



This 'Cashback for Motor Insurance/Takaful Renewal' ("**Campaign**") is organised by Malayan Banking Berhad (Co. No.196001000142) and Etiqa General Insurance Berhad or Etiqa General Takaful Berhad (No. 199701033623 (449122-k) ("**Company**") (collectively referred to as "**Maybank**") and shall be subjected to these Terms and Conditions herein. By participating in this Campaign, Eligible Customers (as defined below) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank in respect of the Campaign and shall be final, conclusive and binding.

1.0 Eligibility

- a) This Campaign is open to all individuals who have an active Maybank2u ("M2U") registered account and are not dormant/inactive (if Individuals have not used their savings account for any transactions (apart from interest/profit rate or admin fees conducted by Maybank) for a period of 6 months, the account status can become dormant/inactive). (All individual customers who have fulfilled the above criteria will hereinafter be referred to as "**Eligible Customers**").
- b) Payment for renewal only via Maybank Current Account/Savings Account ("Maybank CASA") or/and Maybank Credit Card.
- c) This Campaign is open to Malaysians and non-Malaysian individuals who are **eighteen (18)** years of age and above with valid identification documents. For non-Malaysian individuals, a passport or other identification number will be required.

2.0 Campaign, Mechanics, Duration & Reward

- a) This Campaign will commence on **25 October 2021, at 12:00:00 AM** and ends on **3 April 2022, at 23:59:59 PM** (both dates inclusive) or when the Promo is fully awarded, whichever earlier ("**Campaign Period**").
- b) Eligible Customers have to successfully purchase/renew Motor Insurance/Takaful via Maybank2u MY App & Maybank2u Web (and MAE app when the feature to renew/purchase is available) ("**Campaign Platforms**") during the Campaign Period. The minimum purchase/renewal premium/contribution is RM300 ("**Eligible Transaction**").
- c) Eligible Customers who perform Eligible Transactions will stand a chance to win RM300 Cashback ("**Promo**"). Kindly refer to Table 1 below for Promo details.

1.	Promo	RM300 cashback when renewing Motor Insurance/Takaful.
2.	Eligible Users	Renew Motor Insurance/Takaful via Maybank2u MY App & Maybank2u Web (and MAE app when the feature to renew/purchase is available)
3.	Minimum Qualifying Criteria	Minimum Premium or Contribution of RM300
4.	Capping	1,150 total winners i.e.50 winners per month.
5.	Promo Validity	Eligible Customers can ONLY win one (1) time (i.e RM300 Cashback)

		throughout the entire Campaign Period.
6.	Payment Method	Only available via the Maybank2u MY App or Maybank2u website via the Eligible Customer's Maybank CASA account or Maybank Credit Card.
7.	Policy/ Certificate holder	This Campaign is only for policy/certificate holders who are signing up/renewing their own Motor Insurance/Takaful.
8.	Eligible customer identifier	A unique customer is identified based on NRIC/Passport/Other Identification number.

Table 1

No. of Winners	Prize
50 winners/month*	RM300 Cashback

*For reference of week duration kindly refer Table 2 below

Table 2

Weeks	Date	Duration
Week 1	25 Oct - 31 Oct	7 days
Week 2	1 Nov - 7 Nov	7 days
Week 3	8 Nov - 14 Nov	7 days
Week 4	15 Nov - 21 Nov	7 days
Week 5	22 Nov - 28 Nov	7 days
Week 6	29 Nov - 5 Dec	7 days
Week 7	6 Dec - 12 Dec	7 days
Week 8	13 Dec - 19 Dec	7 days
Week 9	20 Dec - 26 Dec	7 days
Week 10	27 Dec - 2 Jan	7 days
Week 11	3 Jan - 9 Jan	7 days
Week 12	10 Jan - 16 Jan	7 days
Week 13	17 Jan - 23 Jan	7 days
Week 14	24 Jan - 30 Jan	7 days
Week 15	31 Jan - 6 Feb	7 days
Week 16	7 Feb - 13 Feb	7 days
Week 17	14 Feb - 20 Feb	7 days
Week 18	21 Feb - 27 Feb	7 days
Week 19	28 Feb - 6 Mar	7 days
Week 20	7 Mar - 13 Mar	7 days
Week 21	14 Mar - 20 Mar	7 days
Week 22	21 Mar - 27 Mar	7 days
Week 23	28 Mar - 3 Apr	7 days

- d) Only payment via a valid and active Maybank CASA or Credit Card made through the (“Eligible Platform”) (as stated in Clause 1.0(a)) will be deemed eligible for this Campaign.

- e) Winners will be selected based on the randomizer programme and cashback will be credited into the Eligible Customer’s transacted account.
- f) Cashback will be credited into the Eligible Customer’s account at the beginning of each month. For example, week 1 Cashback will be credited to the Eligible Customer in the first week of November 2021. Kindly refer to Table 3 for more details.

3.0 Reward & Validity

- a) Validity:
 - I. The successful sign up or renewal of the Motor Insurance/Takaful must be made during the Campaign Period;
 - II. Any sign up or renewal of the Motor Insurance/Takaful made after the Campaign Period will not be entertained by Maybank.
- b) Promo:
 - I. Cashback cannot be transferred to other customers i.e. other than transacted Maybank CASA and Maybank Credit Card accounts;
 - II. Limited to **one (1)** Promo per Eligible Customer throughout the Campaign Period regardless of how many times the Eligible Customer performs the (“Eligible Transaction”).
 - III. Crediting will be based on the cycle below:

Table 3

Weeks	Date	Crediting Window
Week 1	25 Oct - 31 Oct	November 2021
Week 2	1 Nov - 7 Nov	
Week 3	8 Nov - 14 Nov	
Week 4	15 Nov - 21 Nov	
Week 5	22 Nov - 28 Nov	
Week 6	29 Nov - 5 Dec	December 2021
Week 7	6 Dec - 12 Dec	
Week 8	13 Dec - 19 Dec	
Week 9	20 Dec - 26 Dec	
Week 10	27 Dec - 2 Jan	January 2021
Week 11	3 Jan - 9 Jan	
Week 12	10 Jan - 16 Jan	
Week 13	17 Jan - 23 Jan	
Week 14	24 Jan - 30 Jan	
Week 15	31 Jan - 6 Feb	February 2022
Week 16	7 Feb - 13 Feb	
Week 17	14 Feb - 20 Feb	
Week 18	21 Feb - 27 Feb	
Week 19	28 Feb - 6 Mar	March 2022
Week 20	7 Mar - 13 Mar	
Week 21	14 Mar - 20 Mar	

Week 22	21 Mar -27 Mar	
Week 23	28 Mar - 3 Apr	April 2022

Example Scenarios:

Scenario(s)	Eligibility to get Cashback	Promo amount received if selected as winner
Sign up/Renew Motor Insurance/Takaful on 26 October 2021 with premium/contribution amount of RM300	Eligible. Transacts during Campaign Period, and meets minimum transaction value of RM300.	RM300 will be credited into the Eligible Customer's transacted account in the first week of October 2021.
Sign up/Renew Motor Insurance/Takaful on 4 April 2022 with premium/contribution amount of RM300	Not Eligible. Campaign Period has ended.	-
Sign up/Renew Motor Insurance/Takaful on 26 October 2021 and 27 October 2021 with premium/contribution amount of RM450 each.	Eligible. Transacts during Campaign Period, and meets minimum transaction value of RM300.	RM300 will be credited into the Eligible Customer's transacted account in the first week of November 2021.
1st transaction: Sign up/Renew Motor Insurance/Takaful on 27 September 2021 with premium/contribution amount of RM1000 2nd transaction: Sign up/Renew again for spouse/family with the same account on 28 September 2021 with premium/contribution amount of RM900	Eligible. Transacts during Campaign Period, and meets minimum transaction value of RM300.	Only a one time reward of RM300 will be credited into the Eligible Customer's transacted account in the first week of November 2021 even though both scenarios meet the criteria.
Sign up/Renew Motor Insurance/Takaful on the 28 December 2021 with premium/contribution amount of RM150	Not Eligible. Does not meet the minimum transaction value of RM300.	-
Sign up/Renew Motor Insurance/Takaful on the 5 April 2021 with premium/contribution amount of RM250	Not Eligible. Campaign Period has ended and does not meet minimum transaction value of RM300.	-

5.0 General Terms and Conditions

- a) 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.
- b) 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 these terms and conditions contained herein, from time to time by giving at least minimum of twenty one (21) calendars' 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 Customers to be informed of or otherwise seek out any such notice validly posted.
- c) By participating in this Campaign, Eligible Customers agree to access to Maybank2u website at www.maybank2u.com.my on a regular basis to view these terms and conditions herein and seek clarification from Maybank should any of these Terms & Conditions be not fully understood.
- d) By participating in this Campaign, the Eligible Customers agree to be bound by these 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 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 by 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 agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
- e) 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.
 - f) 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.

- g) 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.
- h) 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 via the feedback form at Maybank2u website www.maybank2u.com.my.