



For-YOUth Campaign

Promotional Campaign Terms & Conditions

*Effective from 1st January 2022 to 28th February 2022

For-YOUth Campaign Promotional Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (196001000142 (3813-K) and is participated by Maybank Islamic Berhad (200701029411 (787435-M) (collectively referred to as “**Maybank**”) and shall be subjected to these Terms and Conditions. By participating in this Campaign, the Eligible Customers (as defined in Clause 1 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of the Campaign shall be final and binding.

1. Eligibility & Platform

- 1.1. This Campaign is open to all Malaysians aged between twenty-one (21) years old to thirty (30) years old with valid identification document who apply for the first time for any of the respective products/services as per listed in the Clause 2.3. (All individual customers who have fulfilled the above criteria will hereinafter be referred to as the “**Eligible Customers**”).
- 1.2. The Eligible Customers agree that these Terms and Conditions must be read together with the terms and conditions of the respective product/services as an entire agreement.
- 1.3. Customers need to successfully apply to respective participating product/services to be eligible for this Campaign.
- 1.4. Maybank Group and its subsidiaries’ employees are eligible to participate in this campaign.

2. Campaign Mechanics and Conditions

- 2.1. Campaign Period: Monday 2 August 2021 0000hrs to Monday 28 February 2022 2359hrs (both dates inclusive) (“**Campaign Period**”).
- 2.2. Eligible Customers are required to perform Eligible Application (as defined below) to earn Qualifying Entries (as defined below) and win the Prizes as set out in Clause 3.1.
- 2.3. Type of participating products/services under For-YOUth Campaign as per below:
 - a. **Mortgage:**
Maxihome/-i, MyFirstHome Scheme/-i, BNM First Home Scheme/-i.
 - b. **Hire Purchase:**
My First Car Plan, Murabahah Vehicle Term Financing-i, Variable/Fixed Rate Hire Purchase-i.
 - c. **Credit Cards:**
Open to all Credit Card/Credit Card-i according to income requirement.
 - d. **Retail Finance:**
ASB/ASB-i financing.

2.4. **Eligible Application** is where the criteria must be met in order for the Eligible Customers to earn the Qualifying Entries as per below:

Products	Criteria	Qualifying Entries
Mortgage	The loan/financing must be applied, approved, and accepted during the campaign period.	20
Hire Purchase	The loan/financing must be applied, approved, and accepted during the campaign period.	10
Credit Cards	The credit card must be applied, approved, and accepted during the campaign period.	5
Retail Finance	The loan/financing must be applied, approved, and accepted during the campaign period.	5

3. Prizes

3.1. The Winners will be rewarded with RM500.00 worth of Maybank Islamic Gold Account ("MIGA-i") (30 x Winners) ("Prizes").

** Maybank and Maybank Islamic are members of PIDM. MIGA-i is not protected by PIDM.*

3.2. The amount of gold (in gram) to be received by the Winners is subject to the gold price as at the date the Prizes is credited into the respective Winner's MIGA-i account.

3.3. The Winners will be selected within thirty (30) calendar days after the Campaign Period ends.

3.4. The Winners will be selected randomly by a randomizer operated by Maybank.

3.5. Eligible Customers are limited to only win 1 Prizes throughout the Campaign Period (1x RM500 worth of MIGA-i).

3.6. Maybank reserves the right to change or substitute the Prizes with any other item(s) of similar market value at its reasonable discretion with twenty-one (21) calendar days' prior notice to the Winners via an announcement made on Maybank's website at www.maybank2u.com.my ("Maybank2u Website").

3.7. The Prizes is non-exchangeable, non-transferable, and is not redeemable for cash or other Prizes and shall be subject to such terms and conditions which Maybank may impose.

3.8. The Prizes cannot be transferred to any other type of Maybank account(s) or Maybank users, and it may not be exchanged with other rewards.

3.9. Maybank reserves the right to forfeit and withdraw the Prizes which has been credited into the Eligible Customer's MIGA-i account without any notification to the Eligible Customer if the Eligible Customer does not comply with any of these Terms and Conditions or is found to have tempered with the mechanism of this Campaign.

4. Prizes Fulfillment

4.1. All Winners' names will be published on Campaign promotional page on Maybank2u Website and/or any other method of communication that Maybank may deem appropriate.

4.2. Maybank shall make a maximum of five (5) call attempts during working hours (9:00am to 6:00pm) within three (3) business days to contact the Winners at the latest number furnished to Maybank as shown in Maybank's records for verification.

4.3. Prizes would be credited directly into Winner's MIGA-i account (if existed) or the Winner shall open their MIGA-i account for the purpose crediting the Prizes (in the event of Winner

- does not have a MIGA-i account) within 60 days after the winners' announcement.
- 4.4. Maybank reserves the right to request for documentation or proof of identification, age, and place of residence of the Winners.
 - 4.5. In the event that Maybank is unable to contact the shortlisted Winner, including but not limited to, no reply, number not in use and no connection after five (5) call attempts, the shortlisted Winner will be automatically disqualified, and Maybank reserves the right to proceed to contact the next shortlisted Winner.
 - 4.6. Maybank will not ask for any banking details such as credit card/debit card number and/or bank Transaction Authorization Code (TAC), account password, Personal Identification Number (PIN) or one-time password (OTP) for the Winners to claim the Prizes or for any reason. The Winners acknowledge and agree that Maybank reserves the rights to disqualify their participation in this Campaign or clawback any Prizes from the Winners if:
 - a. the Winner is found or suspected of tampering with the Campaign Mechanics or the operation of the Campaign;
 - b. the Winner is found or suspected of undertaking fraudulent activities or other activities that are harmful to the Campaign; and/ or
 - c. the Winner 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 or the Winners at its reasonable discretion without assigning any reasons.
 - d. Winners who are in default of any facility granted by Maybank at any time.

5. General Terms & Conditions

- 5.1. 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.
- 5.2. 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) 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.
- 5.3. 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 these Terms and Conditions be not fully understood.
- 5.4. By participating in this Campaign, the Eligible Customers agree to be bound by these Terms and Conditions 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 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.
- 5.5 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.
- 5.6 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.
- 5.7 Maybank may disqualify/reject any Eligible Customer who does not comply with these 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.
- 5.8 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, the Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u Website (www.maybank2u.com.my)