

“MORTGAGE WITH US, HOLIDAY ON US” CONTEST TERMS AND CONDITIONS

1. The “Mortgage with us, holiday on us” contest (hereinafter referred to as “the Contest”) commences on January, 2019 and shall end on 31 December 2019 (“the Contest Period”).
2. The Contest is open to eligible existing Malayan Banking Bhd (“Maybank”) and or Maybank Islamic Bhd (“Maybank Islamic”) customers of good standing as may be determined by Maybank/ Maybank Islamic at its sole and absolute discretion. For a chance to win prizes, existing customers may earn entries upon meeting the eligibility criteria as described in clause 3 of this Terms and Conditions with execution of loan/ financing agreement date falling within the Contest period. No contest entry forms are required.
3. Eligibility criteria as follows :

Eligibility Criteria	Number of entry
MBB ML/HL customers who settle their mortgage loan/ financing with Maybank/ Maybank Islamic but successfully refer purchasers of their properties to Maybank/ Maybank Islamic for mortgage loan/ financing	1
Existing MBB ML/HL customers who take up additional mortgage loan/ financing from Maybank/ Maybank Islamic	1
Existing MBB customers who refinance in their loan/ financing from other financial institutions to Maybank/ Maybank Islamic	1
MBB ML/HL customers who settle their mortgage loan/ financing with Maybank/ Maybank Islamic due to sale of property for upgrading purpose and take the new mortgage loan/ financing with Maybank/ Maybank Islamic	1
Existing MBB customers who refers new customers to Maybank/ Maybank Islamic for mortgage loan/ financing	1
Existing ML/HL customers who settle their mortgage loan/ financing with Maybank/ Maybank Islamic and come back for mortgage loan/ financing with us within 6 months from date of settlement.	1
Existing ML/HL customer who took their mortgage loan/ financing on Overdraft/ Cash Line type with increased OD utilization on last day of each month.	1

4. The Contest excludes employees of Maybank/ Maybank Islamic, employees of advertising and promotions agencies and their immediate families who are directly involved in the Contest
5. The prizes to be given away under the Contest are :

GRAND SELECTION - Jan, 2020	
1X Grand Prize	Travel vouchers worth RM10,000
1X 1st Prize	Travel vouchers worth RM5,000
1X 2nd Prize	Travel vouchers worth RM3,000
1X 3rd Prize	Travel vouchers worth RM2,000
Total	Travel vouchers worth RM20,000

6. Shortlisted winners shall be contacted by telephone by representatives of Maybank/ Maybank Islamic and each shall be required to answer one (1) question relating to the Contest correctly before being declared a winner.
7. If the shortlisted winner is not contactable by telephone based on the records maintained at Maybank/ Maybank Islamic branch where the mortgage loan/ financing is maintained on the first attempt for reasons including, but not limited to the following circumstances: No reply, Number not in use, No connection, Voice mailbox reached; A second attempt shall be made within the next two (2) Hours of the first attempt to contact the shortlisted winner.
8. Where the second attempt is also unsuccessful due to the circumstances set out in clause 7 above, Maybank/ Maybank Islamic reserves the right to disqualify the first shortlisted winner and proceed to contact the next shortlisted winner or winners respectively for each of the Prize Category set out in clause 5 above.
9. Maybank/ Maybank Islamic reserves at its absolute discretion the right to select additional winner(s) to substitute any winner(s) who may be ineligible or disqualified for any reason whatsoever without assigning any reasons thereto throughout the Contest Period.
10. All qualifying entries recorded by Maybank/ Maybank Islamic shall be final and conclusive. Maybank/ Maybank Islamic's decision on all matters relating to the Contest shall be final, conclusive and binding. No further correspondence, appeals, protest or attempts to dispute the same would be entertained in any event.
11. All winners' names will be published in the maybank2u.com website and or any other method of communication that Maybank/ Maybank Islamic shall at its absolute decide.
12. Winners shall be required to attend the prize presentation ceremony and/ or other publicity programs as and when required at their own costs and expenses. Maybank/ Maybank Islamic reserves the right to and it shall be deemed that Maybank/ Maybank Islamic has the consent of the respective winners to publish and display the names, photographs and/ or audio recording of the winners in any mass media or marketing materials for advertising and publicity purposes without compensation to the winners consent of the winners. If any of the selected winner is not agreeable to attend the prize presentation and or for their name, photographs and audio recording to be used for any marketing, advertising or publicity activities, then Maybank/ Maybank Islamic reserves the right to disqualify the selected winner at its absolute discretion.
13. By participating in the Contest, eligible participants hereby expressly agree to be bound by the Terms and Conditions of the Contest.
14. All prizes for the Contest are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein and any prizes unclaimed three (3) months after notification of winners has been made will be forfeited.
15. All winners of the Contest shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any, and installation costs, where applicable in relation to the prizes and the Contest.
16. To the fullest extent permitted by law, Maybank/ Maybank Islamic shall not be held liable for whatsoever loss or damages howsoever arising and/or suffered by the eligible participant directly or indirectly in connection with their participation in the Contest. Maybank/ Maybank Islamic shall not be liable of any default in respect of the Contest due to any act of god, war, riot, strike, lockout, industrial action, fire, flood, draught, storm or any event beyond the reasonable control of Maybank/ Maybank Islamic.

17. Maybank/ Maybank Islamic reserves the right to withdraw, cancel, suspend, extend or terminate the Contest earlier in whole or in part, or to vary, delete or add, amend or modify any of the Terms and Conditions at its absolute discretion from time to time by giving at least fourteen (14) days prior notice thereof. The notice setting out the variation, supplement, deletion, amendments or modifications, as the case may be to the Terms and Conditions shall be posted through Maybank2u website at www.maybank2u.com or through any other mode of communication that Maybank/ Maybank Islamic deems reasonable and appropriate at its absolute discretion.
18. The Terms and Conditions of the Contest shall be governed by the Laws of Malaysia.
19. These Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including without limitation printed posters or leaflets) advertising the Contest.
20. Save and except for the specific Contest Terms and Conditions stated herein, i.e. throughout the Contest Period of January, 2019 to 31 December, 2019, all other terms and conditions set out in the Terms and Conditions governing all the eligible accounts set forth herein shall continue to apply.

- End of “Mortgage with us, holiday on us” contest Terms and Conditions -