisfaction guarantee in regards to the Grand Prize. It will be a direct arrangement/settlement between the Grand Prize winner and the authorized dealer without any recourse to Maybank for any dispute in relation to quality or warranty of the Grand Prize or any terms and conditions in respect thereof.
- 5.7 The image(s) of the Campaign Rewards item (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 5.8 Other than the Campaign Rewards comprising of Maybank's products, Maybank is not the supplier of the Campaign Rewards and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the rewards provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Campaign Rewards. Any dispute over the Campaign Rewards provided by the merchant should be resolved directly between Eligible Participants and the respective merchants.
- 5.9 Eligible Participants who are successful winners of the Campaign Rewards will be contacted within four (4) months after the end of the Campaign Period i.e. by 31st August 2026 for the collection of the Campaign Rewards. The Winners will be contacted by a Maybank Personal Advisor from the winner's Home Branch or Last Transacted Branch or by their assigned Personal Advisor to arrange for the collection of the Campaign Rewards. Three (3) call attempts will be made to the Winners based on the current information registered with Maybank and failure to reach the said Eligible Participants will entitle Maybank to select a new Winner as replacement.
- 5.10 Upon notification, the Winners shall have thirty (30) calendar days to collect the Campaign Rewards, other than the Grand Prize, from the branch confirmed during the notification call. Any Campaign Rewards not collected within this stipulated period will be deemed void and forfeited.
- 5.11 Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expense or damage whatsoever or howsoever incurred or sustained by the selected Winner and/or any other person by reason of, arising from or in connection with the Campaign and/or the usage of the gift and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.



## 6.0 General Terms and Conditions

- 6.1 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, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 6.2 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 on the Maybank Privilege Maybank2U web page at [maybank.my/privilege](http://maybank.my/privilege) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- 6.3 By participating in this Campaign, Eligible Participants agree to access the Maybank Privilege Maybank2u web page at [maybank.my/privilege](http://maybank.my/privilege) 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.
- 6.4 By participating in this Campaign, Eligible Participants 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](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 the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Participants 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 as responses and related photographs. In this regard, Eligible Participants 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).

- 6.5 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 Participants 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 negligence or omission by Maybank.



- 6.6 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.
- 6.7 Maybank may disqualify/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 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.
- 6.8 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 Participants may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).