

**Maybank****Maybank Islamic****MAYBANK PERSONAL LOAN / MAYBANK ISLAMIC PERSONAL FINANCING-i****WIN iPad CAMPAIGN 2019****TERMS AND CONDITIONS****CAMPAIGN PERIOD**

1. “MAYBANK PERSONAL LOAN/MAYBANK ISLAMIC PERSONAL FINANCING-i WIN iPad CAMPAIGN (“Campaign”) shall commence from **15 August 2019** till **15 November 2019** (both dates inclusive) (“Campaign Period”).

ELIGIBILITY

2. This Campaign is open to all newly approved Maybank Personal Loan and Maybank Islamic Personal Financing-i customers of Malayan Banking Berhad (**Maybank**) and Maybank Islamic Berhad (**Maybank Islamic**) (Maybank and Maybank Islamic are collectively referred to as the “**Maybank**”) who applied for loan or financing through Online Application at www.maybank2u.com.my, Maybank Mobile Application, Maybank Branches and Card Centres or Maybank Telesales (outbound calls only) within the Campaign Period and who meet the following eligibility criteria set by Maybank as follows:
 - i. Must be a Malaysian citizen of 21 years old and above with maximum age limit for applicant up to 60 years old.
 - ii. Minimum income requirement for salaried/self-employed applicant is RM42,000 per annum.

The eligible customers are hereinafter referred to as “Eligible Customers”.

3. For the avoidance of doubt, the following persons are **NOT** eligible to participate in the campaign:
 - i. Existing Maybank Personal Loan customer and Maybank Islamic Personal Financing-i customer
 - ii. Maybank and Maybank Islamic staff
4. Below are the details of loan or financing amount, fixed flat rate and tenure:

Loan/Financing-i Amount	Fixed Flat Rate (per annum)	Tenure
RM5,000 - RM20,000	8%	Minimum - 2 years Maximum - 6 years
RM20,001 - RM50,000	7%	
RM50,001 - RM100,000	6.5%	

QUALIFYING ENTRIES

5. To qualify for the random selection of the Prize Winners, only received and approved applications with loan/financing amount approved limit of **RM20,000 and above** within the Campaign Period will be eligible for the entries.
6. Customer must apply for the Maybank Personal Loan or Maybank Islamic Personal Financing- i through Online Application at www.maybank2u.com.my, Maybank Mobile Application, Maybank Branches and Card Centres or Maybank Telesales (outbound calls only) during the Campaign Period.

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7. No entry form is required to participate in this Campaign since participant's eligibility will be tracked automatically by the qualifying entries as below for all approved applications.

5X entries	2X entries
Apply Online via M2U or Mobile Application	Apply at Maybank Branches, Card Centres or Telesales

PRIZES

8. Thirty (30) Eligible Customers will be selected through a randomizer process based on the entries received and will be deemed as a winner if he/she is able to answer one (1) question correctly.
9. The total selected thirty (30) winners will receive an iPad 10.2-inch WiFi 32GB each.
10. Maybank will NOT provide any replacement or substitute of the Prize if the winner rejects the Prize and/or request for alternative option(s).
11. Prizes are given on an "As Is" basis which are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.
12. For the avoidance of doubt, the Prizes are provided by Maybank's authorized dealer. 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 relevant Winner and the authorized dealer. Maybank will bear no responsibility for resolving any dispute and the Winner must liaise directly with the authorized dealer, and not Maybank in this regard.

SELECTION OF WINNERS

13. Eligible Customers shall be shortlisted internally via a computer generated 'Random Selection' draw which applies a random number to the qualifying list of entries.
14. All Maybank Personal Loan or Maybank Islamic Personal Financing-i approved accounts, as the case may be, must not be delinquent, invalid and/or cancelled and in good credit standing as may be determined by Maybank. Otherwise the Eligible Customers will be disqualified.
15. Selected winners will not be eligible for the Prize as the case may be, if there is no payment for more than 30 days from the respective Customer's account payment date.
16. The shortlisted Eligible Customers will be contacted by Maybank's representatives at the mobile phone numbers registered and/or recorded in Maybank's system at any time during office hours to answer one (1) question.
17. The shortlisted Eligible Customers will be deemed as Winner if he/she is able to answer the question correctly.
18. If the shortlisted Eligible Customer is not able to answer the question correctly, the next Eligible Winner in sequence will be shortlisted and contacted to answer the question.
19. In the event the shortlisted Eligible Customer is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted Eligible Winner wish to withdraw from the Campaign upon being contacted by Maybank's representative, he/she will be disqualified from the Campaign.

20. Each winner is entitled to one time iPad 10.2-inch WiFi 32GB Prize only.

FULFILLMENT OF PRIZES

21. Winners 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 website at www.maybank2u.com.my ("Maybank Website") within eight (8) to twelve (12) weeks after the end of the Campaign Period.
22. The Prizes will be delivered to the respective Winner's delivery address after the announcement of the winners.
23. 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 15 March 2020**. Any further complaints, correspondence and/or inquiries shall not be entertained after 15 March 2020.

MAYBANK PRIVACY NOTICE

24. 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 Maybank Website ("Maybank's Privacy Notice").
25. In addition and without prejudice to the terms in Maybank's Privacy Notice, 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. 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.

GENERAL TERMS AND CONDITIONS

26. The Eligible Customer agrees to be bound by these terms and conditions, in addition to the Maybank Personal Loan or Maybank Islamic Personal Financing-i General Terms, whichever applicable and Conditions which regulates the provision of financing or credit facilities by Maybank.
27. By participating in the Campaign, Eligible Customers:
- a. agree to be bound by the Terms and Conditions herein including any amendments thereto;
 - b. agree that all records of transactions captured by Maybank's system within the Campaign Period based on local date and time shall be accurate and conclusive;
 - c. agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers. No further appeal or further correspondence will be entertained;
 - d. consent for Maybank to disclose their particulars to the third party service provider(s)/ authorized supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Maybank for purpose of contacting them during and after the Campaign unless indicated otherwise in writing;

- e. agree to access Maybank Website at www.maybank2u.com.my to view the terms and conditions and will seek clarification from Maybank should any of the Terms and Conditions are not fully understood;
 - f. shall not be entitled to claim for any compensation against Maybank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for purposes of the Campaign) for any and all loss and damage suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of the Campaign.
28. Maybank (for Islamic participating products, subject always to Shariah requirements) may withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add any of the terms and conditions herein at any time upon giving 21 days prior notice via Maybank portal or through any other channels that Maybank may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of the Terms and Conditions.
29. Maybank shall not be responsible and / or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by Eligible Participant resulting directly or indirectly from the Eligible Customers' participation in this Campaign or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include 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.
30. Maybank reserves the right to forfeit the Prizes awarded, as the case may be, if the Eligible Customers fail to comply with any of the terms and conditions herein.
31. Maybank shall not be liable for any misinterpretation or misrepresentation of facts in respect of the Cash Prizes, as the case may be, offered and published in any mass media, marketing or advertising materials.
32. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
33. These Terms and Conditions shall be governed by the laws of Malaysia and all Eligible Customers who participate in this Campaign shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian courts.