PRIVILEGE FLYFINITY CAMPAIGN 2026 ("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 in Clause 2.0) 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 8th October 2026 (MYT) and will end at 11:59PM (MYT) on 31st December 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 conventional and/or Islamic product of financing, Deposit/Investment Account(s) and the investment must be between RM250,000 to RM1,000,000; and

Malayan Banking Berhad and Maybank Islamic Berhad are members of PIDM. Protection by PIDM up to RM250,000 for each depositor is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.

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

(c) For joint accounts, only the Principal Account Holder will be considered as the **Eligible Participant(s)** for the purposes of qualification and package selection.

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

3.0 Campaign Details

3.1 Campaign Rewards

No.	Prize Category	Rewards
(a)	**Grand Prize***	10X Vietnam Danang Travel Package for four (4) worth RM15,000 each package

No.	Prize Category	Rewards
(b)	**Wealth Saving***	450x Xiaomi Compact Hair Dryer H101 worth RM99 each
(c)	**Wealth Creation****	450x Xiaomi Smart Band 9 Active worth RM129 each
(d)	**Wealth Planning****	450x REDMI Buds 8 Active worth RM99 each
(e)	**Wealth Financing****	150x Xiaomi Handheld Garment Steamer worth RM129 each
(f)	**Special Onboarding****	450x Maybank Tumbler worth RM50 each

**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 **Grand Prize**	
Criteria	**Reward**
Eligible Participants will be eligible for the Grand Prize subject to the fulfilment of the Qualifying Criteria for a Wealth Savings product **AND** successfully sign up for an eligible product under any one of the following categories: Wealth Creation, Wealth Planning, or Wealth Financing.	**10X Vietnam Danang Travel Package for four (4) worth RM15,000 each package**

3.2.2 Eligible Participants will earn entries for 3.1 (a) Grand Prize & 3.1 (b); 3.1 (c); 3.1 (d); 3.1 (e); 3.1 (f) subject to the fulfilment of the Qualifying Criteria for each product as set out below in Clauses 3.3.1; 3.3.2; 3.3.3; and/or 3.3.4.

3.2.1.1 Entries are automatically tracked. No Campaign entry forms or registration are required.

3.2.1.2 Winners will be notified at the point of contact in accordance with Clause 6.12. In the event the Bank intends to publish or disclose the winners' and their accompanying person(s)' 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 (f) Special Onboarding is subject to the Qualifying Criteria as set out in Clause 4.0 & 5.0 below.

3.2.3 Each Eligible Participant is entitled to receive multiple Campaign Rewards except for the Grand Prize. Each Eligible Participant may stand a chance to win the Grand Prize only once, based on a random draw basis. In addition, they may also win a prize under either the New Maybank Privilege Onboarding category or the New Islamic Wealth Management (IWM) Customer category, provided they meet the Qualifying Criteria stated in Clauses 4.0 and 5.0.

3.2.4 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. by 30th April 2027).

3.3 Participating Products

No.	Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)	Rewards	
				Rewards	Entry to Grand Prize
3.3.1 Wealth Saving	**Deposit**	(a) Premier 1 Account (PM1) (b) Premier Mudharabah Account-i (PMA-i) (c) Maybank2u Savers/-i (M2U Savers/-i) (d) Global Access Account-i (GAA-i) *Maybank & Maybank Islamic is a member of PIDM. Premier 1 Account Premier Mudharabah Account-i, M2U Savers, M2U Savers-i & GAA-i are protected by PIDM up to RM250,000 for each depositor.*	1)Minimum **Average Daily Balance ("ADB")***** growth of RM18,000 above the fixed baseline***** during the campaign period 2)Maintain a minimum **Month End Balance ("MEB")****** of RM10,000 on the last calendar day of the campaign period.	Lucky 450X[1] Xiaomi Compact Hair Dryer x worth RM99 each, on a random draw basis *[1]Lucky 150X allocate in each campaign month*	1 entry for each RM10,000 ADB Growth
3.3.2 Wealth Creation	**Investment**	(a) **Unit Trust / Shariah Compliant Unit Trust Funds** (excluding ASNB variable funds) with minimum 1.5% sales charge	Minimum single or combined investment amount of **RM48,000 and above**. *(Retail Bonds / Retail Sukuk: minimum RM250,000)*	First 450X[2] Xiaomi Smart Band 9 Active x worth RM129	2 entries for each product

No.	Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)	Rewards	
				Rewards	Entry to Grand Prize
		(b) **Structured Products / Islamic Structured Products** with minimum 1.5% sales charge (c) **Retail Bonds / Retail Sukuk** with minimum 1.3% sales charge *Note: Excluding Amanah Saham Nasional Berhad (ASNB) variable funds*		each, on a first-come, first-served basis [2]*First 150X allocate in each campaign month*	
	Maybank Islamic Gold Account ("MIGA-I")	MIGA-i Account	Minimum MIGA-i investment of **RM48,000 and above** in a single or combined transaction		
3.3.3 Wealth Planning	**Life Insurance / Family Takaful**	**Life Insurance** a) Smart Next Gen b) Smart Cash Xtra c) Smart Flexi Plus d) Smart Family Medic e) Smart Saver Xtra f) Smart Golden Life g) Dynamic Invest **Family Takaful**	Minimum **Annualised First Year Premium / Contribution (AFYP/AFYC) of RM4,800** and above (Regular Premium/Contribution) or **Single Premium/Contribution (SP/SC) of RM10,000 and above** Note: - The premium/contribution amount is not inclusive of single or regular top-up for all	First 450X[3] REDMI Buds 8 Active x worth RM99 each, on a first-come, first-served basis [3]*First 150X allocate in each campaign month*	1 Entry

No.	Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)	Rewards	
				Rewards	Entry to Grand Prize
		a) Smart Waris b) Takaful Smart Plus c) Smart Income d) Dynamic Horizon *Note*: *Along the way should Etiqa were to introduce another Smart series product in FY2026, we will take into consideration to include into this Privilege Flyfinity Campaign*	Life Insurance/Family Takaful Products. - 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. - 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. - 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).		

No.	Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)	Rewards	
				Rewards	Entry to Grand Prize
	Will/Wasiat	Will / Wasiat Packages by Maybank (Ezy Wasiat, Standard, Gold, Platinum) *Note: Eligible only for the Wealth Planning Prize*	Sign-up of any Will / Wasiat Package during the Campaign Period		[redacted]
3.3.4 **Wealth Financing**	**MyDeco Financing**	Acceptance of MyDeco Financing	Minimum accepted MyDeco financing amount of **RM88,000 and above** Note: The determination of winners for the Grand Prize will be subject to the execution of the loan/financing security documents during or within one (1) month after the Campaign Period ends.	First 150x [4]Xiaomi Handheld Garment Steamer x worth RM129 each, on a first-come, first-served basis *[4]First 50X allocate in each Campaign month*	3 entries for each product
	Hire Purchase Financing	Conventional / Islamic Hire Purchase Financing for new and unregistered reconditioned vehicles only	Minimum approved and disbursed hire purchase financing amount of **RM88,000 & above** during the campaign period Note: Recognition of Hire Purchase Financing is based on approval date and disbursement date during or within one month after the Campaign Period.		

No.	Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)	Rewards	
				Rewards	Entry to Grand Prize
	Retail Financing	1. ASB Financing-i 2. Salary Financing 3. Personal Loan	Minimum single or combined disbursed retail loan/ financing amount of **RM100,000 and above**		

******Average Daily Balance (ADB)*** *means the average of the end-of-day ledger balances in the participating account over a calendar month.*

******__Month End Balance (MEB)__ *means the end-of-day ledger balance maintained in the participating account on the last calendar day of each Campaign Month*

*******__Fixed Baseline ADB means__ *the reference Average Daily Balance established prior to the Campaign Period against which Incremental ADB is measured:*

For Existing Customers: The ADB of the designated baseline month immediately preceding the Campaign Period (M0 = September 2026).

For New Customers: Deemed as RM0, unless otherwise determined by Maybank.

4.0 New Maybank Privilege Onboarding

Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)	Rewards
New Maybank Privilege Onboarding	(a) Wealth Saving (b) Wealth Creation (c) Wealth Financing (d) Wealth Planning	(a) Newly Privilege Onboarded, and; (b) Maintain a minimum Monthly Ending Balance (MEB) and Average Daily Balance (ADB) Growth of RM18,000, and; (c) Take up any of the Participating Products and fulfil the minimum criteria for the respective products during the Campaign Period.	First 300X[5] Maybank Tumber worth RM50 each, on a first-come, first-served basis [5]*First 100X allocate in each campaign month*

5.0 New Islamic Wealth Management (IWM) Tagging

<table>
<tr><th>Participating Product Category</th><th>Description of Participating Products</th><th>Qualifying Criteria (During the Campaign Period)</th><th>Rewards</th></tr>
<tr><td rowspan="4">New Islamic Wealth Management (IWM) Tagging</td><td></td><td>(a) Newly IWM Onboarded, and;
(b) Maintain a minimum Monthly Ending Balance (MEB) and Average Daily Balance (ADB) Growth of RM18,000, and;
(c) Take up any of the Participating Products and fulfil the minimum criteria for the respective products during the Campaign Period.</td><td rowspan="4">First 150X[6] Maybank Tumber worth RM50 each, on a first-come, first-served basis

[6]First 500X allocate in each campaign month</td></tr>
<tr><td colspan="2">Investment</td></tr>
<tr><td>1. Shariah Compliant Unit Trust funds
2. Islamic Structured Products

Note: Excluding Amanah Saham Nasional Berhad (ASNB) variable funds</td><td>Minimum investment of RM48,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.5%.</td></tr>
<tr><td>3. Retail Sukuk</td><td>Minimum investment of RM250,000 and above in a single or combined transaction(s) during the</td></tr>
</table>

Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)	Rewards
		Campaign Period with a minimum sales charge of *1.3%*.	
	4. MIGA-i	Minimum investment of RM48,000 and above in a single or combined transaction(s) during the Campaign Period.	
	Takaful		
	(a) Smart Waris (b) Takaful Smart Plus (c) Smart Income Dynamic Horizon	Minimum Basic Annualized First Year Contribution (AFYC) of RM4,800 and above or Single Contribution of RM10,000 and above during the Campaign Period.	

6.0 Campaign Rewards Fulfilment

6.1 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.

6.2 The entries received for the Grand Prize of each Eligible Participant can be overlapped across multiple products if they meet the Qualifying Criteria during the Campaign Period.

6.3 The Grand Prize consists of a travel package for the winner(s) and up to three (3) accompanying persons (maximum four (4) persons in total, including the winner). The winner may nominate family members, relatives, friends, or companions to join the trip. The travel package must be utilized by the winner together with the accompanying persons. Any unused portion of the travel package, including unutilized seats or allocations, shall be forfeited and shall not be exchanged for cash, credit, vouchers, additional benefits, or any other form of compensation.

6.4 The Grand Prize is based on a pre-arranged group travel package with fixed travel dates and itinerary. No changes, postponements, or rescheduling shall be allowed. If the Grand Prize winner is unable to travel on the specified dates or fails to confirm participation within the stipulated period, the Grand Prize shall be forfeited, and Maybank reserves the right to award the Grand Prize to the next eligible winner at its sole discretion.

6.5 The Grand Prize winner(s) will be notified by Maybank and shall be required to confirm their acceptance of the Grand Prize and provide all required travel details within one (1) month from the date of notification. Failure to do so within the stipulated period shall result in the forfeiture of the Grand Prize, and Maybank reserves the right, at its sole discretion, to award the Grand Prize to the next eligible winner.

6.6 The Grand Prize winner(s) and their accompanying person(s) consent to Maybank collecting, using, and disclosing their personal information to the relevant travel agency, service providers, and other parties as may be necessary for the arrangement, booking, and fulfilment of the travel package. Such consent shall be obtained through a consent form provided by Maybank during the winner notification and travel booking arrangement process. Failure to provide the required consent may result in the forfeiture of the travel package, and Maybank reserves the right to select a replacement winner.

6.7 The Grand Prize winner(s) and their accompanying person(s) shall be solely responsible for ensuring that they possess valid passports, visas, permits, and any other travel documentation required by the relevant authorities. Any costs associated with obtaining or renewing such documents, including visa fees and related charges, shall be borne solely by the winner(s) and/or their accompanying persons. Maybank shall not be responsible for any inability to travel arising from incomplete, invalid, expired, or rejected travel documentation.

6.8 The Grand Prize shall exclude any applicable taxes, service fees, travel insurance, and other additional costs such as transportation, accommodation upgrades, or incidental expenses during the trip. 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.

6.9 In the event that the authorized dealer is unable to supply the same travel package as described herein to Maybank due to reasons which include, but are not limited to, unavailability, cancellations, or any force majeure events. Maybank reserves the right to substitute the Grand Prize(s) with another travel package of like or similar value at its sole discretion, with twenty-one (21) calendar days prior notice by way of posting on the Maybank Privilege Website at maybank.my/privilege. or any other methods as it deems fit. Maybank gives no assurance or satisfaction guarantee in regard to the Grand Prize. It will be a direct arrangement/settlement between the Grand Prize winner and the authorized dealer without any resource to Maybank for any dispute in relation to quality or warranty of the Grand Prize or any terms and conditions in respect thereof.

6.10 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.

6.11 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.

6.12 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 30th April 2027 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/Personal Banker 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.

6.13 Upon successful contact, the Eligible Participants will be notified that they are winners of the Campaign. A Maybank Personal Advisor/Personal Banker from Maybank Branch will be assigned to assist the winners with the fulfilment and collection of the Campaign Rewards. Failure to reach an Eligible Participant after the three (3) call attempts will entitle Maybank to select a new winner as replacement.

6.14 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.

6.15 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.

7.0 General Terms and Conditions

7.1 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.

7.2 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 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.

7.3 By participating in this Campaign, Eligible Participants agree to access the Maybank Privilege Maybank2u web page at 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.

7.4 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 ("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).

7.5 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.

7.6 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.

7.7 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.

7.8 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.