

## **Get Rewarded with your Newly Approved Maybank / Maybank Islamic Principal Credit Card applied via M2U**

### **Terms and Conditions**

Maybank / Maybank Islamic Online Acquisition 2021 Cash Back & Exclusive Rewards Credit Cards Campaign ("Campaign") is organised by Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411) (collectively referred to as "the Bank ") and is subject to these Terms and Conditions. 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 / Maybank Islamic.

### **Campaign Period**

1. The Campaign will commence from **1<sup>st</sup> July 2021 until 30<sup>th</sup> September 2021** (both dates inclusive) (Campaign Period).
2. The promotions comprises of 3 campaigns, as follows :
  - Campaign 1 :  
**Maybank / Maybank Islamic Visa, Mastercard and American Express Online Acquisition Cash Back Campaign:** runs from **1<sup>st</sup> July 2021 to 30<sup>th</sup> September 2021** (both dates inclusive);
  - Campaign 2 :  
**Maybank / Maybank Islamic American Express Bonus Cash Back Campaign:** runs from **1<sup>st</sup> July 2021 to 30<sup>th</sup> September 2021** (both dates inclusive); and
  - Campaign 3 :  
**Maybank / Maybank Islamic Visa, Mastercard and American Express Online Acquisition Exclusive Rewards Campaign:** runs from **1<sup>st</sup> July 2021 to 30<sup>th</sup> September 2021** (both dates inclusive).

All the periods above shall collectively be referred to as "Campaign Period".

### **Eligibility**

3. Subject to these Terms and Conditions, the Campaign is open to all new-to-bank individuals or existing Maybank and Maybank Islamic customers who are residents of Malaysia and does not have any existing credit card issued by Maybank / Maybank Islamic ("Maybank Credit Card") and who has attained the age of 21 years at the time of making an application for any one or more of Maybank Credit Card(s) as a principal card member during the Campaign Period ("Eligible Customer").
4. To be eligible for this Campaign, an Eligible Customer must apply for any one or more Maybank / Maybank Islamic Credit Card via Maybank2u ("M2U") at [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Website") by completing an electronic Maybank Credit

Card application form and uploading all required supporting documents on the Website.

5. Eligible Customer may be entitled to participate in more than one Maybank Credit Card promotions organized for or in conjunction with the acquisition of a new credit card customer wherein the Eligible Customer may also be similarly entitled to other gifts or rewards under the respective promotions. In the event that the promotion periods for such other promotions overlap with the Campaign Period, the Eligible Customer understands and agrees that he/she shall only be entitled to receive the rewards from the first Maybank Credit Card approved by Maybank / Maybank Islamic via the channel that the Eligible Customer had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.
6. The following individuals are NOT eligible to participate in this Campaign:
  - a. Permanent and/or contract employees of Maybank / Maybank Islamic (including its subsidiaries and related companies);
  - b. Any Eligible Customer who had cancelled any of his/her Maybank Credit Card within six (6) months before the date of application and is re-applying for another Maybank Credit Card under the Campaign;
  - c. Present holders of any Maybank Credit Card(s) whether issued in Malaysia or otherwise; and/or
  - d. Any Eligible Customer who has committed or suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services granted by Maybank and /or Maybank Islamic.

**Campaign 1:**

7. **Maybank / Maybank Islamic Visa, Mastercard and American Express Online Acquisition Cash Back Campaign: New To Bank Principal Card**
  - a. Campaign 1 will commence on **1<sup>st</sup> July 2021** and will end on **30<sup>th</sup> September 2021** (both dates inclusive).
  - b. All approved applications made by the Eligible Customer via the Website within the Campaign Period with a minimum retail spend of RM300 within the first 45 days from the Maybank Credit Card approval date will be entitled to **ONE** time Cash Back reward of RM100 based on the **1<sup>st</sup> principal card** achieved the minimum spend criteria as illustrated in the table below:

Card Scheme	Rewards	Spend Criteria	Campaign Period
Maybank / Maybank Islamic Visa Cards	Cash Back RM100	Minimum retail spend of RM300 within the first 45 days from card approval date	1 <sup>st</sup> July 2021 until 30 <sup>th</sup> September 2021
Maybank / Maybank Islamic Mastercard			
American Express Cards			

- c. The Cash Back reward will be based on the 1<sup>st</sup> principal card type to meet the minimum retail spend criteria of RM300 within the Campaign Period.
- d. The minimum spend requirement of RM300 cannot be combined with the other cards applied at the same time.

**Scenario on Campaign 1:**

- Scenario A:  
Customer applied all three types of cards (Visa, Mastercard and American Express) in one application on the Website.

All three cards were approved on 10<sup>th</sup> July 2021 and the following card spend was made within the Qualifying Period of 45 days (10<sup>th</sup> July 2021 till 24<sup>th</sup> August 2021):

Card Scheme	Card Spend within 45 days, from 10 <sup>th</sup> July 2021 to 24 <sup>th</sup> August 2021	Date of the Card Type achieved the Minimum Card Spend of RM300
Maybank / Maybank Islamic Visa Cards	RM750	20 <sup>th</sup> August 2021
Maybank / Maybank Islamic American Express Cards	RM1,005	25 <sup>th</sup> July 2021
Maybank / Maybank Islamic Mastercard	RM830	11 <sup>th</sup> August 2021

From the above Card Spend, all 3 credit cards met the minimum retail spend requirement and the American Express Cards was the first Card Type to meet the minimum required retail spend of RM300 on 25<sup>th</sup> July 2021, followed by the Mastercard and subsequently Visa on the 11<sup>th</sup> August 2021 and 20<sup>th</sup> August 2021 respectively.

In this scenario, the customer will be eligible for Cash Back of RM100 based on the spend made via American Express Card.

### Campaign 2:

8. **Maybank / Maybank Islamic American Express Bonus Cash Back Campaign: New To Bank Principal Card**
- a. Campaign 2 will commence on **1<sup>st</sup> July 2021** and will end on **30<sup>th</sup> September 2021** (both dates inclusive).
- b. In order to be entitled to participate in Campaign 2, all approved applications made by the Eligible Customer via the Website that spend a minimum retail spend of RM300 within the first 45 days from the Maybank / Maybank Islamic American Express Credit Card approval date will be entitled for Bonus Cash Back of RM100 as illustrated in the table below:

### Scenario on Campaign 2:

Card Scheme	Rewards	Spend Criteria	Campaign Period
American Express Cards	Cash Back RM100 <b>(Campaign 1)</b>	Minimum retail spend of RM300 within the first 45 days from card approval date	1 <sup>st</sup> July 2021 until 30 <sup>th</sup> September 2021
	<b>Bonus Cash Back RM100</b>		

- **Scenario B :**  
*Pursuant to the Scenario A as detailed earlier, the American Express Card was approved on 10<sup>th</sup> July and the following card spend was made within the Qualifying Period of 45 days (10<sup>th</sup> July 2021 till 24<sup>th</sup> August 2021):*

Card Scheme	Card Spend within 45 days, from 10 <sup>th</sup> July 2021 to 24 <sup>th</sup> August 2021	Date of the Card Type achieved the Minimum Card Spend of RM500
American Express Card	RM1,005	25 <sup>th</sup> July 2021

*From the above Card Spend, American Express Card met the minimum requirement retail spend of RM300 on 24<sup>th</sup> July 2021 within the Qualifying Period of 45 days.*

*In this scenario, the customer will be eligible for Bonus Cash Back of RM100 based on the spend made via American Express on top of the Cash Back of RM100 received from Campaign 1 based on the spend made via American Express Card.*

### Campaign 3:

9. **Maybank / Maybank Islamic Visa, Mastercard and American Express Online Acquisition Exclusive Rewards Campaign: New To Bank Principal Card**

- a. Campaign 3 will commence on **1<sup>st</sup> July 2021** and will end on **30<sup>th</sup> September 2021** (both dates inclusive).
- b. In order to be entitled to participate in Campaign 3, all approved applications made by the Eligible Customer via the Website must be one the **TOP spender** throughout the campaign period will be entitled for Exclusive Rewards as illustrated in the table below:

Card Scheme	Spend Criteria	Campaign Rewards	Campaign Period
Maybank / Maybank Islamic Visa Cards	<b>Highest Spending</b> throughout the Campaign Period	Apple AirPods Pro (Limited to Top 50 spender)	1 <sup>st</sup> July until 30 <sup>th</sup> September 2021
Maybank / Maybank Islamic Mastercard		Apple Smart Watch SE (Limited to Top 50 Spender)	
American Express Cards		Apple iPad 8 Gen (Limited to Top 50 Spender)	

10. Exclusive Rewards is limited to Top 50 spender for each card scheme category at the end of the campaign period.
11. The total spend requirement cannot be combined with the other cards applied at the same time.

### Scenario on Campaign 3:

- **Scenario C :**  
*Pursuant to the Scenario A as detailed earlier, Customer applied all three types of cards (Visa, Mastercard and American Express) in one application on the Website*

*All the three card were approved on 10<sup>th</sup> July and the following card spend was made within the Qualifying Period of 45 days (10<sup>th</sup> July 2021 till 24<sup>th</sup> August 2021) and total spend accumulated throughout the campaign period (10<sup>th</sup> July'21 – 30<sup>th</sup> September'21):*

<b>Card Scheme</b>	<b>Card Spend within 45 days, from 10<sup>th</sup> July 2021 to 24<sup>th</sup> August 2021</b>	<b>Date of the Card Type achieved the Minimum Card Spend of RM300</b>	<b>Total Card Spend within 82 days, from 10<sup>th</sup> July 2021 to 30<sup>th</sup> September 2021</b>	<b>Date of the Card Type achieved the Total Card Spend</b>
Maybank/ Maybank Islamic Visa Cards	RM750	20 <sup>th</sup> August 2021	RM10,000	15 <sup>th</sup> September 2021
American Express Card	RM1,005	25 <sup>th</sup> July 2021	RM20,000	25 <sup>th</sup> August 2021
Maybank/ Maybank Islamic Mastercard	RM830	11 <sup>th</sup> August 2021	RM5,500	30 <sup>th</sup> August 2021

*From the above Card Spend, only American Express Card met the highest retail spend of RM20,000 on 25<sup>th</sup> July 2021 throughout the campaign period.*

*The customer also listed in the Top 50 spender for each card scheme category by end of the campaign period.*

*In this scenario, the customer will be eligible for Exclusive Rewards: Apple AirPods 8 Gen based on the spend made via American Express on top of the RM100 Cash Back and Bonus Cash Back received from Campaign 1 and Campaign 2 based on the spend made via American Express Card.*

### **Campaign Fulfilment**

12. Cash Back will be credited twelve (12) weeks from the last date of the month of which the Maybank Credit Card was approved and is only available until the fund is fully utilized.

*Example: If the Maybank Credit Card was approved on 10th July 2021, the customer is required to expect the cashback to be credited 12 weeks from 31<sup>st</sup> July 2021. Cash Back will be reflected at the Monthly Credit Card Statement by end of October 2021.*

13. Each Eligible Customer are only entitled for one (1) time Cash Back reward throughout the respective Campaigns as highlighted in the Terms & Conditions.

14. The Campaign Rewards will be delivered within twelve (12) weeks from the last date of the month of which the Campaign Period ended and is only available while stocks last. If the Campaign Rewards are out of stock, Maybank / Maybank Islamic shall have discretion to replace with other rewards with equivalent value.

*Example: If the Campaign Period ended on 30<sup>th</sup> September 2021 the Eligible Customer is required to expect the Campaign Rewards to be delivered 12 weeks from 30<sup>th</sup> September 2021. The gift is expected to be delivered by end of December 2021.*

15. The Campaign Rewards will be sent to the billing address of the Eligible Customer which was provided to Maybank / Maybank Islamic at the point of application. Any request to change or exchange the gift is not allowed.
16. Maybank / Maybank Islamic reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the Campaign Rewards and Cash Back, due to the followings:
  - 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 any of the Eligible Customer's Maybank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Cash Back and/or Gift;
  - c. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

### **Retail Spend**

17. "Retail Spend" means the purchase of any goods or services (local or international) using the Maybank Credit Card and may include, at Maybank / Maybank Islamic's discretion, any card transaction as may be determined by Maybank / Maybank Islamic except for the following transactions:
  - a. instalments paid under Maybank / Maybank Islamic's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Cash Treats, Ezy Cash, Balance Transfer, eWallet and Cash Advance.
  - b. any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
  - c. payment of annual Maybank Credit Card membership fees;
  - d. Profit 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

18. Maybank / Maybank Islamic 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.
19. Maybank / Maybank Islamic 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](http://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.
20. By participating in this Campaign, Eligible Customers agree to access to Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) on a regular basis to view the terms and conditions herein and seek clarification from Maybank / Maybank Islamic should any of the Terms & Conditions be not fully understood.
21. 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 / Maybank Islamic in accordance with Maybank / Maybank Islamic Privacy Notice, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Maybank's Privacy Notice").

In addition and without prejudice to the terms in the Maybank / Maybank Islamic'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 / Maybank Islamic, 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 / Maybank Islamic in relation to the Campaign.

22. Maybank / Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank / Maybank Islamic 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 / Maybank Islamic.
23. Maybank / Maybank Islamic 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 / Maybank Islamic 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 / Maybank Islamic.
24. Maybank / Maybank Islamic 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.
25. 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](http://www.maybank2u.com.my).