<u>Maybank/Maybank Islamic Visa Tokyo 2020 Campaign - Credit Card: Terms and Conditions</u>

- The "Maybank Visa Tokyo 2020" Credit Card ("Campaign") commences on 23 July 2021 at 12:00 AM MYT until 23 September 2021 at 11:59 PM MYT (both dates inclusive) unless notified otherwise for Maybank and/or Maybank Islamic Visa Credit Card.
- 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 Visa Credit Card ("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 the 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 Consolation 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") services and must be made by the Principal Cardmember within the Campaign Period as below:
 - (a) For Malaysian Principal Cardmembers, Type VISA<space>last 6-digit NRIC Number without spacing and send to 66628 (E.g. VISA 106658); or
 - (b) For non-Malaysian Principal Cardmembers, type VISA<space>last 6-digit Passport Number without spacing and send to 66628 (E.g. VISA 123456).
- **4.2** Eligible Cardmembers must register their participation for the Campaign using the mobile phone number that was registered with Maybank and multiple registration using the same phone number is not accepted. In the event the information that

- been provided by cardmember does not match with Maybank database, Maybank reserves the right to reject the registration.
- **4.3** Principal Cardmembers with multiple Maybank Visa Cards are only required to register once within the Campaign Period to be eligible to participate in the Campaign.
- **4.4** 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.
- **4.5** Eligible Cardmembers are solely responsible to ensure that the details stated in the registration SMS sent to 66628 are complete, accurate and sent within the Campaign Period; failing which, the registration SMS will be deemed invalid or unsuccessful.
- **4.6** Cancellation of registration and/or change of any details in the registration SMS will not be accepted nor will it be entertained after the registration SMS has been successfully sent to 66628.
- 4.7 Proof of an SMS sent to 66628 by the 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.
- 4.8 Maybank reserves the right to disqualify any registration SMS sent to 66628 due to reason(s) including, but not limited to duplicate registration, invalid last 6 digit NRIC / passport number, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period without the obligation to state the reason and shall not be liable for such disqualification.
- 4.9 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.
- **4.10** 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 for Grand Prize and to meet spend criteria for Consolation Prize and stand to win Prizes (as set out in below) in the manner as illustrated below:

5.1.1 Qualifying Entries for Grand Prize:

Entries	Qualifying Entry		
1x Entry	Every RM100 cumulative retail* spend		
5x Entries	Every RM50 spend for the below categories: Grocery transaction Petrol transaction All Online Shopping/Online Food order example: Shopee, Lazada, GrabFood, Foodpanda Contactless Transaction (wave transaction) Food & Beverages Insurance Telco e-Wallet Transaction		
10X Entries	Every RM500 cumulative EzyPay transaction**		
10X Entries	New principal approved card.		

Note:

Scenario of spending to earn entries for Grand Prize category.

Transaction	RM	Earn entries			
		1x Entry	5x Entries	10x Entries	Total Entries
DIY	120.00	1	ı	-	1
Baskin Robbins –	120.00	1	10	-	11
PIN trxn					
Food Panda	159.00	1	15	-	16
Village Grocer	450.00	4	45	-	49
Watson-	59.00	-	5	-	5
contactless					
Celcom	289.00	2	25	-	27
Great Eastern –	200.00	2	20	-	22
AutoBillings					
Samsung – EzyPay	1,890.00	18	-	30	48
transaction					
Total		29	120	30	179

5.1.2 Spend mechanics for Consolation Prize:

Spending Criteria - any spend within campaign	Prize - 2020 Olympic
duration except transaction in clause 5.4	merchandise
Spend RM500 - RM1,199	Umbrella
Spend RM1,200 - RM1,499	Towel
Spend RM1,500 and above	Plush Toy

^{*}Retail spend refers to the purchase of any goods or services (local & international) with the use of the Card and may include, at Maybank discretion, any cards transaction as may be determined by Maybank.

^{**}exclude monthly EzyPaytransaction as per mentioned in clause 5.4.

- **5.2** For avoidance of doubt:
 - a) "New-to-Bank" Principal Cardmembers herein refers to:
 - Never previously became a Principal Maybank/Maybank Islamic Visa Credit Cardmember; or
 - Principal Cardmembers whose Maybank/Maybank Islamic Visa Credit 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 5.1.1. 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 Jul 2021	23 Jul 2021 – 23 Sep 2021	
Registered Cardmember B	31 Aug 2021	23 Jul 2021 – 23 Sep 2021	
Registered Cardmember C	23 Sep 2021	23 Jul 2021 – 23 Sep 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	Spending Criteria	Prize	Total Winners
Grand Prize	Earn entry based on spend criteria in clause 5.1.1	Visa Tokyo 2020-themed memorabilia box contain: • Panasonic - Deep Bass Wireless Headphones RB-M700B headphones • 2 pcs of Toy Plush	200

Prize Category	Spending Criteria	Prize-2020 Olympic Merchandise	Total Winner
	Spend RM500 - RM1,199	Umbrella	950
Consolation Prize	Spend RM1,200 - RM1,499	Towel	450
	Spend RM1,500 and above	Plush Toy	100
Grand Total			1,500

7. Selection of Winners

7.1 For Grand Prize:

Based on the Qualifying Entries earned, Eligible Cardmembers shall be shortlisted by Maybank's randomizer programme for the respective Prizes.

7.2 For Consolation Prize:

Based on the spending criteria, Eligible shall be shortlisted by Maybank's randomizer programme for the respective Prizes.

7.2 Grand Prize & Consolation categories.

(a) In accordance to the selection sequence of Maybank's randomizer programme, the first shortlisted Eligible Cardmembers shall be deemed as final winner.

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** The confirmation letter/email will be sent to the winners' billing address or email address recorded in Maybank's system within eight (8) weeks from the end of the Campaign Period.
- **8.3** Announcement of the winners (e.g. Name and masked Maybank Card Number) shall also be made on Maybank2u's website at www.maybank2u.com.my and social media.
- **8.4** Maybank shall determine on methods of prize giving including but not limited to a prize giving ceremony or any other methods which Maybank deems reasonable.
- **8.5** The prize winner is required to attend the prize giving ceremony (if any) and in the event the 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.
- **8.6** Maybank reserves the right to allow or disallow such transfers with authorization letter from the winner(s).

- **8.7** All costs, fees and/or expenses incurred or to be incurred by the prize winners in relation to the Campaign and/or in claiming 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 winners.
- 8.8 If there is any dispute or non-receipt of the Grand Prize or Consolation Prize, winners are required to contact Maybank Customer Service at 1300 88 6688 by 30 November 2021 at the latest to request for an inquiry. No request for any inquiry shall be entertained after 30 November 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;

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 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) 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 Cardmembers to be informed of or otherwise seek out any such notice validly posted.
- **10.3** By participating in this Campaign, Eligible Cardmembers 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.

10.4 By participating in this Campaign, the Eligible Cardmembers 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:

- a) the purposes of the Campaign; and
- b) marketing and promotional activities conducted 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 Cardmembers agrees to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
- 10.5 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.
- 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.
- 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 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, the Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website (www.maybank2u.com.my).