

Maybank FU-ture Fortune Campaign - Terms and Conditions

Maybank FU-ture Fortune Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (Registration No. 196001000142) (“**Maybank**”) and shall be subject to the Terms and Conditions herein. By participating in this Campaign, the Eligible Participants (as defined in Clause 1 below) hereby expressly agree to be bound by these Terms & Conditions and any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding.

1. Eligibility and Platform

- 1.1. This Campaign is open to Maybank individual customers and sole proprietors with valid M2U login (“**Eligible Participants**”).
- 1.2. This Campaign is accessible through below (“**Campaign Platforms**”) to perform eligible transactions (“**Eligible Transactions**”).
 - a) the MAE by Maybank2u app Version 0.8.2 and above downloaded from Google Play Store and Apple App Store,
 - b) Maybank2u MY App Version 8.6 and above, downloaded from Google Play Store, Apple App Store and Huawei App Gallery,
 - c) and the Maybank2u MY website.

However, the FU-ture Fortune game (“**Game**”) is only available on the MAE by Maybank2u app.

- 1.3. For clarity, the campaign will not be available on any of the MAE by Maybank2u app version downloaded from Huawei App Gallery.
- 1.4. Ensure that Secure2u is enabled and activated on the device used for the Campaign Platforms as per Clause 1.2.

2. Campaign Mechanics and Conditions

- 2.1. **Campaign Period:** Monday 17 January 2022 at 1900hrs - Sunday 27 February 2022 at 2359hrs (both dates inclusive) or until all Prizes as stated in Clause 4.0 are fully exhausted, whichever is earlier (“**Campaign Period**”).
- 2.2. **Eligible Participants** are required to perform **Eligible Transactions** as set out in Clause 2.6 to earn a Chance or Chances (“**Chance**” or “**Chances**”) as the case may be to play the **Game** and win the **Prizes** as set out in Clause 4.0.
 - 2.2.1. Select **Eligible Transactions** will also earn customers Chances to e-Angpao Lucky Draw.

- 2.3. Maybank may issue free bonus **Chances** to **Eligible Participants** on some selected days. Maybank reserves the right to change or amend the issuance of these **Chance** or **Chances** at any point of time during the Campaign Period.
- 2.4. Maybank may issue double **Chances** for selected **Eligible Transactions** on selected days. Maybank reserves the right to change or amend the issuance of these **Chance** or **Chances** at any point of time during the Campaign Period.
- 2.5. The **Chances** earned to play the **Game** and **e-Angpao Lucky Draw** will only be valid during **Campaign Period**. Any unused opportunities will be forfeited after the **Campaign Period ends**. For clarity, refer to clause 2.1 for the **Campaign Period**.
- 2.6. For all **Eligible Transactions** performed via **M2U website** and approved with **Secure2u**,
- 2.6.1. **Eligible Participants** will need to download and log in to the MAE app to receive the respective **Chances** to play the **Game**.
- 2.6.2. Subsequent **Eligible Transactions** performed on M2U web, if any, will require **Eligible Participants** to launch the MAE app after every **Eligible Transaction** for the chances to be reflected on the M2U web.
- 2.7. Maybank reserves the right to change or amend the **Eligible Transactions** and numbers of opportunities given to play the **Game** with twenty-one (21) calendar days' prior notice to the **Eligible Participants**.
- 2.8. Eligible Transactions:

No.	Eligible Transactions	Minimum transaction amount	Chances awarded per transaction	
			Game	e-Angpao Lucky Draw
1	Perform Bill Payment via direct payee method via the MAE app, M2U app or M2U website.	RM30	1	n/a
2	Perform Reloads (e.g.: mobile prepaid) via direct payee method via the MAE app, M2U app or M2U website.	RM10	1	n/a
3	Perform JomPAY (Open and favourite) transaction via the MAE app, M2U app or M2U website. Maximum one transaction per day. Up to 20 chances for the entire campaign.	RM50	2	n/a
4	Perform Scan & Pay DuitNowQR transaction at any participating MAE merchants nationwide via the MAE app or the M2U MY app with source of funds from your savings, current, or MAE	RM30	1	n/a

	<p>account.</p> <p>For clarity, Scan & Pay transactions where credit card is the source of funds is not an Eligible Transaction.</p>			
5	<p>Perform Scan & Pay DuitNowQR transaction at any participating DuitNow QR merchants (non-MAE merchants, including other banks & e-wallets) nationwide via the MAE app or the M2U MY app with source of funds from your savings, current, or MAE account.</p> <p>For clarity, Scan & Pay transactions where credit card is the source of funds is not an Eligible Transaction.</p>	RM30	1	n/a
6	<p>Transfer money using Scan & Pay (P2P) via the MAE app.</p> <p>Maximum 5 chances per friend, unlimited friends.</p> <p>For clarity, Scan & Pay for DuitNowQR P2P transfer is not an Eligible Transaction. Scan & Pay transactions where credit card is the source of funds is not an Eligible Transaction.</p>	RM5	1	n/a
7	<p>Request money from friends using "Send & Request" via the MAE app.</p> <p>Maximum 5 chances per friend, unlimited friends.</p>	RM5	1	n/a
8	<p>Send e-Angpao using "Scan & Pay" or "Send Money" via the MAE app.</p> <p>Maximum 5 chances per friend, unlimited friends.</p> <p>For clarity, you can send e-Angpao from the e-Angpao quick action button, e-Angpao moments banner or e-Angpao button in the game's 'Progress' page.</p> <p>Scan & Pay transaction using funds from credit card is not an eligible transaction.</p>	RM5	1	1
9	<p>Perform outgoing DuitNow Transfer via the MAE app, M2U app or M2U website.</p> <p>Maximum one transaction per day. Maximum 5 chances per friend, unlimited friends.</p> <p>For clarity, DuitNow Instant Transfer is not eligible.</p>	RM50	1	n/a
11	<p>Make a Sama-Sama Lokal purchase via the MAE app.</p>	RM30	1	n/a
12	<p>Make a MyGroser purchase via the MAE app.</p>	RM30	1	n/a
13	<p>Make a MaybankHeart donation via the MAE app or M2U website.</p>	RM30	1	n/a
14	<p>Make a M2U ASNB transfer via the MAE app, M2U app or M2U</p>	RM30	1	n/a

	website.			
15	Perform overseas fund transfer via: M2U Website: FTT, Western Union, Visa Direct or Regional Transfer M2U App: Western Union (favourite) MAE App: Bakong	RM300	1	n/a
16	Perform M2U Tabung Haji transaction via the M2U website.	RM30	1	n/a
17	Purchase or renew Motor Takaful, Motor Insurance via the M2U app or M2U website. Travel Takaful or Travel Insurance via the M2U website.	RM30	1	n/a
18	Place a Conventional Fixed Deposit, Islamic Fixed Deposit, eGIA-i or Prosperous Now-i (MDA-i) via the MAE app or M2U website. Maximum one transaction for the entire campaign.	n/a	1	n/a
19	Launch the MAE app. Maximum one transaction per day. Up to 8 chances for the entire campaign.	n/a	1	n/a
20	First time M2U log-in to the MAE app during Campaign Period.	n/a	1	n/a
21	Create MAE account during Campaign Period. Maximum one transaction for the entire campaign.	n/a	2	n/a
22	Register for Maybank2u online banking. Maximum one transaction for the entire campaign.	n/a	1	n/a
23	Successfully apply for the MAE debit card via the MAE app. For clarity, successful application means you have registered and pending card delivery.	n/a	2	n/a
24	Set up one (1) Individual Tabung on the MAE app or a Goal Saving Plan on M2U website. Maximum one transaction for the entire campaign.	RM 30 (goal amount)	1	n/a
25	Link Booster to Tabung Maximum one transaction for the entire campaign.	n/a	1	n/a

26	Register for Secure2U via the MAE app. Maximum one transaction for the entire campaign.	n/a	1	n/a
27	Send a Split bill to friends via the MAE app. Maximum one transaction for the entire campaign.	Any	1	n/a
28	Spin Makan mana wheel Maximum one transaction for the entire campaign.	n/a	1	n/a
29	Add Loyalty Card Maximum one transaction for the entire campaign.	n/a	1	n/a
30	Create a Maybank2u Savers-i, Maybank2u Premier, Zest-i* account via M2U web. Maximum one transaction for the entire campaign.	n/a	1	n/a
31	Register for DuitNow via M2U app & M2U website Maximum one transaction for the entire campaign.	n/a	1	n/a

*Maybank and Maybank Islamic are members of PIDM. Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.

3. Prizes

3.1. The campaign has two prize categories

3.1.1. FU-ture Fortune (“The Game”) prizes

3.1.2. e-Angpao Lucky Draw prize

3.2. “The Game” prizes

3.2.1. Each **Chance** earned allows you to tap one golden orb of your choice to reveal the prize won.

3.2.2. Respective prizes won will be displayed on the MAE app FU-ture Fortune “Prizes” page. This page will be available to winners from the start of the campaign period until Sunday 6 March 2022.

3.2.3. All prize winners are required to collect or redeem the prizes within their respective validity date. All unclaimed prizes will be forfeited. Any winner whose prize has been forfeited shall not be entitled to any payment or compensation.

3.2.4. Each Eligible Participant can win cash prizes up to a maximum value of RM1000.00 only. After they have reached the maximum winnings, they will no longer be able to participate or use their remaining unused chances.

3.2.5. Prize types

3.2.5.1. 5g of 999.9 Gold

3.2.5.1.1. There are a total of 60 prizes of 5g of 999.9 gold to be won. Only 10 prizes will be made available every Tuesday during the Campaign Period.

Date to win 5g of 999.9 Gold (Every Tuesday)	Number of Prizes
18 January 2022	10
25 January 2022	10
1 February 2022	10
8 February 2022	10
15 February 2022	10
22 February 2022	10

3.2.5.1.2. For clarity, the 5g of 999.9 Gold prize will be available to win only on Tuesdays whereas the Cash Prize and Digital Vouchers will be available to win every day throughout Campaign Period. **Eligible Participants** can utilize their **Chances** earned to play the **Game** on any day of their choice throughout the Campaign Period.

3.2.5.1.3. Winners will be immediately notified via a pop-up screen on the MAE app if they've won the prize.

- 3.2.5.1.4. Prize will be manually credited only into winners' Maybank Islamic Gold Account-i (MIGA-i) account, available on Maybank2u web.
- 3.2.5.1.5. Maybank will attempt to contact Winners via registered contact details (mobile or email) within 30 days from Campaign end date to validate details before fulfilling the prize. Maybank will attempt to contact the winner on a working weekday between 8.30 AM to 5.30 PM with a maximum of three (3) consecutive attempts with at least one (1) hour interval. Winner may need to submit all necessary documentation that is required to perform the prize fulfillment. Prize will be forfeited if Maybank is unable to contact the winner during this period.
- 3.2.5.1.6. In the event the winner is unable to create or provide their MIGA-i account within 30 working days after being contacted by Maybank, the prize will be forfeited. There will not be any next qualifying winner.
- 3.2.5.1.7. For winners without a MIGA-i account, the winner is required to open a MIGA-i account via Maybank2u web with a minimum investment of RM10. A Maybank/Maybank Islamic current or savings account is a prerequisite to open a MIGA-i account.
- 3.2.5.1.8. The value for 5g of 999.9 gold to be received by the winners is subject to the gold price as at the date when credited into the respective Winner's MIGA-i Account.
- 3.2.5.1.9. All costs, fees and/or expenses incurred or to be incurred by the winner in relation to the Campaign and/or claim the prize, are the sole responsibility of the Winners.

3.2.5.2. Cash Prize

- 3.2.5.2.1. Cash Prizes of up to RM 1,899,000.00 to be instantly credited into Eligible Participants' active MAE account.
- 3.2.5.2.2. Eligible participants are responsible to ensure their account remains active during Campaign Period for the prize to be credited.
- 3.2.5.2.3. Cash prize is forfeited should eligible winner fail to activate a MAE e-Wallet account within the Campaign Period

3.2.5.2.4. If an Eligible Participant has multiple M2U IDs, only the M2U ID that is linked with an active MAE account will be eligible to be credited any Cash Prize won.

3.2.5.3. Digital vouchers

3.2.5.3.1. RM9 MR.DIY voucher is a unique digital code that will be displayed on the MAE app FU-ture Fortune “Prizes” page together with the voucher terms & conditions of respective issuer/sponsor.

3.2.5.3.2. RM5 Caring Pharmacy voucher is a unique digital code that will be displayed on the MAE app FU-ture Fortune “Prizes” page together with the voucher terms & conditions of respective issuer/sponsor.

3.2.5.3.3. RM8 + 8% Cashback ZALORA voucher is a unique digital code that will be displayed on the MAE app FU-ture Fortune “Prizes” page together with the voucher terms & conditions of respective issuer/sponsor.

3.2.5.3.4. 728 Shopee Coins Cashback voucher is a unique digital code that will be displayed on the MAE app FU-ture Fortune “Prizes” page together with the voucher terms & conditions of respective issuer/sponsor.

3.2.5.3.5. RM8 Hermo voucher is a unique digital code that will be displayed on the MAE app FU-ture Fortune “Prizes” page together with the voucher terms & conditions of respective issuer/sponsor.

3.2.5.3.6. All Vouchers shall be subject to the terms and conditions of their respective issuers/sponsors, namely, Zalora Group, Shopee Malaysia, Hermo, Caring Pharmacy and MR.DIY.

3.2.5.3.7. The Bank is not the supplier of the prizes and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the prizes provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the prizes. Any dispute over the prizes provided by the merchant should be resolved directly between Winners and the merchants.

3.3. e-Angpao Lucky Draw prize

- 3.3.1. Eligible Participants are able to win only one e-Angpao Lucky Draw prize through the entire Campaign Period.
- 3.3.2. Prize is RM888 cash.
- 3.3.3. There are two random lucky draw winners per week

Eligible Transaction period	Number of random winners	Winner Draw Date
17 January - 23 January 2022	2	4 February 2022
24 January - 30 January 2022	2	
31 January - 6 February 2022	2	18 February 2022
7 February - 13 February 2022	2	
14 February - 20 February 2022	2	4 March 2022
21 February - 27 February 2022	2	

- 3.3.4. Prize will be credited into Winner's active MAE account within 30 working days from the winner draw date and be notified via push notification on the MAE app. Winners will be able to see it in their Transaction History on the MAE app when done.
 - 3.3.5. All Weekly Winners' names and their IC number (last 4 digits) will be published on Maybank's official Facebook page and the Campaign's promotional page on www.maybank2u.com.my and/or any other method of communication that Maybank may deem appropriate.
 - 3.3.6. Eligible Participants are responsible to ensure their account remains active for the prize to be credited.
 - 3.3.7. Cash prize is forfeited should Eligible Participant fail to have an active MAE account within 30 working days from the Campaign Period end date.
 - 3.3.8. If an Eligible Participant has multiple M2U IDs, only the M2U ID that is linked with an active MAE account will be eligible to be credited any Cash Prize won.
- 3.4. Where applicable, prizes are awarded randomly based on a probability-weighted mechanism with proprietary operational details that will not be

revealed to Eligible Participants or the public at large. Participation in the Campaign shall be construed as consent to the usage of said randomiser program and explicit acceptance of any and all Campaign results it may produce.

- 3.5. Maybank reserves the right to substitute any and all of the above-listed Prizes with any other item(s) of similar market value.
- 3.6. Prizes are not transferable nor exchangeable and will only be issued to the winners as verified by Maybank.
- 3.7. Participants shall receive a notification through the **Campaign Platform** informing them of their win, the prize(s) won, and any redemption instructions if applicable.
- 3.8. Eligible Participants agree that their participation in the **Campaign** shall be understood as providing agreement and consent to allow any and all personal data obtained via the app (or otherwise) over the course of the Campaign Period to be collected, processed and used by Maybank in accordance with Maybank Group Personal Data Privacy Statement , which may be viewed on www.maybank2u.com.my (“Maybank Group Personal Data Privacy Statement”).
- 3.9. Maybank reserves the right to request for documentation or written proof of identification, age, and place of residence of any or all winners prior to the collection of their Prize(s) for verification to ensure compliance with Terms and Conditions.
- 3.10. Maybank will not ask for any banking details such as credit card/debit card number and bank transaction authorization code (TAC), account password, PIN or one-time password (OTP) for the winners to claim the prize or for any reason whatsoever.
- 3.11. Eligible Participants acknowledge and agree that Maybank reserves the rights to disqualify participation of the Campaign or withdraw any Prizes from the participants if:
 - 3.11.1. The participant is found or suspected of tampering with the Campaign mechanics or the operation of the Campaign;
 - 3.11.2. The participant is found or suspected of undertaking fraudulent activities or other activities harmful to the Campaign; or
 - 3.11.3. The participant has been disqualified from previous Campaigns organized by Maybank.
 - 3.11.4. The participant is in breach of its obligations or any Terms and Conditions of this Campaign. Notwithstanding the above, Maybank

reserves the right to reject any participation without assigning any reasons.

- 3.12. The Bank's decision on all matters relating to the selection of winners and prizes shall be final, conclusive and binding on Eligible Participants, and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained.

4. **General Terms & Conditions**

- 4.1. 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.
- 4.2. 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) calendar 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 Customers to be informed of or otherwise seek out any such notice validly posted.
- 4.3. By participating in this Campaign, Eligible Customers 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.
- 4.4. 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 in accordance with Maybank Group Personal Data Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank Group Personal Data Privacy Statement").

In addition and without prejudice to the terms in the Maybank Group Personal Data Privacy Statement, 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 by 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 Customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

- 4.5. 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 gross negligence or omission by Maybank.
- 4.6. 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 events 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.
- 4.7. 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.
- 4.8. 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, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.