

2021 Maybank/Maybank Islamic ‘Win Every Day with Maybank Cards’ Campaign - Terms and Conditions

1. The “**Maybank - Win Every Day with Maybank Cards**” (“**Campaign**”) commences on **2 Aug 2021 at 12:00 AM MYT until 10 October 2021 at 11:59 PM MYT** (both dates inclusive) unless notified otherwise for Maybank and/or Maybank Islamic **Mastercard or American Express 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 Mastercard or American Express Card [except for Maybank Debit Card(s) and/or 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 and/or Maybank Islamic Card Agreement during the Campaign Period;
- b) Cardmembers of Maybank Cards who are in default of any facility granted by Maybank at any time;
- c) Cardmembers of Maybank Commercial/ Corporate Cards;
- d) Maybank Visa Cards – Debit, Credit & Prepaid; and
- e) 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 Daily 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 **WIN<space>last 6-digit NRIC Number without spacing** and send to **66628** (E.g. WIN 106658); or
- (b) For non-Malaysian Principal Cardmembers, type **WIN<space>last 6-digit Passport Number without spacing** and send to **66628** (E.g. WIN 123456)

4.2 Eligible Cardmembers must register their participation for the Campaign using the mobile phone number that was registered with Maybank. Multiple registration using the same mobile phone number is not accepted. In the event the information that been provided by the Eligible Cardmembers does not match with Maybank database, Maybank reserves the right to reject the registration.

- 4.3** The Eligible Cardmembers with multiple Maybank MasterCard/Amex 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** The Eligible Cardmembers are 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 considered 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 any 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.
- 4.9** Maybank is not responsible for nor does Maybank has 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 and stand a chance to win prizes (as set out in clause 6 below) in the manner as illustrated below:

5.1.1 Qualifying Entries for Daily & Weekly Prize:

Entries	Qualifying Entry
1x Entry	Every RM100 cumulative retail* spend
5x Entries	Every RM50 spend for the below categories: <ul style="list-style-type: none"> ✓ Grocery transaction ✓ Petrol transaction

	<ul style="list-style-type: none"> ✓ All Online Shopping/Food orders example: Shopee, Lazada, GrabFood, Foodpanda ✓ Contactless Transaction (wave transaction) ✓ Food & Beverages ✓ Insurance/Takaful ✓ Telco ✓ e-Wallet Transaction
10X Entries	Every RM500 cumulative EzyPay** transaction
10X Entries	New principal approved card.

Note:

*Retail spend refers to the purchase of any goods and/or services (local & international) with the use of the Maybank Cards and may include, at Maybank's reasonable discretion any card transactions as may be determined by Maybank.

**excludes monthly EzyPay transaction as per mentioned in clause 5.4 below.

Scenario of spending to earn Qualifying Entries:-

Transaction	RM	Earn entries			
		1x Entry	5x Entries	10x Entries	Total Entries
Pantai Hospital	250.00	2	-	-	2
Starbucks-Pin txn	120.00	1	10	-	11
Grab Food	159.00	1	15	-	16
Tesco	450.00	4	45	-	49
Watson-contactless	59.00	-	5	-	5
Maxis	289.00	2	25	-	27
Prudential – AutoBillings	200.00	2	20	-	22
Senheng – EzyPay transaction	1,500.00	15	-	30	45
Total		27	120	30	177

5.2 For avoidance of doubt:

a) **“New-to-Bank”** Principal Cardmembers refers to :

- Those who have never previously become a Principal Maybank/Maybank Islamic Mastercard or American Express® Cardmember or
- Principal Cardmembers whose Maybank/Maybank Islamic Mastercard or American Express Card has 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	Date of Spend	Spend by Card	Prize categories to be won
Cardmember A	2 Aug 2021	4 Aug 2021	MasterCard	Daily Prize for 4 Aug 2021: Garmin Vivomove 3 or Weekly Prize Week 1 : DELL - Vostro 14 3400 Laptop
Cardmember B	10 Aug 2021	2 Aug 2021	MasterCard	Daily Prize for 2 Aug 2021: Garmin Vivomove 3 or Weekly Prize Week 1 : DELL - Vostro 14 3400 Laptop
Cardmember c	1 Sep 2021	1 Sep 2021	MasterCard	Daily Prize for 1 Sep 2021: Garmin Vivomove 3 or Weekly Prize Week 5 : DELL - Vostro 14 3400 Laptop
Cardmember D	15 Aug 2021	18 Aug 2021	American Express card	Daily Prize for 18 Aug 2021: Dyson Pure Cool™ air purifier or Weekly Prize Week 3 : iRobot Roomba i7
Cardmember E	10 Oct 2021	10 Oct 2021	American Express card	Daily Prize for 10 Oct 2021: Dyson Pure Cool™ air purifier or Weekly Prize Week 10 : iRobot Roomba i7
Cardmember F	20 Sep 2021	6 Aug / 22 Sep / 23 Sep	American Express card	Daily Prize for 6 Aug or 22 Sep or 23 Sep 2021: Dyson Pure Cool™ air purifier or Weekly Prize Week 1 or Week 8 : iRobot Roomba i7

Duration Spending	
Week 1	2 Aug 2021 – 8 Aug 2021
Week 2	9 Aug 2021 – 15 Aug 2021
Week 3	16 Aug 2021 – 22 Aug 2021
Week 4	23 Aug 2021 – 29 Aug 2021
Week 5	30 Aug 2021 – 5 Sep 2021
Week 6	6 Sep 2021 – 12 Sep 2021
Week 7	13 Sep 2021 – 19 Sep 2021
Week 8	20 Sep 2021 – 26 Sep 2021
Week 9	27 Sep 2021 – 3 Oct 2021
Week 10	4 Oct 2021 – 10 Oct 2021

5.7 Qualified Spend by Supplementary Cardmember(s) under an Eligible Principal Cardmember's Maybank Cards 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:

Card Spend	Prize Category	Prize	Winners	Total Winners
MasterCard	Daily Prize	Garmin vivomove 3 Hybrid Smartwatch	3	210
	Weekly Prize	DELL - Vostro 14 3400 Laptop	2	20
Amex	Daily Prize	Dyson Pure Cool™ air purifier tower Fan TP00	3	210
	Weekly Prize	iRobot Roomba i7	2	20
Grand Total				460

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 Daily & Weekly Prize for 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 the final winner.

7.3 Each Eligible Cardmember is entitled to win one (1) Prize only throughout the Campaign.

8. Fulfillment of Prizes

8.1 At the time of awarding the Prizes, all Maybank 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 Prizes.

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/or Maybank social media by end of the campaign.

8.4 Maybank shall determine the methods of the Prizes 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/necessary) 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.

- 8.6** Maybank reserves the right at its discretion to allow or disallow such transfers with authorization letter from the winners.
- 8.7** 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 winners.
- 8.8** If there is any dispute or non-receipt of the Daily & Weekly prize, winners are required to contact Maybank Customer Service at 1300 88 6688 by **10 December 2021** to request for an inquiry. No request for any inquiry shall be entertained after **10 December 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 these Terms and Conditions of the Campaign;
 - (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 contact purposes during and after the Campaign Period;
 - (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 regularly 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 these 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 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.my 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 these terms and conditions or any latest update and seek clarification from Maybank should any of these Terms & Conditions be not fully understood.
- 10.4** By participating in this Campaign, the Eligible Cardmembers agree to be bound by these Terms and Conditions 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 Cardmembers 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 Cardmembers 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 will not be responsible and / or liable for any losses suffered by Eligible Cardmembers resulting directly or indirectly from the Eligible Cardmembers' participation in this Campaign or otherwise. Furthermore, Maybank will 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 Cardmembers 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.

10.8 These Terms and Conditions shall be governed by the Laws of Malaysia and Malaysian courts shall have exclusive jurisdiction to decide any claims arising out of this campaign.

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 Cardmembers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.