

**Get Rewarded with your Newly Approved Maybank Grab Mastercard Platinum Principal Credit Card
applied via M2U**

Terms and Conditions

Maybank Grab Mastercard Platinum 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, the 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 Maybank Grab Mastercard Platinum Online Acquisition 2020 Credit Cards Campaign will commence from 22 October 2020 to 21 December 2020, both dates inclusive ("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 do not have any existing credit card issued by Maybank and/or Maybank Islamic Berhad in Malaysia ("Maybank Credit Card") and who have attained the age of 21 years at the time of making an application for any one or more 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 the Maybank Grab Mastercard Platinum Principal Credit Card via Maybank2u ("M2U") at www.maybank2u.com.my ("Website") by completing an electronic Maybank Credit Card application form and uploading all the required supporting documents onto the Website.
4. An Eligible Customer may be entitled to participate in more than one Maybank Credit Card promotion organized for or in conjunction with the acquisition of a new credit card wherein the Eligible Customer 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 Eligible Customer understands and agrees that he/she shall only be entitled to receive the gifts or rewards in connection with the **first** Maybank Credit Card approved by Maybank via the channel that the Eligible Customer had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.
5. 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 person 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. Existing holders of any Maybank Credit Card(s) whether issued in Malaysia or otherwise; and/or
 - d. Any person who has committed or is suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, and/or any services granted by Maybank.

6. This Campaign promotion is also subject to the terms and conditions imposed by Grab at <https://www.grab.com/my/>.

Campaign Promotion

7. Maybank Grab Mastercard Platinum Credit Card: New To Bank Principal Card

- a) All approved applications made by the Eligible Customer via the Website within the Campaign Period with an eligible spend of a minimum retail spend of RM300 within the first 45 days from the Maybank Grab Mastercard Platinum Credit Card approval date will stand a chance to win a total of RM50 GrabPay e-wallet credit.
- b) The gift is limited to the first one thousand (1000) Eligible Customers only.
- c) The Eligible Spend made during the Campaign Period must be captured by the credit card system maintained by Maybank in order to be eligible for participation in the Campaign.
- d) The determination on whether the gift awarded for the Eligible Spend shall be based on the date the charges are processed by Maybank and debited from the Cardmember's card account and not the date the Eligible Spend transaction was made by the Cardmember.
- e) Transactions made by the Supplementary Cardmembers will be consolidated with the Principal Card's spending and the RM50 GrabPay e-wallet credit will only be credited to the principal's Grab account.

Campaign Fulfilment

- 8. Gift fulfilment will be done twelve (12) weeks from the Campaign end date. The Gift is only available while stocks last i.e. the first one thousand (1000) Eligible Customers.
- 9. A winner message via SMS will be sent to the Eligible Customer's mobile phone number which was provide to Maybank at the point of application. The RM50 GrabPay e-wallet credit will be credited into the Eligible Customer's Grab account. The Grab account has to be registered with the same mobile number that was used to apply for the Maybank Grab Mastercard Platinum Credit Card.
- 10. Gifts are neither transferable, nor exchangeable for cash or credit or kind whether in part or in full.
- 11. Maybank reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the Gift, due to the following:
 - a. where the minimum payment or any amounts due and payable under any of the Eligible Customer's Maybank Credit Card account(s) are not settled on or before its due date;
 - b. if any of the Eligible Customer's Maybank Credit Card account(s) is cancelled, closed, or terminated for any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Gift;
 - c. the Eligible Customer has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

Retail Spend

12. "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's discretion, any card transaction as may be determined by Maybank **except** for the following transactions:
- a. Any installments paid under Maybank's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Dial For Cash, Balance Transfer, Balance Transfer via Installment Plan, eWallet (except GrabPay) and Cash Advance. For the avoidance of any doubt, Easy Payment Plan is not exempted under the promotion 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 Eligible Customer with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by the Eligible Customer 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 Terms & Conditions

13. Maybank 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, Maybank credit cards, provided the same is not caused directly by Maybank nor the determination of the customers' eligibility for the Campaign.
14. 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 the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
15. 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.
16. 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, epidemic or pandemic, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
17. 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.

18. Maybank is entitled to, at its discretion, disqualify/reject any Eligible Customers 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. Any variation (of any of the terms and conditions stated herein) shall be binding on the Eligible Customers (through any notice displayed at the Maybank2u website.)
19. By participating in this Campaign, the 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 www.maybank.com.my ("Maybank's Privacy Notice"). The 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, the 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 to the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well as responses and related photographs. In this regard, each Eligible Customers agrees to co-operate in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.

For further 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 (www.maybank.com.my)