

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

### **Terms and Conditions**

Maybank / Maybank Islamic Online Acquisition 2021 Credit Cards Campaign (“Campaign”) is organised by Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411) (collectively referred to as “the Bank”). By participating in this Campaign, Eligible Customer (as defined below) expressly agrees to be bound by these Terms and Conditions and the decisions made by the Bank.

### **Campaign Period**

1. The Campaign comprises of 3 sub-campaigns as follows:
  - **Campaign 1** :  
**Maybank / Maybank Islamic Visa, Mastercard and American Express Online Acquisition Campaign:** runs from **1<sup>st</sup> October 2021 to 31<sup>st</sup> December 2021** (both dates inclusive);
  - **Campaign 2** :  
**Maybank / Maybank Islamic American Express Bonus Cash Back Campaign:** runs from **1<sup>st</sup> October 2021 to 31<sup>st</sup> March 2022** (both dates inclusive); and
  - **Campaign 3** :  
**Maybank / Maybank Islamic Visa, Mastercard and American Express Online Acquisition Supplementary Campaign:** runs from **1<sup>st</sup> October 2021 to 31<sup>st</sup> January 2022** (both dates inclusive).

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

### **Eligibility**

2. Subject to these Terms and Conditions, the Campaign is open to all new-to-bank individuals or existing Maybank and/or Maybank Islamic customers who are residents of Malaysia and don't 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”).
3. 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.
4. To be eligible for Campaign 3, an Eligible Customer must apply for any one or more Maybank / Maybank Islamic Supplementary Credit Card via Maybank2u (“M2U”) at

[www.maybank2u.com.my](http://www.maybank2u.com.my) (“Website”) by completing an electronic Maybank Supplementary 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. 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 Campaign: New To Bank Principal Card**
  - a. Campaign 1 will commence on **1<sup>st</sup> October 2021** and will end on **31<sup>st</sup> December 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 for the rewards 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	JBL Quantum 100 Wired Over-Ear Gaming Headset With Flip-up Mic	Minimum retail spend of RM300 within the first 45 days from card approval date	1 <sup>st</sup> October 2021 until 31 <sup>st</sup> December 2021
Maybank / Maybank Islamic Mastercard	Realme Buds Air 2 Neo		
American Express Cards	Huawei Band 4		

- c. 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> October 2021 and the following card spend was made within the Qualifying Period of 45 days (10<sup>th</sup> October 2021 till 24<sup>th</sup> November 2021):

Card Scheme	Card Spend within 45 days, from 10 <sup>th</sup> October 2021 to 24 <sup>th</sup> November 2021	Date of the Card Type achieved the Minimum Card Spend of RM300
Maybank / Maybank Islamic Visa Cards	RM750	20 <sup>th</sup> November 2021
Maybank / Maybank Islamic American Express Cards	RM1,005	25 <sup>th</sup> October 2021
Maybank / Maybank Islamic Mastercard	RM830	11 <sup>th</sup> November 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> October 2021, followed by the Mastercard and subsequently Visa on the 11<sup>th</sup> November 2021 and 20<sup>th</sup> November 2021 respectively.

In this scenario, the customer will be eligible for Huawei Band 4 based on the spend made via American Express Card.

## Campaign 2:

### 8. **Maybank / Maybank Islamic American Express Cash Back Campaign: New To Bank Principal Card**

- a. Campaign 2 will commence on **1<sup>st</sup> October 2021** and will end on **31<sup>st</sup> March 2022** (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 Maybank / Maybank Islamic **1<sup>st</sup> Principal** American Express Card approval date will be entitled for the rewards as illustrated in the table below:

<b>Card Scheme</b>	<b>Rewards</b>	<b>Spend Criteria</b>	<b>Campaign Period</b>
American Express Cards	<b>Huawei Band 4 (from Campaign 1)</b>	Minimum retail spend of RM300 within the first 45 days from card approval date	1 <sup>st</sup> October 2021 until 31 <sup>st</sup> December 2021
	<b>Cash Back RM100</b>		1 <sup>st</sup> October 2021 until 31 <sup>st</sup> March 2022

### Scenario on Campaign 2:

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

<b>Card Scheme</b>	<b>Card Spend within 45 days, from 10<sup>th</sup> October 2021 to 24<sup>th</sup> September 2021</b>	<b>Date of the Card Type achieved the Minimum Card Spend of RM300</b>
American Express Card	RM1,005	25 <sup>th</sup> October 2021

*From the above Card Spend, American Express Card met the minimum requirement retail spend of RM300 on 25<sup>th</sup> October 2021 within the Qualifying Period of 45 days.*

*In this scenario, the customer will be eligible for Cash Back of RM100 based on the spend made via American Express on top of the Huawei Band 4 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 Supplementary Campaign: New Supplementary Cardholder**

- a. Campaign 3 will commence on **1<sup>st</sup> October 2021** and will end on **31<sup>st</sup> January 2022** (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 RM100 within the first 30 days from the Maybank Credit Card approval date will be entitled to **ONE** time Cash Back reward of RM50 based on the **1<sup>st</sup> supplementary card** achieved the minimum spend criteria as illustrated in the table below:

<b>Card Scheme</b>	<b>Spend Criteria</b>	<b>Campaign Rewards</b>	<b>Campaign Period</b>
Maybank / Maybank Islamic Visa Cards	Minimum retail spend of RM100 within the first 30 days from card approval date	<b>Cash Back RM50</b>	1 <sup>st</sup> October until 31 <sup>st</sup> January 2022
Maybank / Maybank Islamic Mastercard			
American Express Cards			

- c. Eligible customer who apply for **Maybank Visa Gold Manchester United, Maybank Manchester United Visa Infinite** or **Grab Platinum** supplementary credit card via Website and with minimum retail spend of RM300 within the first 45 days will be entitled for **additional rewards** as illustrated in the table below:

<b>Card Scheme</b>	<b>Spend Criteria</b>	<b>Campaign Rewards</b>	<b>Campaign Period</b>
Maybank Visa Gold Manchester United	Minimum retail spend of RM300 within the first 45 days from card approval date	<b>A pair of Manchester United Mask</b>	1 <sup>st</sup> October until 31 <sup>st</sup> January 2022
Maybank Manchester United Visa Infinite			
Grab Platinum	Minimum retail spend of RM300 within the first 45 days from card approval date	<b>RM50 Grab Food Voucher</b>	

- d. Campaign Reward will be based on the 1<sup>st</sup> newly approved supplementary card type to meet the minimum retail spend criteria as illustrated in Campaign 3.
10. The total spend requirement cannot be combined with the other cards applied at the same time.

### **Campaign Fulfilment**

11. 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 October 2021, the customer is required to expect the cashback to be credited 12 weeks from 31<sup>st</sup> October 2021. Cash Back will be reflected at the Monthly Credit Card Statement by end of January 2022.*

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

13. The Campaign rewards (other than Cash Back) will be delivered within twelve (12) weeks from the last date of the month of which the Maybank Credit Card was approved 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 Maybank Credit Card was approved on 10th October 2021, the customer is required to expect the Campaign rewards to be delivered 12 weeks from 31<sup>st</sup> October 2021. The rewards is expected to be delivered by end of January 2022.*

14. 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 rewards is not allowed.

15. 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 rewards;

- c. has committed or is suspected of committing any misconduct, fraudulent or wrongful acts or breach of Campaign terms and conditions.

### **Retail Spend**

16. "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. Finance Charges/Management Fee, 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**

17. The Bank 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 the Bank.
18. The Bank 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 in these Terms and Conditions, from time to time by giving at least a minimum of twenty one (21) calendar days prior notice. The notice may be posted through Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel or channels determined by the Bank. It shall be the responsibility of the Eligible Customer to be informed of or otherwise seek out any such notice validly posted.
19. By participating in this Campaign, Eligible Customer agrees 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 and seek clarification from the Bank should any of the Terms and Conditions be not fully understood.

20. By participating in this Campaign, the Eligible Customer agrees to be bound by these Terms and Conditions and agrees and consents to allow his/her personal data being collected, processed and used by the Bank in accordance with the Bank 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 Privacy Notice, Eligible Customer agrees and consents to his/her personal data or information being collected, processed and used by the Bank for:

- a) the purposes of the Campaign; and
  - b) marketing and promotional activities conducted the Bank, 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 Customer agrees to co-operate and participates in all advertising and publicity activities of the Bank in relation to the Campaign.
21. The Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank for purposes of this Campaign) shall not be liable to Eligible Customer in this Campaign for any direct, indirect, special or consequential loss or damage including 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 the Bank.
  22. The Bank shall not be responsible and/or liable for any losses suffered by Eligible Customer resulting directly or indirectly from the Eligible Customer' participation in this Campaign or otherwise. Furthermore, the Bank shall not be liable for any default of its obligation under this Campaign due to any *force majeure* event which include an act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
  23. The Bank may disqualify/reject any Eligible Customer who does not comply with these terms and conditions 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.



24. 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 the Bank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).