<u>2021 Maybank/Maybank Islamic 'The Raya 100 - Celebrate Raya with Maybank Cards'</u> <u>Campaign - Terms and Conditions</u>

- 1. The "The Raya 100 Celebrate Raya with Maybank Cards" ("Campaign") commences on 23 April 2021 at 12:00 AM MYT until 31 May 2021 at 11:59 PM MYT (both dates inclusive) ("Campaign Period") unless notified otherwise for Maybank and/or Maybank Islamic Mastercard or Visa or American Express Card except Maybank Debit Card(s) and Maybank Prepaid Card(s).
- 2. These are the terms and conditions applicable to the Campaign ("Terms and Conditions").

3. Eligibility

- 3.1 The Campaign is opened to all new and existing Principal Cardmembers of Maybank and/or Maybank Islamic Mastercard, Visa or American Express Card [except for Maybank Debit Card(s) and Maybank Prepaid Card(s) ("Maybank Cards") issued by Malayan Banking Berhad (Registration. No. 196001000142) or Maybank Islamic Berhad (Registration No. 200701029411) (collectively referred to as "Maybank") who has successfully registered for the Campaign via Short Messages Service ("SMS") ("Eligible Cardmembers").
- **3.2** The following persons are NOT eligible to participate in the Campaign:
 - a) Cardmembers whose Maybank Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions and/or Maybank/Maybank
 Islamic Card Agreement during the Campaign Period;
 - b) Cardmembers of Maybank/Maybank Islamic Cards who are in default of any facility granted by Maybank at any time;
 - c) Cardmembers of Maybank Commercial/ Corporate Cards; and
 - d) Permanent and contract employees of Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department.
- **3.3** For avoidance of doubt, permanent and contract employees of Maybank (other than Cards Marketing Department of Maybank and Regional Cards Marketing Department) and/or vendors, suppliers, advertising and promotion agencies for the Campaign are eligible to participate in the Campaign and stand to win the Bonus Prize only.

4. SMS Registration

- **4.1** Registration for the Campaign is done on a one-time basis by using any of the registered telecommunication companies' ("**Telco**") number and must be made by the Principal Cardmember within the Campaign Period as below:
 - (a) For Malaysian Principal Cardmembers, Type RAYA<space>12-digit NRIC Number without spacing and send to 66628 (E.g. RAYA 810721106658); or
 - (b) For non-Malaysian Principal Cardmembers, type RAYA<space>Passport Number without spacing and send to 66628 (E.g. RAYA B123456)
- **4.2** Principal Cardmembers with multiple Maybank Cards are only required to register once within the Campaign Period to be eligible to participate in the Campaign.

- **4.3** Eligible Cardmembers shall be responsible to pay the standard SMS charges levied by their respective Telco for each registration SMS sent to the designated number "66628" under the Campaign.
- **4.4** Cancellation and/or change of any details will not be accepted after the registration SMS has been successfully sent to 66628.
- **4.5** Eligible Cardmembers are solely responsible to ensure that the details in the registration SMS sent to 66628 are complete, accurate, and within the Campaign Period; failing which, the registration SMS will not be processed and deemed invalid or unsuccessful.
- **4.6** Proof of an SMS sent to 66628 by Eligible Cardmembers shall not be considered as successful SMS registration unless the Eligible Cardmember receives a confirmation SMS from 66628; such confirmation SMS will be sent to the same mobile phone number used for registration subject to the SMS traffic on the respective Telco's network. The confirmation SMS is automatically generated to confirm receipt of a successful registration and shall not be deemed as notification that the Eligible Cardmember has been confirmed as a Winner of any Prize whatsoever.
- **4.7** Maybank reserves the right to disqualify any registration SMS sent to 66628 due to reason(s) including, but not limited to duplicate registration, invalid NRIC / passport number, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period without assigning any reason thereof and shall not be liable for such disqualification.
- 4.8 Maybank is not responsible for nor does Maybank have any control on the SMS traffic, network failure and/or interruptions on the part of the respective Telco or Maybank's SMS vendor or for any other reason(s) whatsoever during the process of registration SMS sent to 66628 or confirmation SMS sent from 66628 to Eligible Cardmembers which may result in the delay of the SMS registration during the Campaign Period.
- **4.9** SMS service is provided and supported by the service provider appointed by Maybank, i.e. Macro Kiosk Berhad.

5. Qualifying Entries

- **5.1** 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 8 below) in the manner as illustrated below:
 - 5.1.1 Qualifying Entries for Weekly Prize:

Qualifying Entries	Qualified Spend		
1X Entry	Every RM100 single transaction		
5X Entry	 Every RM50 spend for the below categories: ✓ Grocery transaction ✓ Departmental Store ✓ Petrol transaction ✓ All Online Shopping/Online Food Order example: Shopee, Lazada, Grab Food, 		

		Food Panda ✓ Contactless Transaction (wave transaction) ✓ Food & Beverage
10X Entry	 New-to-Bank Principal approved card. 	

	Weekly Spending
Week 1	23 April 2021 – 2 May 2021
Week 2	3 May 2021 – 9 May 2021
Week 3	10 May 2021 – 16 May 2021
Week 4	17 May 2021 – 23 May 2021
Week 5	24 May 2021 – 31 May 2021

Scenario of spending to earn entries

Transaction	RM	Earn entries			
		1x Entry	5x Entries	Total Entries	
Pantai Hospital	250.00	2	1	2	
Starbucks-Pin trxn	120.00	1	10	11	
Grab Food	159.00	1	15	16	
Tesco	450.00	4	45	49	
Watson-contactless	59.00	-	5	5	
Total	979.00			83	

5.2 For avoidance of doubt:

- a) Supplementary spending will be accumulated to Principal Cardmember.
- b) "New-to-Bank" Principal Cardmembers herein refers to :
 - Never previously became a Principal Maybank/Maybank Islamic Mastercard, Visa or American Express® Cardmember
 - Principal Cardmembers whose Maybank/Maybank Islamic Mastercard, Visa or American Express Card had been cancelled for more than six (6) weeks prior to the commencement of the Campaign.
- **5.3** Qualified Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, auto-reload for Maybank Touch n' Go Zing Card(s), 0% EzyPay Instalment Plan ("**EzyPay**") performed via Maybank Card(s) during the Campaign Period based on local transaction time and Qualifying Entries shall be allocated in accordance to Clause 6.1.1. For the avoidance of doubt, EzyPay shall be treated as Qualified Spend based on the full transaction amount, and all overseas transactions in foreign currency shall be converted into Ringgit Malaysia (RM) based on Maybank's prevailing in-house exchange rate.
- **5.4** Qualified Spend shall exclude monthly installment of EzyPay, EzyPay Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.
- **5.5** Split and/ or repetitive retail transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.

5.6 Computation of the total Qualified Spend will be based on Qualified Spend transacted with all valid Maybank Card(s) issued under the same Eligible Cardmember throughout the Campaign Period per illustrations below:

Example :	Date of Successful Registration	Computation of Qualified Spend
Registered Cardmember A	23 April 2021	23 April 2021 – 31 May 2021
Registered Cardmember B	1 May 2021	23 April 2021 – 31 May 2021
Registered Cardmember C	11 May 2021	10 May 2021 – 31 May 2021
Registered Cardmember D	16 May 2021	10 May 2021 – 31 May 2021
Registered Cardmember E	17 May 2021	17 May 2021 – 31 May 2021
Registered Cardmember F	31 May 2021	24 May 2021 - 31 May 2021

5.7 Qualified Spend by Supplementary Cardmember(s) under an Eligible Principal Cardmember's Maybank/Maybank Islamic Card account(s) will be included in the computation of the Eligible Principal Cardmember's Qualified Spend.

6. Prizes

6.1 There are two (2) categories of prizes under the Campaign ("Prizes") as follow:

Prize Category	Card Spend	Prize Details	Prize	Weekly Winners	Total Winners
	Visa	Grand Prize	Shopee Voucher Raya RM1,000	20	100
		Consolation Prize	Shopee Voucher RM100	200	1,000
Weekly	MasterCard	Grand Prize	Groceries Voucher @ RM1,000	20	100
Prize (5 weeks)		Consolation Prize	Petrol Voucher @ RM100	200	1,000
	Amex	Grand Prize	Duit Raya @ RM1,000	20	100
		Consolation Prize	Duit Raya @ RM100	200	1,000
		Sub Total		660	3,300
		Grand Total			3,300

7. Selection of Winners

- **7.1** Based on the Qualifying Entries earned, Eligible Cardmembers shall be shortlisted by Maybank's randomizer programme for the respective Prizes.
- 7.2 Weekly Prize for Visa Card, Mastercard and Amex Card categories.
 - (a) In accordance to the selection sequence of Maybank's randomizer programme, the first shortlisted Eligible Cardmembers shall be deemed as final winner.

- (b) Winner will be selected by weekly basis.
- (c) Total weekly winners are 20 Grand Prize and 200 Consolation Prize for each card brand (Visa, Mastercard & American Express)
- **7.3** Each Eligible Cardmember can win more than one (1) Prize throughout the Campaign period.

8. Fulfillment of Prizes

8.1 At the time of awarding the Prize, all Maybank/Maybank Islamic Card account(s) of the Eligible Cardmember must not be delinquent, and/or invalid or cancelled; otherwise he/she shall be disqualified from receiving the Prize of the Campaign.

8.2 Weekly Prizes for Visa (Shopee e-Voucher worth RM1,000 and Shopee e-Voucher worth RM100)

- a) Unique code of Shopee e-Voucher will be sent to winners via email or SMS to the Principal Maybank/Maybank Islamic cardmembers within six (6) weeks after the announcement of Winners. Winners can redeem at Shopee Apps with no minimum spend required.
- b) Voucher is valid for 3 months after customer received the e-Voucher.
- c) Maybank shall not be liable for any risk, loss or damage to the voucher upon handover the prize to the winners.
- d) The voucher is not transferable and exchangeable for up-front cash or credit of any kind, whether in part or in full;
- e) Maybank shall not be liable for any risk, loss or damage to the voucher upon handover the prize to the winners.

8.3 Weekly Prize – MasterCard (RM1,000 Groceries voucher and RM100 Petrol Voucher)

- a) The voucher (-Groceries or Petrol-) will be determined by Maybank;
- b) The winner is not allowed to choose the voucher;
- c) The voucher is not transferable and exchangeable for up-front cash or credit of any kind, whether in part or in full;
- d) Maybank shall not be liable for any risk, loss or damage to the voucher upon the handover of the prize to the winners.
- e) Voucher will be sent to winners within six (6) weeks after the announcement of Winners.

8.4 Weekly Prize – American Express Card (RM1,000 Duit Raya and RM100 Duit Raya)

- a) 'Duit Raya' will be credited into the winner's valid American Express Card account number within six (6) weeks after the announcement of Winners
- b) The 'Duit Raya' is not transferable and exchangeable for up-front cash or credit of any kind, whether in part or in full;

- **8.5** The confirmation letter/email will be sent to the prize winners' billing address or email address recorded in Maybank's system within six (6) weeks from the end of the Campaign Period.
- **8.6** Maybank as its discretion shall determine on methods of prize giving including but not limited to a prize giving ceremony or any other methods which Maybank deems reasonable.
- **8.7** The prize winner is required to attend the prize giving ceremony (if any) and in the event the prize winner is unable to attend the said ceremony, he/she will automatically be disqualified and no compensation or arrangement will be made after the prize giving ceremony.
- **8.8** Maybank reserves the right at its discretion to allow or disallow such transfers with authorization letter from the prize winners.
- **8.9** All cost, fees and/or expenses incurred or to be incurred by the prize winners in relation to the Campaign and/or claim the Prize(s), which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the sole responsibility of the Prize Winners.
- **8.10** Announcement of the winners (e.g. Name and masked Maybank Card Number) shall also be made on Maybank's website at www.maybank2u.com.my and social media by weekly basis.
- **8.11** If there is any dispute or non-receipt of the Weekly prize (Grand Prize or Consolation Prize), Winners are required to contact Maybank Customer Service at 1300 88 6688 by **31 July 2021** at the latest to request for an inquiry. No request for any inquiry shall be entertained after **31 July 2021**.
- **9.** SMS sent by Eligible Cardmembers to 66628 for registration purpose shall be deemed as consent to participate in the Campaign. By participating in the Campaign, Eligible Cardmembers/winners:
 - (a) agree to be bound by the Terms and Conditions;
 - (b) agree that all records of transactions captured by Maybank's system within the Campaign Period based on the local date and time shall be accurate, conclusive and final;
 - (c) agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardmembers/ winners. No further appeal or further correspondence will be entertained;
 - (d) agree that any reversal of Qualified Spend shall be excluded from the Campaign.
 - (e) consent for Maybank to disclose their particulars to third party service provider(s)/ authorized supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Maybank for the purpose of contacting them during and after the Campaign;
 - (f) authorize Maybank to publish their names, photos taken or other information provided by him/her for current and future advertising and publicity purposes in any advertising or publicity material relating to the Campaign without any compensation;
 - (g) agree to access Maybank website at www.maybank2u.com.my to view the Terms and Conditions and are deemed to have agreed to it and with any

- changes or variations to the Terms and Conditions and seek clarification from Maybank should any of the Terms and Conditions be not fully understood;
- (h) shall not be entitled to claim for and waive any rights to any compensation against Maybank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of the Campaign) for any and all loss and damage suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of the Campaign.

10. General Terms & Condition

- 10.1 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.
- 10.2 Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign ealier 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) 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 validity posted.
- 10.3 By participating in this Campaign, Eligible Customers agree to access to Maybank 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, Eligible Customers may contact Maybank for clarification.
- 10.4 By participating in the 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").
- **10.5** 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 or 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, interview material as well as responses and related photographs. In this regard, each Eligible Customers agrees to co-operate and participate in all

reasonable advertising and publicity activities of Maybank in relation to the Campaign.

- Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of the 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.
- 10.6 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.
- 10.7 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.
- **10.8** These Terms and Condition shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 10.9 In addition to the terms stipulated above, Principal Cardmembers/winners agree that the general terms and conditions in the Maybank/Maybank Islamic Card Agreement shall be read together with these Terms and Conditions as an entire agreement.

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 email Maybank via the feedback form at Maybank2u website (www.maybank2u.com.my)