



Scan & Pay's 1 SEN-sation Up to RM100 Promotional Cashback Campaign ("Campaign") is organized by Malayan Banking Berhad (196001000142) ("Maybank") and is subject to the Terms and Conditions herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 1 below) hereby expressly agree to be bound by the terms and conditions of the Campaign as stated herein ("Terms and Conditions"). Any decisions made by Maybank in respect of this Campaign 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 (current or savings account) or Maybank Anytime Everywhere ("MAE") customers and are registered to utilize Scan & Pay (Scan & Pay), which is an electronic payments platform utilizing Quick Response (QR) codes included as a functionality of the Maybank2u MY App and MAE by Maybank2u (also known as the MAE app). All individual customers who have fulfilled the above criteria will hereinafter be referred to as "**Eligible Customers**".
- b) The eligibility of users for Scan & Pay is governed by the terms and conditions of the respective product. Eligibility for usage of Scan & Pay is a primary prerequisite for eligibility in this Campaign.
- c) This Campaign is open to individuals who are eighteen (18) years of age and above with valid identification document. For individuals below the age of eighteen (18) years ("minor"), they must obtain consent from their parents and/or legal guardian in order to participate in this Campaign. The use of MAE is an acknowledgement to Maybank that the minor has obtained the prior consent of his or her parents and/or legal guardian. These Terms and Conditions will be applicable to their parents and/or legal guardian in substitution of the applicability of these Terms and Conditions on the minor.

2.0 Campaign Mechanics and Conditions

- a) This Campaign will commence on 18 November 2021 at 12:00:00 AM and will end at 8 January 2022 at 11:59:59 PM, or until the capping in 2(b)(2) is exhausted, whichever is the earlier ("**Campaign Period**"), for the transactions listed in the table in Clause 2(b).
- b) During the Campaign Period, Maybank shall offer to all Eligible Customers up to 1x random cashback per transaction ("**Cashback**") subject to a limit of 1x random Cashback per day during the Campaign Period stipulated in Clause 2(a) with a transaction of RM0.01 (subject to availability), on transactions via selected QR code listed in the list of selected QR Code ("**QR Code**").

Cashback Criteria & Eligibility		
1	Cashback value	Randomized between RM0.10 to RM100.00

2	Capping	The total Cashback for this Campaign is capped at RM 1,000,000.00 worth of Cashback throughout the Campaign Period.
3	Required Qualifying Transaction	RM0.01 per eligible transaction only.
4	Cashback limit per user	Up to one (1x) random Cashback per user, per day within stipulated Campaign Period as below, throughout the entire Campaign Period, subject to the Cashback capping stipulated in 2(b)(2). Campaign Period <ul style="list-style-type: none"> 18 November 2021 - 8 January 2022
5	Payment Method	Scan & Pay from the Maybank2u MY App and the MAE by Maybank2u only.

- c) Based on the type of Eligible Transactions performed as defined in the table below, the Eligible Customers will receive the Cashback via the Campaign as set out in Clause 3.0.

Eligible Transaction
<p>Eligible monetary transactions with a qualifying transaction amount of RM0.01 per transaction at selected QR Code (refer to Appendix 1):</p> <ol style="list-style-type: none"> Perform a Scan & Pay transaction from Maybank current account, savings account or MAE account from the Maybank2u MY App or MAE by Maybank2u (“Payment Method”) <ul style="list-style-type: none"> The Eligible Customers may change their source of funds for Scan & Pay from the Maybank2u MY App by selecting the side menu: Me > QRPay > Default Account > Select Savings/Current Account. The Eligible Customers may change their source of funds for Scan & Pay from MAE by Maybank2u by selecting the ‘Change’ button upon payment. Only Scan & Pay transactions performed via the Maybank2u MY App Version 5.6 and above, and MAE by Maybank2u Version 0.6.4 and above, shall be eligible for this Campaign.

Example:

Scenario		Eligible Cashback upon Eligible Transaction
a	Total transaction value of RM0.01, funded from a Maybank savings account or MAE account.	1x random Cashback. The random Cashback value will be credited automatically into the selected source of funds for Scan & Pay from the Eligible Customer's Maybank2u MY app or MAE by Maybank2u.
b	Total transaction value of RM0.00, funded from a Maybank savings account or MAE account.	No Cashback will be given as transaction does not meet the minimum qualifying purchase amount as stipulated in clause 2.0 (b) (3) .
c	Total transaction value of RM0.01, funded from a Maybank debit / credit card	No Cashback will be given as source of funds selected is Maybank debit / credit card as per Clause 2(f).
d	Total transaction value of RM0.01, funded from a Maybank savings account or MAE account made within 18 November 2021 to 8 January 2022. However, customer has already received (1x) cashback within same day	No Cashback will be given as customer has exceeded the 1x random Cashback per user, per day within the Campaign Period, as stipulated in clause 2.0 (b) (4) .

- d) The Campaign is only accessible via the Maybank2u MY App or MAE by Maybank2u ("Campaign Platform").
- e) The Scan & Pay transaction can be made from the Maybank2u MY App via the "SCAN" or "PAY" function, or from the MAE by Maybank2u via the "PAY" or the "SHOW QR CODE" function.
- f) For the avoidance of doubt, the opportunity to obtain the Cashback will only be valid during the Campaign Period and only for Scan & Pay transactions that are funded by Maybank current account, savings account or MAE account, transacted via Maybank2u MY App (version 5.6 and above) and MAE by Maybank2u (version 0.6.4 and above), and is not valid in conjunction with other promotions, discounts or vouchers.
- g) The Eligible Customer will immediately be directed to the Cashback screen upon completion of the Eligible Transaction irrespective of whether the Eligible

Transaction is performed before or after the Eligible Customer's login into the Maybank2u MY App or MAE by Maybank2u.

- h) For transactions exceeding the required transaction amount stipulated in 2(b)(3) and/or exceeding the user cashback limit stipulated in 2(b)(4) a refund will be credited to the respective Eligible Customer's default Scan & Pay current account, savings account or MAE account according to the schedule outlined in the Refund Schedule table below:

Refund Schedule Table	
Transaction Period	Refund Period
18 November 2021 - 30 November	Within 14-30 Working days from 30 November 2021
1 December 2021 - 8 January 2022	Within 14-30 Working days from 8 January 2022

3.0 Cashback

- The value of the Cashback to be won ranges from RM0.10 to RM100.00 per Eligible Transaction as mentioned in Clauses 2(b), and will be awarded randomly by Maybank's randomizer program, or RM0.00 upon complete utilization of Cashbacks as mentioned in Clause 2(b), and subjected to availability.
- The cashback reward is considered a gift by the Bank and the payment of RM0.01 is considered a transaction by the Eligible Customer with no loss to them per eligible transaction.
- The Cashback will be credited into the Eligible Customer's default Scan & Pay current account, savings account or MAE account within seven (7) working days from each Eligible Transaction.
- Maybank reserves the right to vary the amount of Cashback to be awarded at any time.

4.0 Selection of Eligible Customers for Cashback

- Participation in the Campaign shall be construed as consent on the part of the Eligible Customers to all mechanics and other programs involved in this Campaign and an explicit acceptance of any and all Campaign results it may produce.
- The Eligible Customer will be notified of the Cashback won through the Campaign Platform and it shall be the responsibility of the Eligible Customer to check the notification.
- Maybank may request for any documentation or written proof of identification, age, and place of residence of winners for verification purposes to ensure compliance with the Terms & Conditions.
- Maybank reserves the right to forfeit and withdraw the Cashback won in the event that the Eligible Customer does not comply with the Terms & Conditions.

5.0 General Terms & 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 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 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 the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.
- d) 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").

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:

- i) the purposes of the Campaign; and
 - ii) 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 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 events 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 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.
- 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.

APPENDIX 1

Selected QR Code



1 SEN-SATION