



“MORTGAGE WITH US, CASH REWARDS ON US” FY2021 CONTEST TERMS AND CONDITIONS

1. The “Mortgage with Us, Cash Rewards on Us” contest (hereinafter referred to as “the Contest”) commences on January, 2021 and shall end on 31 December 2021 (“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 :

No	Eligibility Criteria	Number of entry
1	Maybank/Maybank Islamic Mortgage Loan (ML)/Home Financing (HF) 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* *Subject to clause 16.	1
2	Existing Maybank/Maybank Islamic ML/HF customers who take up additional mortgage loan/ financing from Maybank/ Maybank Islamic	1
3	Existing Maybank/Maybank Islamic ML/HF customers who refinance in their loan/ financing from other financial institutions to Maybank/ Maybank Islamic	1
4	Maybank/Maybank Islamic ML/HF customers who settle their mortgage loan/ financing with Maybank/ Maybank Islamic due to sale of property for upgrading purpose and take their new mortgage loan/ home financing with Maybank/ Maybank Islamic	1
5	Existing Maybank/Maybank Islamic customers who refer new customers to Maybank/ Maybank Islamic for mortgage loan/ home financing* *Subject to clause 16.	1
6	Existing ML/HF customers who settle their mortgage loan/ financing with Maybank/ Maybank Islamic and come back for mortgage loan/ home financing with Maybank/Maybank Islamic within 6 months from date of settlement.	1

7	Existing Maybank/ Maybank Islamic ML/ HF customers whose OD utilization at each month end reach 50% or more of its authorised drawing limit.	1
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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 - 1st QUARTER 2022	
1X Grand Prize	Cash vouchers worth RM10,000
1X 1st Prize	Cash vouchers worth RM5,000
1X 2nd Prize	Cash vouchers worth RM3,000
1X 3rd Prize	Cash vouchers worth RM2,000
Total	Cash vouchers worth RM20,000

6. Shortlisted winners shall be contacted by telephone by representatives of the Bank 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 the Bank 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, the Bank 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. The Bank 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 the Bank shall be final and conclusive. The Bank'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 the Bank 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. The Bank reserves the right to and it shall be deemed that the Bank 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 the Bank 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. Terms On Referrals Of New Customers

By completing and submitting the Referral Form, the existing Maybank / Maybank Islamic customer ("Eligible Referrer") agrees, represents, undertakes and confirms to Maybank / Maybank Islamic the following:-

- a) To ensure the potential customer referred to Maybank / Maybank Islamic ("Eligible Referee") is a prudent person;
- b) The Eligible Referrer has obtained the Eligible Referee's consent to disclose his/her name and contact details to Maybank / Maybank Islamic for the purposes arising from this Contest;
- c) Maybank / Maybank Islamic has no obligation to furnish or provide the Eligible Referrer with any details on the Eligible Referee;
- d) The Eligible Referee has no objections for Maybank / Maybank Islamic to contact him/her for the purposes arising from this Contest;
- e) The Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purposes arising from this Contest; and
- f) All information provided by the Eligible Referrer in relation to this Contest and the Eligible Referee must be true, accurate, current and complete.

The Eligible Referrer who does not comply with the above mentioned terms will be immediately disqualified from this Contest and will not be entitled for the Contest Rewards.

17. To the fullest extent permitted by law, the Bank 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. The Bank 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 the Bank.
18. The Bank 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 the Bank deems reasonable and appropriate at its absolute discretion.
19. The Terms and Conditions of the Contest shall be governed by the Laws of Malaysia.
20. 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.

21. Save and except for the specific Contest Terms and Conditions stated herein, i.e. throughout the Contest Period of January, 2021 to 31 December, 2021, 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, Cash Rewards on Us" FY2021 contest Terms and Conditions -