<u>Maybank Manchester United 10th Anniversary – Get 10X TreatsPoints with Maybank Manchester</u> <u>United Credit Card Campaign</u>

The "Maybank Manchester United 10th Anniversary – Get 10X TreatsPoints with Maybank Manchester United Credit Card Campaign" ("Campaign") is organised by Malayan Banking Berhad (196001000142) ("Maybank"). By participating in this Campaign, the Eligible Customers (as defined below) hereby expressly agree to be bound by these Terms & Conditions.

Campaign Period

1. The Campaign commences 1 October 2021 and ends on 31 May 2022, both dates inclusive ("Campaign Period").

Eligibility

- Subject to these Terms and Conditions, the Campaign is open to all existing Principal Cardmembers
 (as defined below) of Maybank Manchester United Visa Gold Credit Card and Maybank Manchester
 United Visa Infinite Credit Card (collectively referred to as "Maybank Manchester United Credit
 Cards") issued by Maybank.
- 3. The following individuals are **NOT** eligible to participate in this Campaign:
 - a. any person who has committed or suspected of carrying/committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, and/or any services granted by Maybank.
 - b. Supplementary Maybank Manchester United Credit Cards Cardmembers ("Supplementary Card members") are not eligible to receive prizes for this Campaign. However, for each Principal Cardmembers who is an Eligible Customer, Qualifying Spend made by Supplementary Cardmembers will be consolidated under the Principal Cardmember's Card account for the purpose of accumulating the relevant minimum Qualifying Spend.

Campaign Mechanics

- 4. Whenever Manchester United wins an English Premier League match during the Campaign Period, regardless home or away matches, all Principal Cardmembers will earn 10X TreatsPoints ("Rewards") which is applicable to eligible purchases ("Eligible Purchases") made on the match day and the day after match day. Winning results are based on UK Match day (date and time).
- 5. Eligible Purchases for Rewards would exclude the following spending categories listed in the table below where Principal Cardmembers will be getting:

Category	TreatsPoints
Government Bodies	No TreatsPoints
Education Institutions	1X
Insurance Providers	1X
Utilities	1X
Petrol	1X
0% EzyPay	1X

E-Wallets Reload	No TreatsPoints
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- 6. Payment must be made with Maybank Manchester United Visa Infinite or Maybank Manchester
 United Visa Gold Credit Card
 - Example 1: Manchester United wins a Premier League match against ABC FC. The match started at 6:00pm, 23 October 2021 (United Kingdom Time) or 1:00am, 24 October 2021 (Malaysia Time). Hence, all the Eligible Purchases made on 23 and 24 October 2021 with the Maybank Manchester United Visa Infinite and Gold Credit Card will be entitled for 10X TreatsPoints.
 - Example 2: Manchester United wins a Premier League match against ABC FC. The match started at 3:00pm, 23 October 2021 (United Kingdom Time) or 10:00pm, 23 October 2021 (Malaysia Time). Hence, all the Eligible Purchases made on 23 and 24 October 2021 with the Maybank Manchester United Visa Infinite and Gold Credit Card will be entitled for 10X TreatsPoints.

Prize Fulfilment

- 8. Prize fulfilment will be carried out within twelve (12) weeks after the match day which Manchester United wins the Premier League game.
 - Example: For eligible transactions done on 16 October 2021, where Manchester United has also won a Premier League match on the same date, and transactions done on 17 October 2021, a day after Manchester United has won the Premier League match, the 10X TreatsPoints will be credited up to twelve (12) weeks after 17 October 2021. The fulfilment is expected to be updated by 6 January 2022.
- 9. To refer for the TreatsPoints amount, cardmembers can log in to Maybank2u or refer it from the monthly Credit Card statement.
- 10. Maybank reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the Rewards 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 the Eligible Customer's Maybank Manchester United Credit Card account is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Prize(s); and/or
 - c. if the Eligible Customer 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 Cards and may include, at Maybank's discretion, any card transaction as may be determined by Maybank except for the following transactions:

- a. 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;
- b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
- c. Payment of annual Maybank Credit Card membership fees;
- d. 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
- 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 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.
- 13. 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) calendar days prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com or through any other channel or channels 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.
- 14. By participating in this Campaign, Eligible Customers 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.
- 15. By participating in this Campaign, the 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 in accordance with Maybank Privacy Notice, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Notice").
- 16. 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 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 Customers agrees to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
- 17. 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 any gross negligence or omission of/by Maybank.
- 18. Maybank 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 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.
- 19. Maybank 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.
- 19. 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, the Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website (www.maybank2u.com.my).