

## Maybank Islamic Ikhwan Credit Card Spend & Win Campaign Terms & Conditions

### Terms and Conditions

The “Maybank Islamic Ikhwan Credit Card Spend & Win Campaign” (“Campaign”) is organised by Maybank Islamic Berhad (200701029411) 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 Islamic.

### Campaign Period

1. The Campaign will commence from 15 October 2021 – 15 February 2022, both dates inclusive (“Campaign Period”).

### Eligibility

2. Subject to these Terms and Conditions, the Campaign is open to new and existing Principal Cardmembers of the Maybank Islamic Ikhwan Credit Cards listed below (referred to as “Maybank Islamic Cards”) issued by Maybank Islamic who had successfully registered for the Campaign via short messages service (“SMS”) (“Eligible Customer”).

No	Credit Cards
1	Maybank Islamic Petronas Visa Ikhwan Platinum
2	Maybank Islamic Petronas Visa Ikhwan Gold
3	Maybank Islamic Ikhwan Mastercard Platinum
4	Maybank Islamic Ikhwan Mastercard Gold
5	Maybank Islamic Ikhwan Visa Infinite
6	Maybank Islamic Ikhwan Mastercard World

3. The following individuals are NOT eligible to participate in this Campaign:
  - a. Permanent and/or contract employees of Maybank/Maybank Islamic (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 Malayan Banking Berhad (Maybank)/Maybank Islamic.

### SMS Registration

4. In order to be eligible, all existing and new principal Maybank Islamic Cards Cardmembers (“Eligible Cardmembers”) are required to register once via SMS using any of the registered telecommunication companies (“Telco”) number within the Campaign Period (“Registration”) as follows:

Type: **REWARDS<space>Last 6-digits of NRIC or Passport Number to 66628**

5. Eligible Cardmembers must register their participation for the Campaign using the mobile phone number that was registered with Maybank Islamic and multiple registration using the same phone

number is not accepted. In the event the information that been provided by cardmember does not match with Maybank Islamic database, Maybank Islamic reserves the right to reject the registration.

6. Eligible Cardmembers shall be responsible to pay the standard SMS charges levied by their respective Telco service providers for each Registration sent to the designated number “66628” under the Campaign.
7. Eligible Cardmembers are solely responsible to ensure that the details in the Registration sent to “66628” are complete, accurate and within the Campaign Period; failing which, the Registration is deemed invalid or unsuccessful.
8. Cancellation and/or any changes made after the Registration which has been successfully sent to “66628” will not be entertained.
9. Proof of SMS sent to “66628” by Eligible Cardmembers shall not be deemed as successful Registration unless the Eligible Cardmembers receives a confirmation SMS from “66628” and such confirmation SMS will be sent to the same mobile phone number used for Registration, subject to the SMS traffic at the respective Telco’s network. The confirmation SMS is automatically generated to confirm receipt of a successful Registration and shall not deem as notification that the Eligible Cardmembers has been confirmed as the Winner (as defined below).
10. Maybank Islamic reserves the right to disqualify any Registration sent to “66628” due to reason(s) including, but not limited to duplicate registrations, invalid NRIC/Passport Number, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period and shall not be liable for such disqualification.
11. Maybank Islamic is not responsible nor does Maybank Islamic has any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective Telco or Maybank Islamic’s SMS service provider or for any other reason(s) whatsoever during the process of the Registration sent to “66628” or SMS confirmation sent from “66628” to Eligible Cardmembers which may result in the delay of the Registration during the Campaign Period.
12. SMS service is provided and supported by the service provider appointed by Maybank Islamic.

**Campaign Mechanics**

13. Upon successful SMS registration, Eligible Cardmembers will need to meet the spending requirement (“Qualified Spend”) in order to earn Qualifying Entries and stand to win Prizes (as set out in clause 19) in the manner as illustrated below:

Spending Type	Min Spend in single receipt	Entries
<ul style="list-style-type: none"> <li>• Online Spending</li> <li>• Grocery</li> <li>• Food Delivery/ Food &amp; Beverage</li> <li>• Airline and Travel</li> <li>• Hotel</li> </ul>	Every RM100	2X
<ul style="list-style-type: none"> <li>• Other spending</li> </ul>	Every RM100	1X
<ul style="list-style-type: none"> <li>• New approved principal card</li> </ul>	-	10X

14. Qualifying Spend means the purchase of any goods or services (local or international) with the use of the Maybank Cards and may include, at Maybank’s discretion, any card transaction (inclusive e-commerce transactions) as may be determined by Maybank except for the following transactions:
- instalments 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 Instalment Plan, eWallet and Cash Advance. Easy Payment Plan transaction is not categorised as “Retail Spend” transaction;
  - any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
  - payment of annual Maybank Credit Card membership fees;
  - interest/ Management Charge payments, late payment fees, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
  - 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.
15. Each Eligible Cardmember is entitled to win one prize only.
16. Split and/or repetitive transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall be automatically disqualified.
17. Tracking of the Qualifying Spend is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in Maybank Islamic’s system throughout the Campaign Period.
18. Supplementary Maybank Islamic Cards Cardmembers (“Supplementary Cardmembers”) are not eligible to receive prizes for this Campaign. However, for each Principal Cardmembers who is an Eligible Customer, the spending made by Supplementary Cardmembers will be consolidated under the Principal Cardmember’s Card account for the purpose of accumulating the entries.

### **Prizes**

19. There will be three (3) categories of prizes under the Campaign (“Prizes”) and the breakdown as follow:

<b>Tier</b>	<b>Prizes</b>	<b>Quantity</b>	<b>Total Quantity</b>
Grand Prize	RM15,000 worth of AEON *Voucher	2x bi-monthly	4x
Monthly Prize	RM2,500 worth of Petronas *Voucher	6x every month	24x
Monthly Consolation Prize	RM100 worth of *Cash Back	60x every month	240x

**\*Note:**

- The voucher is subjected to the Terms & Conditions from Petronas and AEON.*
- If the Grand Prize winner(s) come from any states without an AEON outlet, Maybank Islamic will convert the AEON Voucher to RM15,000 Cash Back to the winner’s credit card account.*
- The Cash Back will be credited into the winner’s credit card account.*

### Selection of Winners

20. Eligible Cardmembers shall be shortlisted internally via a computer generated 'Random Selection' draw which applies a random number to the qualifying list of entries.
21. For the Grand Prize, Eligible Cardmembers total entries will be consolidated on bi-monthly basis.

Grand Prize	Entries Consolidation Period	Total Winners
Draw 1	15 October 2021 - 14 December 2021	2x
Draw 2	15 December 2021 - 15 February 2021	2x

*Example 1: Entries collected from 15 October 2021 until 14 December 2021, Eligible Cardmembers will be eligible for the first round draw of Grand Prize winners.*

*Example 2: Entries collected from 15 December 2021 until 15 February 2021, Eligible Cardmembers will be eligible for the second round draw of Grand Prize winners.*

22. For the **Monthly Prize**, Eligible Cardmembers total entries will be consolidated on monthly basis.

Monthly Prize	Entries Consolidation Period	Total Winners
Draw 1	15 October 2021 - 14 November 2021	6x
Draw 2	15 November 2021 – 14 December 2021	6x
Draw 3	15 December 2021 – 14 January 2022	6x
Draw 4	15 January 2022 – 15 February 2022	6x

*Example 1: Entries collected from 15 October 2021 until 14 November 2021, Eligible Cardmembers will be eligible for the first round draw of the Monthly Prize winners.*

*Example 2: Entries collected from 15 November 2021 until 14 December 2021, Eligible Cardmembers will be eligible for the second round draw of the Monthly Prize winners*

23. For the **Monthly Consolation Prize**, Eligible Cardmembers total entries will be consolidated by monthly basis.

Monthly Consolation Prize	Entries Consolidation Period	Total Winners
Draw 1	15 October 2021 - 14 November 2021	60x
Draw 2	15 November 2021 – 14 December 2021	60x
Draw 3	15 December 2021 – 14 January 2022	60x
Draw 4	15 January 2022 – 15 February 2022	60x

*Example 1: Entries collected from 15 October 2021 until 14 November 2021, Eligible Cardmembers will be eligible for the first round draw of the Monthly Consolation Prize winners.*

*Example 2: Entries collected from 15 November 2021 until 14 December 2021, Eligible Cardmembers will be eligible for the second round draw of the Monthly Consolation Prize winners*

24. At the point of shortlisting, the conduct and spending on Maybank Islamic Cards accounts of the Eligible Cardmembers will be reviewed.

25. All Maybank Islamic Card account(s) of the Eligible Cardmembers must not be delinquent, invalid and/or cancelled; otherwise the Eligible Cardmembers will be automatically disqualified.
26. The Eligible Cardmembers will be notified either in writing or SMS or any other method of communications which Maybank Islamic deems appropriate at the mobile phone numbers or email address that are registered and/or recorded in Maybank Islamic's system at any time during office hours if he/she wins any of the Prizes listed.

#### **Prize Fulfilment**

27. Prizes fulfilment will be carried out within twelve (12) weeks from the last day of the Campaign Period. The Prizes (AEON and Petronas voucher) will be delivered to the winner's registered address or registered email with Maybank Islamic. If the Prizes (AEON and Petronas voucher) are out of stock, Maybank Islamic shall have discretion to replace with cash back with equivalent value with the Prizes.
28. The prizes are neither transferable, nor exchangeable for credit or any kind whether in part or in full.
29. Maybank Islamic reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the prizes, due to the following:
  - a. where the minimum payment or any amounts due and payable under any of the Eligible Customer's Maybank Islamic Credit Card account(s) are not settled on or before its due date;
  - b. if any of the Eligible Customer's Maybank Islamic Card account(s) is cancelled, closed, or terminated for any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the prizes;
  - c. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

#### **General Terms & Conditions**

30. Maybank Islamic 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 Islamic.
31. Maybank Islamic 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) calendar days prior notice thereof, the notice of which shall be posted through Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel or channels determined by Maybank Islamic. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
32. By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) on a regular basis to view the terms and conditions herein and seek clarification from Maybank Islamic should any of the Terms & Conditions be not fully understood.
33. By participating in this Campaign, Eligible Customers 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 Islamic in accordance with Maybank Privacy Notice, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) (“Maybank’s Privacy Notice”).

34. In addition and without prejudice to the terms in the Maybank Islamic’s Group Privacy Notice, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank Islamic for:
  - a) the purposes of the Campaign; and
  - b) marketing and promotional activities conducted by Maybank Islamic, 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 Customers agree to co-operate and participate in all advertising and publicity activities of Maybank Islamic in relation to the Campaign.
35. Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic for the 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 Islamic.
36. Maybank Islamic shall not be responsible and / or liable for any losses suffered by Eligible Customers resulting directly or indirectly from the Eligible Customers’ participation in this Campaign or otherwise. Furthermore, Maybank Islamic shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any events beyond the reasonable control of Maybank Islamic.
37. Maybank Islamic may 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 which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
38. 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 Customers may choose to e-mail Maybank I via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).