

**Get Rewarded and Win Cashback up to RM150 with your Newly Approved
Maybank Principal Credit Card applied via M2U.**

Terms and Conditions:-

Campaign Period

1. This campaign, organized by Maybank called the "Maybank Online Acquisition 2019 Credit Cards Campaign ("Campaign") for :
 - a. **Maybank Visa and American Express** cards that will run from **15th February 2019 to 30th June 2019** for Acquisition Gift & **15th February 2019 to 30th April 2019** for Cashback Promotion and both dates inclusive ("Campaign Period").
 - b. **Maybank Mastercard** that will run from **1st April 2019 to 30th June 2019** for Acquisition Gift & **1st April 2019 to 30th April 2019** for Cashback Promotion and both dates inclusive ("Campaign Period").

Eligibility

2. Subject to these Terms and Conditions, the Campaign is open to all new-to-bank individuals or Maybank existing customers who are residents of Malaysia, who do not have any credit card issued by Maybank in Malaysia and, who has attained the age of 21 years ("Eligible Persons" or each, an "Eligible Person") at the time of making an application for any one or more of Maybank credit card(/s) as a principal cardmember during the Campaign Period via Maybank Online at www.maybank2u.com.my ("Website");-
3. Each of the Maybank Credit Cards above shall be referred to as "Card or "Maybank Credit Card" and collectively as "Cards" or "Maybank Credit Cards", depending on context.
4. To be eligible for this Campaign, an Eligible Person must apply for any one or more Maybank Credit Cards via the Website, accessible via www.maybank2u.com by completing an electronic online Maybank credit card application form and uploading all required supporting documents. For the avoidance of any doubt, the online Maybank credit card application must be accessed via the Website.
5. Eligible Persons who applies for any one or more Maybank Credit Cards under this Campaign shall hereinafter be referred to as "Applicants" or each, an "Applicant".
6. An Applicant may also be participating in more than one Maybank credit card promotions organized for or in conjunction with the acquisition of new credit card customers where the Applicant may also be similarly entitled to gifts or rewards. In the event that the promotion periods for such other promotions overlap with the Campaign Period, then the Applicant understands that he/she shall only be entitled to receive the gifts or rewards from the first Maybank credit card approved by Maybank via the channel that the Applicant had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.

NOT Eligible to Participate in this Campaign

7. Permanent and/or contract employees of Maybank (including its subsidiaries and related companies);
8. Any Applicant or persons who had cancelled any of his/her Maybank credit card within six (6) months before the date of application and is re-applying for any Maybank Credit Card under the Campaign;
9. Present holders of any Maybank credit card(s) whether issued in Malaysia or otherwise; and/or
10. Any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their Card account(s), any facility, service or accommodation granted by Maybank, including Maybank Online (Website).

The Campaign

11. Offer 1: New To Bank Principal Card

All approved application via M2U within the Campaign Period with a minimum spend of RM300 within 45 days from the credit card approval date will be entitled to choose only **ONE** of the gifts as listed below.

The gift selection will be based on the **1st card** type to meet the minimum spend criteria. This applies for all card type applied within the campaign period.

Card Scheme	Acquisition Gift	Campaign Period
Maybank Visa Cards	Lee Cooper Aviator Sunglasses	15th February 2019 until 30th June 2019
American Express Cards	Delsey Backpack	
Maybank Mastercard	Barry Smith Trolley Bag	1st April 2019 until 30th June 2019

Scenario on the selection of Gifts:-

A customer applied all 3 type of cards (Maybank Visa, American Express & Maybank Mastercard) in one M2U application and subsequently all the 3 cards were approved on **10th April 2019** within the Campaign period and the following card spend were made within the Qualifying Period of 45 days:-

Card Scheme	Card spend within 45 days, from 10th April to 25th May 2019:	Date of the Card Type achieved the Minimum Card Spend of RM300:
American Express Cards	RM1,650	10th May 2019
Maybank Visa Cards	RM1,200	30th April 2019
Maybank Mastercard	RM1,250	24th May 2019

From the above card spend, all 3 credit cards met the minimum card spend requirement and Maybank Visa was the 1st card type to meet the minimum required spend of RM300 on the 30th April 2019 and followed by American Express Card and Maybank Mastercard on the 10th May 2019 and 24th May 2019 respectively.

In this scenario, the customer will be eligible for a “Lee Cooper Aviator Sunglasses” from Maybank Visa.

12. Offer 2: Win up to RM150 Cashback on Selected Cards

This promotion is only open only to the following selected cards approved within the campaign period under Maybank Visa, American Express & Maybank Mastercard with a minimum spend of RM1,000 within 45 days from the credit card approval date.

The Customer will be only entitled for **ONE** cashback reward based on the Card achieved the minimum spend criteria while reward lasts.

The list of the selected cards as per below.

Card Scheme	Card Type	Cashback Rewards	Campaign Period
Maybank Visa	1) Maybank Manchester United Visa; or 2) Maybank Manchester United Visa; or 3) Infinite or Maybank FC Barcelona Visa Signature	15% Cashback (For 1st 1,000 Customers)	15th February 2019 until 30 th April 2019
American Express	1) American Express® Cash Back Gold Credit Card; or	15% Cashback	

	2) American Express Platinum Credit Card; or 3) Maybank Islamic Ikhwan American Express Platinum Card-i	(For 1st 3,000 Customers)	
Maybank Mastercard	1) Maybank Islamic Mastercard Ikhwan Gold Card; or 2) Maybank Islamic Mastercard Ikhwan Platinum Card; or 3) Maybank Islamic World Mastercard Ikhwan	15% Cashback (For 1st 1,000 Customers)	1st April 2019 until 30th April 2019

Scenario on the Win Up to RM150 Cashback:-

If the customer applied for the selected cards as indicated in the above table under the cashback rewards and if the customer continued to spend a minimum of RM1,000 with his/her newly approved cards within the Qualifying Period of 45 days, then he/she will be entitled for the 15% Cashback up to RM150, while reward lasts.

Card Type	Card spend within 45 days; from 10th April to 25th May 2019:	Date of the Card Type achieved the Minimum Card Spend of RM1,000
American Express® Cash Back Gold Credit Card	RM1,650	18th May 2019
Maybank FC Barcelona Visa Signature	RM1,200	20th May 2019
Maybank Islamic Mastercard Ikhwan Platinum Card	RM1,250	25th May 2019

As mentioned in the earlier scenario, the Customer received a Lee Cooper Aviator Sunglasses from Maybank Visa being the 1st card type achieved the minimum card spend of RM300.

As for the Cashback, since all selected cards met the minimum card spend of RM1,000 and American Express® Cash Back Gold Credit Card was the 1st card type to meet the minimum required spend of RM1,000 on the 18th May 2019 and followed by Maybank FC Barcelona Visa Signature and Maybank Islamic Mastercard Ikhwan Platinum Card on the 20th May 2019 and 25th May 2019 respectively.

In this scenario, the Customer will receive the Cashback of RM150 from **American Express® Cash Back Gold Credit Card** being the 1st 3,000 customers to meet the minimum spend criteria of RM1,000.

If the allocation of cashback from **American Express® Cash Back Gold Credit Card** are exhausted, the customer still stand a chance to receive the 15% cashback from Maybank FC Barcelona Visa Signature and Maybank Islamic Mastercard Ikhwan Platinum Card subject to the availability of the cashback on the date the customer achieved the min spend criteria of RM1,000.

13. Campaign Fulfilment

- The gift or the cashback fulfilment will be done 12 weeks from the last date of the month of which the month the card has been approved.
e.g: The Card approved on 10th of April 2019 the customer are required to expect the fulfilment to be delivered 12 weeks from 30th of April 2019. The gift to be delivered by end of July 2019.
- The delivery of the gift will be send to the billing address of the eligible cardmember. The gift is valid while stock last.
- The winners of the cashback campaign will be awarded the RM150 and to be reflected inside the Principal monthly credit card statement. **Cashback is limited to the 1st 1,000 new customer for Maybank Visa, 1st 3,000 new customer for American Express & 1,000 new customer for Maybank Mastercard.**

Retail Spend

14. "Retail Spend" means the purchase of any goods or services (local or international) with the use of the Card an may, at Maybank discretion, include any card transaction as may be determined by Maybank except for the following transactions:

- a. Instalments paid under Maybank's Flexi Payment Plan, EPP transactions registered and commenced before the Campaign Period, Credit Shield Plus, Dial For Cash, Balance Transfer, Balance Transfer via Installment Plan and Cash Advance. For the avoidance of any doubt, EPP is not exempted under the Offers in the table above;
- b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
- c. Payment of annual Maybank Credit Card membership fees;
- d. Interest payments, late payment fees, charges for cash withdrawals, Goods and Service Tax or other taxes and any other form of service/miscellaneous fees; and

15. Transactions made by the Maybank cardmembers with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by a Maybank cardmembers with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.

Miscellaneous

16. Maybank's decisions on all matters relating to the Campaign will be final and binding.
17. Maybank reserves the right to disqualify an Applicant /Successful Applicant (as the case may be) from participating in the Campaign and/or from receiving the Gift:
 - e. Where the minimum payment or any amounts due and payable under any of the Successful Applicant's Maybank Credit Card account(s) are not settled on or before its due date;
 - f. If any of the Successful Applicant's Maybank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily;
 - g. is not eligible to participate in the Campaign and/or receive the Gift; and/or
 - h. Has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.
18. Maybank shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic or pandemic, technical or systems failure or any event beyond the reasonable control of Maybank.
19. Maybank reserves the right to cancel, terminate or suspend the Campaign or any individual offer(s) in the Campaign with notice. In such an event, Maybank also reserves the right to replace any of the individual offer(s) with another similar offer in the Campaign. For the avoidance of doubt, any cancellation, termination or suspension by Maybank of the Campaign (or any individual offer(s) in the Campaign) shall not entitle any Applicant or Successful Applicant to any claim or compensation against Maybank for any and all loss or damage suffered or incurred by the Applicant, or Successful Applicant whether as a direct or indirect result of the act of cancellation, termination or suspension of the Campaign or any individual offer(s) in the Campaign.
20. Maybank reserves the right as it deems fit to vary or change any of these terms and conditions with notice of 21 days. These terms and conditions may be varied or changed by Maybank by way of posting on Maybank Facebook Webpage or in any other manner deemed suitable by Maybank. Applicants and Successful Applicants who had participated in the Campaign are deemed to have accessed Maybank Facebook Webpage and/or Maybank's website at www.maybank.com.my (Website) and to have knowledge of and to have agreed to any changes or variations to these terms and conditions. Applicants and Successful Applicants agree that their continued participation in the Campaign will constitute their acceptance of these terms and conditions (as varied or changed).
21. By participating in the Campaign, Applicants and Successful Applicants agree to be bound by these Terms and Conditions (as modified and varied from time to time) and any decisions of Maybank. Successful Applicants hereby consent to and authorize Maybank to disclose their particulars to the third party service providers engaged by Maybank for purposes of the Campaign. Maybank warrants that the disclosure of such particulars to any third party service providers shall be limited to the Successful Applicants' names, addresses and telephone numbers and shall be used only in relation to and for purposes of the Campaign.
22. To the fullest extent permitted by law, by participating in the Campaign, each and every Applicant and Successful Applicant is agreeing that he/she will not hold Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers that Maybank may engage for the purposes of this Campaign) liable for any loss or damages that he/she may incur, in connection with the Campaign.

23. Any term or condition applicable to this Campaign which is illegal, prohibited or unenforceable under any law or regulation shall be ineffective to the extent of such illegality, voidness, prohibition or unenforceability without invalidating the remaining provisions.

24. These terms and conditions are governed by and construed under the laws of Malaysia.