

Get rewarded with your Newly Approved Singapore Airlines KrisFlyer American Express Principal Credit Card applied via M2U

Terms and Conditions

Singapore Airlines KrisFlyer American Express Online Acquisition 2022 Credit Card Campaign ("**Campaign**") is organised by Malayan Banking Berhad (Company No.196001000142) ("**Maybank**"). By participating in this Campaign, Eligible Customers (as defined in Paragraph 2 below) expressly agree to be bound by these Terms and Conditions and the decisions made by the Bank.

Campaign Period

1. Singapore Airlines KrisFlyer American Express Online Acquisition 2022 Credit Card Campaign will commence from 15th August 2022 until 31st December 2022 ("**Campaign Period**").

Eligibility

2. The Campaign is open to all new-to-bank individuals or existing Maybank customers who are residents of Malaysia and does not have any existing credit card issued by Maybank in Malaysia ("**Maybank Credit Card**") and, who has attained the age of 21 years at the time of making the application for Singapore Airlines KrisFlyer American Express Credit Card as a principal cardmember during the Campaign Period ("**Eligible Customer**").
3. To be eligible for this Campaign, an Eligible Customer must apply for Singapore Airlines KrisFlyer American Express Credit Card via Maybank2u ("**M2U**") at www.maybank2u.com.my ("**Website**") by completing an electronic Maybank Credit Card application form and uploading all required supporting documents on the Website.
4. Eligible Customers who apply for the Singapore Airlines KrisFlyer American Express Credit Card under this Campaign shall hereinafter be referred to as "**Applicant(s)**".
5. The following individuals are NOT eligible to participate in this Campaign:
 - a. Permanent and/or contract employees of Maybank (including its subsidiaries and related companies);
 - b. Any Applicant who had cancelled any of his/her Maybank Credit Card within six (6) months before the date of application and is applying for the Singapore Airlines KrisFlyer American Express Credit Card under the Campaign;
 - c. Present holders of any Maybank Credit Card(s) whether issued in Malaysia or otherwise; and/or
 - d. Any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, and/or any services granted by Maybank Berhad.

Promotion

6. Singapore Airlines KrisFlyer American Express Online Acquisition Credit Card Campaign: New To Bank Principal Card

- a. 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 Singapore Airlines KrisFlyer American Express Credit Card approval date to a **ONE** Cash Back time reward as illustrated in the table below:

Card Scheme	Reward	Quantity	Campaign Period
Singapore Airlines KrisFlyer American Express Platinum and Gold Credit Card	RM200 Cash Back	Limited to 1 st 500 <i>(Eligible Customers throughout the Campaign Period)</i>	15 th August 2022 – 31 st December 2022

- b. The RM200 Cash Back is only limited to the first five hundred (500) Eligible Customers.

Scenario:

Example Scenario on the Singapore Airlines KrisFlyer American Express Online Acquisition Credit Card Campaign Promotion: -

Eligible Customer applied for the Singapore Airlines KrisFlyer Credit Card in one application on the Website and continued to spend with the newly approved card.

The card was applied and approved on 18th August 2022 and retail spend of RM500 was made within the qualifying period of 45 days (18th April 2022 till 2nd October 2022):

From the above Card spend, the Eligible Customer met the minimum requirement retail spend of RM500 within the qualifying period of 45 days.

In this scenario, the 1st 500 successful applicants will be eligible to a RM200 Cash Back

Campaign Fulfilment

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

Example: If the Singapore Airlines KrisFlyer Credit Card was approved on 18th August 2022, the Eligible Customer is required to expect the fulfilment to be done 12 weeks from 31st August 2022. The Cash Back will be credited into the Eligible Customer's Singapore Airlines KrisFlyer Credit Card by mid of November 2022.

8. Each Eligible Customer is only entitled to one (1) time Cash Back Reward throughout the Campaigns as highlighted in these Terms and Conditions.
9. An Applicant 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 Applicant 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 Applicant understands and agrees that he/she shall only be entitled to receive the gifts or rewards from the first Maybank Credit Card approved by Maybank via the channel that the Applicant had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.
10. Maybank reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving Cash Back reward, 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 the Eligible Customer's Maybank Krisflyer Credit Card account is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Cash Back
 - c) Eligible Customer has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

Retail Spend

11. "retail spend" means the purchase of any goods or services (local or international) using the Maybank Credit Card and may include, at the Bank's discretion, any card transaction as may be determined by the Bank except for the following transactions:
 - a. Instalments paid under Maybank / Maybank Islamic Berhad's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Cash Treats, Ezy Cash, Balance Transfer, E-wallet 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 an 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 Term & Condition

- 12. 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
- 13. 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 ("day" shall have the same meaning as calendar day), prior notice thereof, the notice of which shall be posted through the Maybank2u website at www.maybank2u.com.my or through any other channel 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
- 14. By participating in this Campaign, Eligible Customers agree to access the 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.
- 15. By participating in this Campaign, 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 the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank's Privacy Statement and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers, 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.

16. Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the 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.
17. 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, epidemic and pandemic or any events beyond the reasonable control of Maybank.
18. 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.
19. 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 this 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