

Get Rewarded with your Maybank Manchester United Visa Credit Card

Terms and Conditions

Maybank Manchester United Visa Spend Uplift 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. Maybank Manchester United Visa Spend Uplift 2020 Credit Cards Campaign will commence from 1st August to 31st 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.

3. To be eligible for this Campaign, customers must be an existing Maybank Manchester United Visa Principal Credit Cardmember and enrol for the Campaign via SMS by texting "WINMU" to 66628 ("Eligible Customer").

4. An Eligible Customer may be entitled to participate in more than one Maybank Credit Card promotion organized Maybank credit cards 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 from the first Maybank Credit Card Campaign 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 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.

Campaign Promotion

6. Maybank Manchester United Visa Credit Card : All Cardmembers

- a. All grocery spending made by the Eligible Customer with Maybank Manchester United Visa Credit Card within the Campaign Period entitles to receive 10 times TreatPoints as illustrated in the table below:

Spend Category	Current Points Reward	Campaign Points Reward
Grocery	5X TreatPoints	10X TreatPoints

- b. The 10 times TreatPoints reward is limited to the first RM1,500 grocery spend per month only. Subsequent grocery spend for the month will earn 5 times TreatPoints only.

- c. Grocery Spend by Supplementary Cardmember(s) under the same Principal Cardmembers' Maybank Manchester United Visa Card account(s) will also be included in computation of the Principal Cardmember's total grocery spend.

Campaign Fulfilment

7. Treatpoints fulfilment will be done twelve (12) weeks from the credit card statement date.

Example: If the Maybank Credit Card statement was issued on 4th August 2020, the customer is required to expect the fulfilment to be done 12 weeks from 31st August 2020. The fulfilment is expected to be updated by the end of November 2020.

8. The Treatpoints will be credited to the Eligible Customer credit card account.

9. Treatpoints are neither transferable, nor exchangeable for cash or credit or kind whether in part or in full save an except for any method already approved by Maybank.

10. Maybank reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the Treatpoints, 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 Treatpoints;
- c. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

Retail Spend

11. "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. 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 and Cash Advance. For the avoidance of any doubt, Easy Payment Plan 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 Eligible Customer with any merchant associated with or controlled by them (whether as employee, employer, shareholder or director). i.e. transactions by 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

12. 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, 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 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.)

18. 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 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.

19. In addition and without prejudice to the terms in the 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 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 (www.maybank.com.my)