

Maybank TAPtastic Campaign- Terms and Conditions

Maybank **TAPtastic (“Campaign”)** is organised by Malayan Banking Berhad (Registration No. 196001000142) (“Maybank”) and shall be subject to the Terms and Conditions herein. By participating in this Campaign, Eligible Participants (as defined in Clause 1 below) hereby expressly agree to be bound by these Terms & Conditions and any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding.

1. Eligibility and Platform

- 1.1. This Campaign is open to Maybank individual customers and sole proprietors with valid M2U login who have not been previously disqualified in any of the previous campaigns organized by Maybank (“**Eligible Participants**”).
- 1.2. This Campaign is accessible through the MAE app, the M2U app, and the M2U website (“**Campaign Platforms**”) to perform eligible MAE Scan & Pay transactions (“**Eligible Transactions**”). However, the MAE TAPtastic (“**Game**”) is only available on the MAE app.
- 1.3. Eligible Campaign Platforms are Maybank2u MY App Version 8.5 and above, Maybank2u MY website and MAE by Maybank2u Version 0.7.8 and above.
- 1.4. Ensure that Secure2u is enabled and activated on the device used for the Campaign Platforms as per Clause 1.3.

2. Campaign Mechanics and Conditions

- 2.1. **Campaign Period:** Monday 18 October 2021 at 0000hrs – Saturday, 1 January 2022 at 2359hrs or until all Prizes as stated in Clause 4.0 are fully exhausted, whichever is earlier (“**Campaign Period**”).
- 2.2. **Eligible Participants** are required to perform **Eligible Transactions** as set out in Clause 2.4 to earn a Chance or Chances (“**Chance**” or “**Chances**”) as the case may be to play the **Game** and win the Prizes as set out in Clause 4.0.
- 2.3. Maybank will issue a bonus **Chance** or **Chances** to all Eligible Participants who successfully launch the game widget icon on selected days. Maybank reserves the right to change or amend the issuance of these **Chances** or Entries at any point of time during the **Campaign Period**.
- 2.4. The **Chances** earned to play the **Game** will only be valid during **Campaign Period**. Any unused opportunities will be forfeited after the **Campaign Period ends**. For clarity, refer to clause 2.1 for the **Campaign Period**.
- 2.5. For each Eligible Transaction, customers will earn lucky draw entries to be in the running to win prizes under the MAE Lucky Draw or Scan and Pay Lucky Draw.
- 2.6. For all **Eligible Transactions** performed via **M2U website** and approved with **Secure2u**,

2.6.1. **Eligible Participants** will need to download and log in to the MAE app to receive the respective **Entries** to play the **Game**.

2.6.2. Subsequent **Eligible Transactions** performed on M2U web, if any, will require **Eligible Participants** to launch the MAE app after every **Eligible Transaction** for the chances to be reflected on the M2U web.

2.7. Maybank reserves the right to change or amend the **Eligible Transactions** and numbers of opportunities given to play the **Game** with twenty-one (21) calendar days' notice to the **Eligible Participants**.

2.8. Eligible Transactions:

2.8.1. MAE Eligible Transactions

	MAE Eligible Transactions	Minimum transaction amount	Chances awarded per transaction	Lucky Draw Chance
1	Launch the MAE app	n/a	One (1) chance per day	One (1) Chance per day
2	Successfully apply for the MAE debit card on the MAE app. Participants will automatically receive the one (1) Entries if they applied for the MAE card during this Campaign Period. For clarity, successful application means you have registered and pending card delivery. This transaction will be awarded with a Chance only one (1) time.	n/a	One time	One (1) Chance
3	Set up one (1) Individual Tabung on the MAE app or a Goal Saving Plan on M2U website This transaction will be awarded with a Chance only one (1) time.	RM 30 (goal amount)	One time	One (1) Chance
4	First time M2U log-in to the MAE app This transaction will be awarded with a Chance only one (1) time.	n/a	One time	One (1) Chance
5	Register for Secure2U via the MAE app This transaction will be awarded with a Chance only one (1) time.	n/a	One (1) Chance	One (1) Chance

6	Transfer money using Scan & Pay (P2P) via the MAE app. Scan & Pay transaction using funds from credit card does not apply.	RM 5	One (1) Chance per day	One (1) Chance per day.
7	Send money to friends using "Send & Request" via the MAE app.	RM 5	One (1) Chance per day	One (1) Chance per day.
8	Request money from friends using "Send & Request" via the MAE app.	RM 5	One (1) Chance per day	One (1) Chance per day.
9	Perform Reloads (e.g.: mobile prepaid) via direct payee method via the MAE app, M2U app or M2U website.	RM 30	One (1) Chance	One (1) Chance
10	Perform a Hotlink Reload via direct payee method via the MAE app, M2U app or M2U website	RM10	One (1) Chance	One (1) Chance
11	Create a split bill with friends on the MAE app. Only creators will receive the Entry once split bill is successfully sent.	Any	One (1) Chance per day	One (1) Chance per day
12	Perform Bill Payment via direct payee method via the MAE app, M2U app or M2U website.	RM 30	One (1) Chance	One (1) Chance
13	Successfully place an online order for Sama-Sama Lokal via the M2U app.	RM 20	One (1) Chance	One (1) Chance
14	Perform M2U ASNB transfer via the MAE app, M2U app or M2U website.	RM 30	One (1) Chance	One (1) Chance
15	Perform M2U Tabung Haji transaction via the M2U website.	RM 30	One (1) Chance	One (1) Chance

16	Purchase or renew Motor Takaful, Motor Insurance via the M2U app or M2U website. Purchase or renew Travel Takaful or Travel Insurance via the M2U website.	RM 30	One (1) Chance	One (1) Chance
17	Perform JomPAY via the MAE app, M2U app or M2U website.	RM 50	One (1) Chance per day	One (1) Chance per day
18	Perform outgoing DuitNow transfer via the MAE app, M2U app or M2U website. For clarity, DuitNow Instant Transfer is not eligible.	RM 50	One (1) Chance per day.	One (1) Chance per day
19	Perform overseas fund transfer via: M2U Website: FTT, Western Union, Visa Direct & Regional Transfer M2U App: Western Union (favourite) MAE App: Bakong	RM 300	One (1) Chance	One (1) Chance
20	Perform a Zakat payment via the MAE app	RM5	One (1) Chance	One (1) Chance
	Perform a Zakat payment via the M2U app	RM30	One (1) Chance	One (1) Chance
21	Send Deepamoney via the MAE app	RM5	One (1) Chance	One (1) Chance
22	Perform Maybank Heart donation via the MAE app or M2U website.	RM 30	One (1) Chance	One (1) Chance

2.8.2. Scan & Pay Eligible Transactions

	Scan & Pay Eligible Transactions	Minimum transaction amount	Chances awarded per transaction	Lucky Draw Entries
1	Perform an eligible Scan & Pay DuitNowQR transaction at all participating MAE merchants nationwide via the MAE app or the M2U MY app from your savings, current, or MAE account. For clarity, Scan & Pay for DuitNowQR P2P transfers will	RM15	One (1) chance	One (1) Chance



	<p>not be considered as Eligible Transactions.</p> <p>Linking of credit card to Scan & Pay and having it as the source of funds will not be considered as an Eligible Transaction for this Campaign.</p>			
2	<p>Perform an eligible Scan & Pay DuitNowQR transactions at all participating DuitNow QR merchants (non-MAE merchants, including other banks & e-wallets) nationwide via the MAE app or the M2U MY app from your savings, current, or MAE account.</p> <p>For clarity, Scan & Pay for DuitNowQR P2P transfers will not be considered as Eligible Transactions.</p> <p>Linking of credit card to Scan & Pay and having it as the source of funds will not be considered as an eligible transaction for this Campaign.</p>	RM15	One (1) Chance.	One (1) Chance.

3. How to play MAE Tap-Tastic (“Game”)

3.1. Objective of the **Game** is to tap a balloon of choice to reveal a prize.



3.2. Prizes categories are as follows

Prize	Description	
	Daily Cash Prizes	Applicable for all transactions outlined
	MAE-sive Cash Prize of RM1000	Applicable for all transactions outlined

3.3. The game is only available on the MAE by Maybank2u app. Eligible Participants must download and install the MAE app from the Google Play Store or Apple App Store on their device(s) respectively.

4. Prizes

4.1. There is one type of prize category – Single game.

4.2. The available prizes for the Campaign are listed as per the table below:

Prize category	Prize
Single game play	Cash Prizes of up to RM 5,126,667.00 to be credited into Eligible Participants' MAE account.

4.3. Where applicable, prizes are awarded randomly based on a probability-weighted mechanism with proprietary operational details that will not be revealed to Eligible Participants or the public at large. Participation in the Campaign shall be construed as consent to the usage of said randomizer program and explicit acceptance of any and all Campaign results it may produce.

4.4. Maybank reserves the right to substitute any and all of the above-listed Prizes with any other item(s) of similar market value.

4.5. Prizes are not transferable nor exchangeable and will only be issued to the winners as verified by Maybank.

4.6. Eligible Participants agree that their participation in the TAPtastic game shall be understood as providing agreement and consent to allow any and all personal data obtained via the app (or otherwise) over the course of the **Campaign Period** to be collected, processed and used by Maybank in accordance with Maybank's Privacy Notice, which may be viewed on www.maybank2u.com.my ("Maybank Privacy Notice").

4.7. Maybank reserves the right to request for documentation or written proof of identification, age, and place of residence of any or all winners prior to the collection of their Prize(s) for verification to ensure compliance with Terms and Conditions.

4.8. Participants shall receive a notification through the **Campaign Platform** informing them of their win, the prize(s) won, and any redemption instructions if applicable.

4.9. Maybank will not ask for any banking details such as credit card/debit card number and bank transaction authorization code (TAC), account password, PIN or one-time password (OTP) for the winners to claim the prize or for any reason whatsoever.

4.10. Eligible Participants acknowledge and agree that Maybank reserves the rights to disqualify participation of the Campaign or withdraw any Prizes from the participants if:

4.10.1. The participant is found or suspected of tampering with the Campaign mechanics or the operation of the Campaign;

4.10.2. The participant is found or suspected of undertaking fraudulent activities or other activities harmful to the Campaign; or

4.10.3. The participant has been disqualified from previous Campaigns organized by Maybank.

4.10.4. The participant is in breach of its obligations or any Terms and Conditions of this Campaign. Notwithstanding the above, Maybank reserves the right to reject any participation without assigning any reasons.

4.11. Each **Eligible Participant** can win cash prizes up to a maximum cash value of RM2000.00 only. After they have reached their maximum cash value winnings, they will no longer be able to participate or use their remaining unused chances.

4.12. Terms and Conditions of prizes

4.12.1. Respective prizes won will be displayed on the MAE app TAPtastic "Prizes" page. This page will be available to winners from the start of the Campaign Period until Saturday, 1 January 2021, at 2359hrs.

4.12.2. All prize winners are required to collect or redeem the prizes within the respective validity date. All unclaimed prizes after the expiry of the validity date will be forfeited. Any winner whose prize(s) has been forfeited shall not be entitled to any payment or compensation, whether in part or in full.

4.13. Cash Prizes

4.13.1. All cash from Daily Cash Prizes & MAE-sive Cash Prizes would be instantly credited into the winner's MAE Account. Cash prizes will only be credited into an active account. It is the responsibility of Eligible Participants to ensure that their account remains active during Campaign Period for the prize to be credited.

4.13.2. Should eligible winners fail to activate a MAE account, the cash prize(s) won will be forfeited 30 days after **Campaign Period**.

4.13.3. If an Eligible Participant has multiple M2U IDs, only the M2U ID that is linked with an active MAE account will be eligible to be credited any Mini Cash Prize won.

5. Lucky Draw Terms & Conditions

5.1. There are 2 separate lucky draws for this Campaign.

- 5.1.1. MAE Lucky Draw
- 5.1.2. Scan and Pay Lucky Draw

5.2. To be eligible for this Campaign's prize draw, Eligible Participants would need to fulfill the following criteria:

- 5.2.1. Successful transaction of Criteria 2.8.1 for MAE Lucky Draw
- 5.2.2. Successful transaction of Criteria 2.8.2 Scan and Pay Lucky Draw

5.3. Permanent and contract employees of Virtual Banking and Payments Department of Maybank are not eligible to participate in both the MAE and Scan & Pay lucky draws..

5.4. List of Lucky Draw Prizes

MAE Lucky Draw Campaign		
Category	Product	Quantity for Lucky Draw
Grand Prize	Proton X70 1.5T Premium	One (x1)
Consolation Prizes	Apple Macbook Air M1	Two (x2)
	Samsung 50 Inch QLED TV	Three (x3)
	Samsung S21 Mobile Phone	Three (x3)

Scan & Pay Lucky Draw Campaign		
Category	Product	Quantity for Lucky Draw
October 2021		
Grand Prize	Proton X50 1.5T Premium	One (x1)
	Honda RS150 R	Two (x2)
Monthly Prizes	Samsung S21 Mobile Phone	Six (x6)
November 2021		
Grand Prize	Proton X50 1.5T Premium	One (x1)
	Honda RS150 R	Two (x2)
Monthly Prizes	Apple Macbook Air M1 - 13.3 inch	Six (x6)

December 2021		
Grand Prize	Proton X50 1.5T Premium	One (x1)
	Honda RS150 R	Two (x2)
Monthly Prizes	Samsung 50" QLED 4K Smart TV (2021)	Six (x6)

5.5. An Eligible Participant is only entitled to:

- 5.5.1. One (x1) prize under the MAE Lucky Draw OR
- 5.5.2. One (1x) Grand prize AND one (x1) monthly prize under Scan Pay Lucky Draw

Lucky Draw	Grand Prize	Consolations/Monthly Prizes	Winners
MAE Lucky Draw	Proton X70 1.5T Premium	Apple Macbook Air M1, Samsung 50 Inch QLED TV, Samsung S21 Mobile Phone	1 Winner per prize category, per Eligible Participant.
Scan & Pay Lucky Draw	Proton X50 1.5T Premium & Honda RS150R	Apple Macbook Air M1, Samsung 50 Inch QLED TV, Samsung S21 Mobile Phone	1 Grand Prize & 1 Monthly Prize per Eligible Participant

5.6. The draw will be carried out as follows:

- 5.6.1. MAE Lucky Draw: within 30 business days after the end of the Campaign Period or any other period as may be determined by the Bank.
- 5.6.2. Scan & Pay Lucky Draw: within 30 business days after the end of each calendar month within the Campaign Period or any other period as may be determined by the Bank.

5.7. All prize winners will be notified at the end of the Campaign via the Maybank2u website at www.maybank2u.com.my and/or through any other means whichever the Bank considers appropriate.

5.8. The Bank's decision on all matters relating to the selection of winners and prizes shall be final, conclusive and binding on Eligible Participants, and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained.

5.9. All winning prizes will be published via the Maybank2u website at www.maybank2u.com.my. The Bank has the right to replace the prize for any item at its discretion of equivalent value depending on the availability of the stock.

5.10. The prize is not redeemable or exchangeable for any other items or cash, whether in part or in full. Prize Winners must accept the prize "as it is" and must acknowledge that the Bank shall not be held responsible for the value of the prizes due to the variation of prices in the market during the prizes redemption/collection by them at the time stipulated by the Bank.

- 5.11. Any claims for the prizes (in the event the Maybank2u or MAE account was closed before the crediting of the prize) must be made within 12 months from the date of the Bank's announcement.
- 5.12. In the event that the winner dies after the notification of the prize winner, the heirs, legal representative, and/or administrator of the deceased may claim the prize within 12 months from the date of the notification, failing which, the Bank has the discretion to deal with the prize including to re-draw and/or elect any other person as the prize winner whichever the Bank considers appropriate.
- 5.13. The image of the prizes (if any) in any brochure, marketing, or campaign material relating to the Prize Draw is for illustration purposes only.
- 5.14. The prize(s) does/do not include any accessories or items shown in any advertisements and/or promotional materials as they are for illustrative purposes only.
- 5.15. The Bank accepts no responsibility for any tax responsibilities that may arise from the prizes or the use thereof. Any tax filing obligation or tax payment (if any) due to any tax authority as a result of receipt of the prizes remains the sole responsibility of the Prize Winners. It is the responsibility of the Prize Winners to seek independent tax advice on the possible tax responsibilities to their financial situations.
- 5.16. The Bank is not the supplier of the prizes and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the prizes provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the prizes. Any dispute over the prizes provided by the merchant should be resolved directly between Winners and the merchants.
- 5.17. The Grand Prizes shall exclude car/vehicle registration fees, road tax, insurance and delivery fees. Winners shall be responsible for any additional costs, duties, taxes and/or other incidental expenses, which may be incurred as a result of and/or related to their acceptance of these monthly Grand Prizes.
- 5.18. Grand Prize Winner is required on their own accord and expenses to register with the Road Transport Department (Jabatan Pengangkutan Jalan) before the Grand Prize giving ceremony in which the date and venue will be determined by Maybank at its own discretion.
- 5.19. All cost, fees and/or expenses incurred or to be incurred by the Grand Prize Winners in relation to the Campaign and/or claim the Grand Prize(s), which shall include but not limited to the cost of the transportations, accommodation, meals, personal costs and/or other costs, are the sole responsibility of the Grand Prize Winners.
- 5.20. In the event the Grand Prize winner is unable to attend the Grand Prize giving ceremony at the nearest Maybank branch to the winners' location, he/she will automatically be disqualified and no compensation or arrangement will be made after the Grand Prize giving ceremony.
- 5.21. In the event that the authorized dealer is unable to supply the same model as described herein to Maybank due to reasons which include, but are not limited to manufacture(s) recall or damaged/lost/stolen during storage and delivery, Maybank reserves the right to substitute the Grand Prize(s) with another model of like or similar value as its sole discretion, with twenty-one (21) days prior notice by way of posting on the Maybank Website at www.maybank.com.my or any other methods as it deems fit.

- 5.22. Maybank gives no assurance or satisfaction guarantee in regards to the Grand Prize. It will be a direct arrangement/settlement between the Winner and the authorized dealer without any resource to Maybank for any dispute in relation to quality or warranty of the Grand Prize or any terms and conditions in respect thereof.
- 5.23. For the Consolation & Monthly Prizes, Maybank will fund the delivery charges to the winners.
- 5.24. Fulfillment of the prizes will be executed within 90 business days of the following month from the Winners selection period or such date(s) as may be determined by the Bank in its discretion.
- 5.25. The Bank has the discretion to review the criteria, eligibility, entry requirement, and frequency of the draw from time to time as the Bank considers appropriate with twenty-one (21) calendar days prior notice.
- 5.26. Maybank reserves the right to request for documentation or written proof of identification, age, and place of residence of any or all winners prior to the collection of their Prize(s) for verification to ensure compliance with Terms and Conditions.

6. ASNB Terms and Conditions

- 6.1. The Replacement Master Prospectus of ASNB dated 1 February 2020, Prospectus of ASN Imbang (Mixed Asset Balanced) 3 Global dated 16 September 2020 and Prospectus of ASN Equity Global dated 1 September 2021, ("Prospectuses"), have been registered with the Securities Commission Malaysia.

Please read and understand the content of the Prospectuses together with the Product Highlights Sheets which are available at the ASNB website (www.asnb.com.my), branches and agents. Unit will be issued upon receipt of the registration form referred to and accompanying the Prospectuses. Before investing, please consider the risk of investing as well as the fees and charges involved. Unit prices and distribution payable, if any, may go down as well as up. The past performance of a fund should not be taken as indicative of its future performance.

- 6.2. Disclaimer Statement on Advertisement of ASNB Products and Related Services:

In accordance to the Guidelines on Advertising for Capital Market Products and Related Services, all advertisements and promotional materials produced by ASNB are reviewed by Compliance Department, Permodalan Nasional Berhad and do not require review from the Securities Commission Malaysia.

7. General Terms and Conditions

- 7.1. Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 7.2. Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of twenty-one (21) days prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my or through any other channel or channels determined by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.

- 7.3. By participating in this Campaign, Eligible Participants agree to access to Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.
- 7.4. By participating in this Campaign, the Eligible Participants agree to be bound by the Terms and Conditions herein and 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.maybank2u.com.my (“Maybank’s Privacy Notice”).

In addition, and without prejudice to the terms in the Maybank’s Privacy Notice, Eligible Participants 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 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, Eligible Participants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
- 7.5. Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for purposes of this Campaign) shall not be liable to Eligible Customers in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by the any gross negligence or omission by Maybank.
 - 7.6. Maybank shall not be responsible and / or liable for any losses suffered by Eligible Participants resulting directly or indirectly from their participation in this Campaign or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include 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.
 - 7.7. Maybank may disqualify/reject any Eligible Participant 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 which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
 - 7.8. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

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, Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.