# Get Rewarded with your Newly Approved Maybank Principal Credit Card applied via M2U

### **Terms and Conditions**

Maybank Online Acquisition 2020 Credit Cards Campaign ("Campaign") is organised by Malayan Banking Berhad (196001000142) (referred to as "Maybank") and is subject to these Terms and Conditions. By participating in this Campaign, Eligible Customers (as defined below) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank.

# **Campaign Period**

- 1. The Campaign Period shall apply for the respective promotions as follows:
  - Maybank Visa, Mastercard and American Express credit cards issued by Maybank and Maybank Islamic Berhad, the Campaign will commence from 1<sup>st</sup> July to 30<sup>th</sup> September 2020 (both dates inclusive) for Acquisition Gift promotion ("1<sup>st</sup> July 30<sup>th</sup> September 2020"); and
  - for Maybank 2 American Express Gold or Platinum credit card issued by Maybank, the Campaign will commence from 1<sup>st</sup> June to 31<sup>st</sup> December 2020 (both dates inclusive) for Cashback Promotion ("1<sup>st</sup> June – 31<sup>st</sup> December 2020" While stock last).

both the Acquisition Gift Promotion Period and the Cashback Promotion shall be referred collectively as Campaign Period.

### **Eligibility**

- 2. Subject to these Terms and Conditions, the Campaign is open to all new-to-bank individuals or existing Maybank and Maybank Islamic Berhad customers who are residents of Malaysia and does not have any existing credit card issued by Maybank and/or Maybank Islamic Berhad in Malaysia ("Maybank Credit Card") and who has attained the age of 21 years 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 ("Eligible Customer").
- 3. To be eligible for this Campaign, an Eligible Customer must apply for any one or more Maybank Credit Card via Maybank2u ("M2U") at www.maybank2u.com.my ("Website") by completing an electronic Maybank Credit Card application form and uploading all required supporting documents on the Website.
- 4. Eligible Customer who apply for any one or more Maybank Credit Card under this Campaign shall hereinafter be referred to as "Applicant(s)".
- 5. An Applicant may be entitled to participate in more than one Maybank Credit Card promotions organized for or in conjunction with the acquisition of a new credit card customer wherein the Applicant may also be similarly entitled to other gifts or rewards under the respective promotions. In the event that the promotion periods for such other promotions overlap with the Campaign Period, the Applicant understands and agrees 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.

- 6. The following individuals are NOT eligible to participate in this Campaign:
  - a. Permanent and/or contract employees of Maybank (including its subsidiaries and related companies);
  - b. 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;
  - c. Present holders of any Maybank Credit Card(s) whether issued in Malaysia or otherwise; and/or
  - d. Any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, and/or any services granted by Maybank.

# **Promotions**

# 7. Acquisition Gift Promotion Period: New To Bank Principal Card

a) All approved applications made by the Eligible Customer via the Website within the Campaign Period with a minimum retail spend of RM300 within the first 45 days from the Maybank Credit Card approval date will be entitled to only **ONE** of the gifts as listed below.

Card Scheme	Acquisition Gift	Campaign Period
Maybank Visa Cards	SoundPeat True Wireless	
	Earbuds	1 <sup>st</sup> July 2020 until 30 <sup>th</sup>
Maybank Mastercard	Edifier TWS1 True Wireless	September 2020
	Earbuds	
American Express Cards	Edifier W800BT Bluetooth	
	Headphone	

- b) The gift selection will be based on the 1<sup>st</sup> principal card type to meet the minimum retail spend criteria of RM300 within the Campaign Period.
- c) Each Eligible Customer are only entitled for one (1) gift throughout the Campaign Period.

### Example Scenario on the selection of Gifts:-

Customer applied all three types of cards (Visa, Mastercard and American Express) in one application on the Website.

All three cards were approved on  $10^{th}$  July 2020 and the following card spend was made within the Qualifying Period of 45 days ( $10^{th}$  July 2020 till  $24^{th}$  August 2020):

Card Scheme	Card Spend within 45 days, from 10 <sup>th</sup> July 2020 to 24 <sup>th</sup> August 2020	Date of the Card Type achieved the Minimum Card Spend of RM300
Maybank Visa Cards	RM500	5 <sup>th</sup> August 2020
Maybank Mastercard	RM500	20 <sup>th</sup> July 2020
American Express Cards	RM500	24 <sup>th</sup> July 2020

From the above Card Spend, all 3 credit cards met the minimum retail spend requirement but the Mastercard was the first Card Type to meet the minimum required retail spend of RM300 on 20<sup>th</sup> July 2020, followed by the American Express and subsequently Visa on the 24<sup>th</sup> July 2020 and 5<sup>th</sup> August 2020 respectively.

In this scenario, the customer will be eligible for Edifier TWS1 True Wireless Earbuds.

# 8. Cashback Promotion: Win up to RM30 Cashback on Maybank 2 Gold Card or Maybank 2 Platinum Card

a) All approved application made by the Eligible Customer via the Website within the Campaign Period with a minimum retail spend of RM100 within the first 30 days from the Maybank Credit Card approval date will be entitled for cashback reward as listed below:

Card Scheme	Card Type	Cashback Reward	
American	Maybank 2 Gold Card or Maybank 2 Platinum Credit	RM30	
Express Cards	Cards	KIVISO	

b) The Cash Back will be based on the card to meet the minimum retail spend criteria of RM100 within the Qualifying Period of 30 days.

# • Example Scenario on the selection of Gifts:-

Customer applied for the Maybank 2 Gold Card and continued to spend with his/her newly approved cards.

The cards were approved on 10<sup>th</sup> July 2020 and the following card spend was made within the Qualifying Period of 30 days (10<sup>th</sup> July 2020 till 9<sup>th</sup> August2020):

Card Scheme	Card Spend within 30 days, from 10 <sup>th</sup> July 2020 to 9 <sup>th</sup> August 2020	Date of the Card Type achieved the Minimum Card Spend of RM300
Maybank 2 Gold Credit Card	RM500	21 <sup>st</sup> July 2020

From the above Card Spend, customer met the minimum requirement retail spend of RM100 on  $21^{st}$  July 2020 and entitled for cashback of RM30.

### Example Scenario on the selection of Gifts:-

Customer applied all three types of cards (Visa, Mastercard and American Express) in one application on the Website.

All three cards were approved on  $10^{th}$  July2020 and the following retail spend was made within the Qualifying Period of 45 days ( $10^{th}$  July 2020 till  $24^{th}$  August 2020):

Card Scheme	Card Spend within 45 days, from 10 <sup>th</sup> July 2020 to 24 <sup>th</sup> August 2020	Date of the Card Type achieved the Minimum Card Spend of RM300
Maybank Visa Cards	RM500	18 <sup>th</sup> August 2020
Maybank Mastercard	RM500	30 <sup>th</sup> July 2020
American Express Cards * M2C gold	RM500	28 <sup>th</sup> July 2020

From the above Card Spend, all 3 credit cards met the minimum retail spend requirement but the American Express card was the first Card Type to meet the minimum required retail spend of RM300 on 28<sup>th</sup> July 2020, followed by the Mastercard and subsequently the Visa on 30<sup>th</sup> July 2020 and 18<sup>th</sup> August 2020 respectively.

In this scenario, the customer will be eligible for Edifier W800BT Bluetooth Headphone and Cashback of RM30.

#### **Campaign Fulfilment**

- 9. Gift fulfilment will be done twelve (12) weeks from the last date of the month of which the Maybank Credit Card was approved. The Gift is only available while stocks last.
  - Example: If the Maybank Credit Card was approved on 10<sup>th</sup> July 2020, the customer is required to expect the fulfilment to be done 12 weeks from 31<sup>st</sup> July 2020. The Gift is expected to be deliver by end of October 2020 and Cashback will be credited into the customer's Amex Card account end of September 2020.
- 10. The Cashback fulfilment will be done 8 weeks from the last date of the month of which the Maybank Credit Card was approved and is only available while stock last.
  - Example: If the Maybank Credit Card was approved on 10<sup>th</sup> July 2020, the customer is required to expect the fulfilment to be done 8 weeks from 31<sup>st</sup> July 2020. The Gift is expected to be deliver by end of October 2020 and Cashback will be credited into the customer's Amex Card account end of September 2020.
- 11. The Gift will be sent to the billing address of the Applicant which was provided to Maybank at the point of application.
- 12. Gifts are neither transferable, nor exchangeable for cash or credit or kind whether in part or in full.
- 13. Maybank reserves the right to disqualify an Applicant from participating in the Campaign and/or from receiving the Cashback and/or Gift, due to the following:

- a. where the minimum payment or any amounts due and payable under any of the Applicant's Maybank Credit Card account(s) are not settled on or before its due date;
- b. if any of the Applicant's Maybank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Cashback and/or Gift;
- c. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

### Retail Spend

- 14. "retail spend" means the purchase of any goods or services (local or international) with the use of the Maybank Credit Card and may include, at Maybank discretion, 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, eWallet 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, any taxes imposed by law and any other form of service/miscellaneous fees; and
  - e. Transactions made by the Applicant with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by Applicant 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.

# **General Term & Condition**

- 12. Maybank's shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via QRPay, Maybank2u, provided the same is not caused by Maybank nor the determination of the customers' eligibility for the Campaign .
- 13. Maybank reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with twenty one (21) days' notice. Such notice may be published by Maybank via Maybank2u website (www.maybank.com.my) and/or through any other mode of communication as determined by Maybank. It shall be the responsibility of Eligible Customers to be informed of or otherwise seek out any such notice validly posted
- 14. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by Maybank shall not entitle the Eligible Customers or any other persons whatsoever to any claim or compensation against Maybank for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination.
- 15. Maybank shall not be liable for any losses, damages or costs incurred or suffered by any Eligible Customer as a result of the customer participating in this Campaign. Furthermore, Maybank

shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes 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.

- 16. The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 17. Maybank is entitled to, at its discretion, disqualify/reject any Eligible Customer 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. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- 18. Any variation (of any of the terms and conditions stated herein) shall be binding on the Eligible Customer (through any notice displayed at the Maybank2u website).
- 19. By participating in this Campaign, Eligible Customer 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.maybank.com.my ("Maybank's Privacy Notice"). Eligible Customers are welcome to seek clarification from Maybank should any of the Terms and Conditions be not fully understood.
- 20. In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Customer 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.

For information, enquiries, feedback and/or complaints related to the Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, the Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website (<a href="https://www.maybank.com.my">www.maybank.com.my</a>)