

**MAYBANK ONLINE APPLICATION  
<<PERMANENT INCREASE CREDIT LIMIT CAMPAIGN>>  
TERMS & CONDITIONS**

**CAMPAIGN PERIOD**

The Increase Credit Limit Campaign (“Campaign”) commences on **15 November 2019** and will end on **29 February 2020** (both dates inclusive) unless notified otherwise (“Campaign Period”). These are the terms and conditions applicable to the Campaign (“Terms and Conditions”).

**ELIGIBILITY**

1. The Campaign is open to Principal Cardmember(s) of Maybank Visa, Mastercard and American Express Credit Card(s) issued by Malayan Banking Berhad (Co. No. 3813-K) or Maybank Islamic Berhad (Co. No. 787435-M) (collectively referred to as “Maybank”) who receive an invitation to participate in the Campaign from Maybank via any of the following communication channels:
  - i. SMS message; or
  - ii. Electronic Direct Mailer (eDM), (“Eligible Cardmember(s)”).
2. The following persons are NOT eligible to participate in the Campaign:
  - i. Maybank/Maybank Islamic Visa, Mastercard & American Express Credit Card(s) not issued by Maybank Malaysia;
  - ii. Maybank/Maybank Islamic Visa, Mastercard & American Express Credit Cardmember(s) who is/are in default of facilities granted by Maybank at any time during the Campaign Period or are in breach of the Terms and Conditions,; and
  - iii. Employees of Maybank Cards Marketing Department, Advertising and Promotion Agencies and their immediate families.

**CAMPAIGN MECHANICS**

3. The Eligible Cardmember must first apply for ‘Permanent Increase Credit Limit’ through [www.maybank2u.com.my](http://www.maybank2u.com.my) and upload the latest income documentation to complete the application process (“Application”). The Cardmember who apply for Temporary Increase Credit Limit is not eligible for this campaign.
4. The Application is subject to Maybank’s credit evaluation and approval. The Eligible Cardmember will be notified via SMS message / email or letter on the status of the Application.
5. The illustration table for Applications that are approved, spending period and monthly winners for the iPhone 11 128GB is as below.

Eligibility	Application Received and Approved Between	Spending Period	Total Winners of iPhone 11 128GB
Approved Applications With Spending	15- 30 November 2019	15 November - 31 December 2019	1
	1 - 31 December 2019	1 December 2019 -	3

		31 January 2020	
	1 - 31 January 2020	1 January - 29 February 2020	3
	1 - 29 February 2020	1 February - 31 March 2020	3

### **CAMPAIGN PRIZES**

6. The prizes for the Campaign are as below ('Prizes').

Prizes	No of Prizes
STARBUCKS e-gift card (worth RM30)	1,000
iPhone 11 128GB	10

7. The first 1,000 Eligible Cardmembers whose Applications are approved during the Campaign Period will each receive a STARBUCKS e-gift card worth RM30. Subsequently, Eligible Cardmembers with spending during the Spending Period as stated in the table in Clause 5 will stand a chance to win the monthly prize of an iPhone 11 128GB ("Qualified Eligible Cardmembers").
8. In each month during the Spending Period as stated in the table in clause 5, qualified Eligible Cardmembers will be selected to stand a chance to win the monthly iPhone 11 128GB. The monthly winners will be selected through Maybank's randomizer programme ("Winner(s)").
9. Maybank will NOT provide any replacement or substitute of the Prize if the Winner rejects the Prize and/or request for alternative option(s).
10. Prizes are given on an "As Is" basis and are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.
11. For the avoidance of doubt, the Prizes are provided by the authorized dealer of the Prizes. Maybank shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Prize. Any dispute in relation to the warranty or quality of the Prize or any terms and conditions in respect thereof shall be settled directly between the Winner and the authorized dealer. Maybank will not be responsible for resolving any dispute and the Winner must liaise directly with the authorized dealer, and not Maybank in this regard.

### **CAMPAIGN FULFILLMENT**

12. The STARBUCKS e-gift card will be sent to the Eligible Cardmembers valid email address. The Eligible Cardmember is required to provide a valid email address during the Application process.
13. The winners of iPhone 11 128GB will be notified either in writing or by phone or any other method of communications which Maybank deems appropriate and announcement of Winners will be made on Maybank's website at [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Maybank's Website") within eight (8) to twelve (12) weeks after the end of the Campaign Period.

14. The Prizes will be delivered to the respective Winner's delivery address after the announcement of the Winners.
15. Should there be any dispute or non-receipt of the Prizes, Winners are required to contact Maybank Group Customer Care at 1300 88 6688 **latest by 30 June 2020**. Any further complaints, correspondence and/or enquiries shall not be entertained after 30 June 2020.
16. The Eligible Cardmember will not be entitled to the Prize if the credit card has been cancelled during the selection of Winners.

#### **GENERAL TERMS AND CONDITIONS**

17. By participating in the Campaign, Eligible Cardmembers agree to access Maybank's Website on a regular basis to view the Terms and Conditions and to ensure that they are kept-up-to-date with any changes or variations made to the Terms and Conditions.
18. The records of transactions maintained by Maybank and the selection of Winners by Maybank shall be final and conclusive. No other correspondence or claims by the Eligible Cardmembers shall be entertained.
19. Maybank reserves the sole and exclusive right to vary, delete, amend or modify any of the Terms and Conditions with 21 days prior notice. The Terms and Conditions may be modified, amended or varied by Maybank by posting the same on Maybank's Website or by any other mode that Maybank shall deem fit. Maybank shall not be liable for any and all loss or damage suffered or incurred by the Eligible Cardmembers as a direct or indirect result of the cancellation, variation, amendment, termination or suspension of the Campaign and/or the Terms and Conditions.
20. Maybank reserves the right to publish and display the names and addresses of Winners, photographs of Winners and audio and/or visual recording for any mass media or marketing materials for advertising and publicity purposes without compensation and consent of the Winners.
21. Prizes are neither transferable nor exchangeable. The Winners shall not be entitled to any cash compensation, benefits or substitution in any form whatsoever in lieu of the Prizes. However, Maybank reserves the right at its sole discretion to substitute any of the Prizes with some other prize of like or equal value with twenty-one (21) days' prior notice.
22. Maybank reserves the right to forfeit the Prizes awarded if the Winners do not comply with the Terms and Conditions.
23. All Winners shall abide by the terms and conditions imposed by the party arranging for and/or providing the prizes and the terms and conditions that are attached to the prizes, if any.
24. In addition to the Terms and Conditions, Eligible Cardmembers agree that the general terms and conditions in the Cardmembers' Agreement shall be read together with the Terms and Conditions as an entire agreement.

25. By participating in the Campaign, Eligible Cardmembers/Winners 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.maybank2u.com.my](http://www.maybank2u.com.my) (“**Maybank’s Privacy Notice**”).
26. The Terms and Conditions shall be governed by the laws of Malaysia, and all Eligible Cardholders who participate in the Campaign shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts by participating in the Campaign.
27. For any assistance, Cardmembers may contact Maybank Group Customer Care at 1300 88 6688.