

Maybank/Maybank Islamic ‘BerHari Raya’ with Maybank Cards’ Campaign - Terms and Conditions

The “**Maybank – ‘BerHari Raya’ with Maybank Cards**” (“**Campaign**”) is organized by Maybank Berhad (Registration. No. 196001000142) and Maybank Islamic Bank Berhad (Registration No. 200701029411), both collectively referred to as “**Maybank**” throughout the Terms and Conditions herein. By participating in this Campaign, Eligible Cardmembers (as defined in Clause 3.1 below) hereby expressly agree to be bound by these Terms & Conditions.

The Campaign commences on **1 March 2022 at 12:00 AM MYT and will expire on 31 May 2022 at 11:59 PM MYT**, both dates inclusive, unless notified otherwise (“**Campaign Period**”).

1. Eligibility

- 1.1** The Campaign is opened to all new and existing Principal Cardmembers of Maybank and/or Maybank Islamic Visa, Mastercard or American Express Card [save for Maybank Debit Card(s) and/or Maybank Prepaid Card(s)] (“**Maybank Cards**”) issued by Maybank (“**Cardmembers**”) who has successfully registered for the Campaign via Short Messages Service (“**SMS**”) (“**Eligible Cardmembers**”).
- 1.2** 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) holders of Maybank Debit Card(s) and Maybank Prepaid Cards; and
 - e) Permanent and contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank.
- 1.3** For avoidance of doubt, permanent and contractual employees of Maybank (other than from Cards Marketing Department of Maybank and Regional Cards Marketing Department of Maybank) and/or vendors, suppliers, advertising and promotion agencies for the Campaign are eligible to participate in the Campaign and are in the standing to win the Special Prize and Cash Back.

2. SMS Registration

- 2.1** 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 **RAYA<space>last 6-digit NRIC Number without spacing** and send to **66628** (E.g. RAYA 106658); or
 - (b) For non-Malaysian Principal Cardmembers, type **RAYA<space>last 6-digit Passport Number without spacing** and send to **66628** (E.g. RAYA 123456)
- 2.2** Eligible Cardmembers must register their participation for the Campaign using the mobile phone number that was registered with Maybank. Multiple registrations using the same mobile phone number are not accepted. In the event the information provided by the Eligible Cardmembers during the registration process does not match with Maybank database, Maybank reserves the right to reject the said registration.

- 2.3 To be eligible to participate in the Campaign, the Eligible Cardmembers with multiple Maybank Visa, MasterCard & Amex Cards are only required to register once within the Campaign Period.
- 2.4 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.
- 2.5 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.
- 2.6 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.
- 2.7 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.
- 2.8 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 6digit NRIC / passport number, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period.
- 2.9 Maybank is not responsible, and Maybank has no control, for/over 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.
- 2.10 SMS service is provided and supported by the service provider appointed by Maybank, i.e. Macro Kiosk Berhad.

3. Campaign Mechanics and Conditions

The details of campaign mechanics as follows:

Campaign 1: Spend & Get Weekly Cash back	Spend accumulated minimum amount of RM1,000 every Campaign week as per Campaign 1 duration to get RM50 cash back every week. Cash back is awarded on a first-come-first-served basis according to the Campaign 1 cash back weekly capping.
Campaign 2: Spend to earn entries and win prizes	For the Grand Prize, First Prize & Special Prizes: Spend a minimum of RM50 in a single transaction to earn qualifying entries & stand a chance to win prizes

3.0.1 Upon successful SMS registration, Eligible Cardmembers will need to meet the spending requirement in order to earn cash back or “Qualifying Entries” (as set out below) and stand a chance to win prizes (as set out in clause 3.2.1 below) in the manner as set out and illustrated below.

Campaign Period

3.0.2 Duration of campaign for Campaign 1: Spend & Get Weekly Cash Back:

	Spend Duration
Week 1	1 Mar 2022 – 6 Mar 2022
Week 2	7 Mar 2022 – 13 Mar 2022
Week 3	14 Mar 2022 – 20 Mar 2022
Week 4	21 Mar 2022 – 27 Mar 2022
Week 5	28 Mar 2022 – 3 Apr 2022
Week 6	4 Apr 2022 – 10 Apr 2022
Week 7	11 Apr 2022 – 17 Apr 2022
Week 8	18 Apr 2022 – 24 Apr 2022
Week 9	25 Apr 2022 – 1 May 2022
Week 10	2 May 2022 – 8 May 2022
Week 11	9 May 2022 – 15 May 2022
Week 12	16 May 2022 – 22 May 2022
Week 13	23 May 2022 – 31 May 2022

3.0.3 Duration of campaign for Campaign 2: Spend to earn entries and win prizes:

	Duration Spending
Spend & get entries	1 Mar 2022 – 31 May 2022

3.1 Spend criteria for Campaign 1: Spend & Get Weekly Cash Back

Spend criteria	Cash Back	Cash Back Capping
Spend an accumulative qualifying spend of RM1,000 and above for each Campaign 1 week	RM50 per week per Eligible Cardmember	RM25,000 per Campaign 1 week or first 500 Eligible Cardmember per Campaign 1 week who meet the spend criteria.

3.2 Qualifying entries for Campaign 2: Spend to earn entries and win prizes:

3.2.1 Qualifying spend to earn entries for Grand Prize & Monthly Prize:

Qualifying Entries	Requirements
1X Entry	<ul style="list-style-type: none"> • Every RM100 in a single transaction
5X Entry	Every RM50 spend for the following categories: <ul style="list-style-type: none"> ✓ Dining ✓ Groceries ✓ Departmental Store

	<ul style="list-style-type: none"> ✓ Petrol ✓ eCommerce ✓ E-Wallet Transaction* ✓ Selected Gold Stores**
10x Entry	<ul style="list-style-type: none"> • Every RM500 on EzyPay transaction***
10X Entry	<ul style="list-style-type: none"> • Every New-to-Bank” approved Principal Card
Double Entries on Total Entries****	<ul style="list-style-type: none"> • All spent made on Maybank Islamic Ikhwan cards <ul style="list-style-type: none"> ✓ Maybank Islamic Petronas Visa Ikhwan Platinum ✓ Maybank Islamic Petronas Visa Ikhwan Gold ✓ Maybank Islamic Ikhwan Mastercard Platinum ✓ Maybank Islamic Ikhwan Mastercard Gold ✓ Maybank Islamic Ikhwan Visa Infinite ✓ Maybank Islamic Ikhwan Mastercard World ✓ Maybank Islamic American Express Ikhwan Platinum Credit Card

Note:

* Not applicable for Maybank Islamic Credit Cardmembers

** Applicable to selected Gold Stores only such as HABIB, Wah Chan, Tomei, Poh Kong, SK Jewellery, Tiffany & Co, Malabar Golf & Diamond, Joyalukkas Jewellery, SMS Deen Jewellers.

***Excludes monthly EzyPay transaction as per mentioned in clause 3.2.5 below.

****Excludes e-wallet transactions

3.2.2 Scenario of spending to earn Qualifying Entries:-

- Scenario 1: Spend with Maybank Visa Shopee Card

Transaction	RM	Earn entries			
		1x Entry	5x Entries	10x Entries	Total Entries
Pantai Hospital	250.00	2	-	-	2
Starbucks	59.00	-	10	-	10
Grab Food	159.00	1	15	-	16
Lazada	199.00	1	15	-	16
Tesco/Lotus	450.00	4	45	-	49
TnGo e-Wallet top-up	50.00	-	5	-	5
Petronas Station	100.00	1	10	-	11
Parkson	259.00	2	25	-	27
Senheng – EzyPay transaction	6,599.00	65	-	130	195
Shopee EzyPay	1,099	10	105	20	135
Wan Chan	4,599	45	455	-	500
Total	13,823	131	685	150	966

- Scenario 2: Spend with Maybank Petronas Ikhwan Card

Transaction	RM	Earn entries				Double Entries
		1x Entry	5x Entries	10x Entries	Total Entries	
Pantai Hospital	250.00	2	-	-	2	4

De'Wan	199.00	1	15	-	16	32
Grab Food	159.00	1	15	-	16	32
Lazada	129.00	1	10	-	11	22
Tesco/Lotus	450.00	4	45	-	49	98
TnGo e-Wallet top-up	50.00	-	-	-	-	0
Petronas Station	100.00	1	10	-	11	22
HABIB	3,999.00	39	395	-	434	868
Harvey Norman – EzyPay txn	1,099.00	10	-	20	30	60
Total	6,435	59	490	20	569	1,138

3.2.3 For avoidance of doubt:

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

- Those who have never previously become a Principal Maybank/Maybank Islamic Visa, Mastercard or American Express® Cardmember or
- Principal Cardmembers whose Maybank/Maybank Islamic Visa, Mastercard or American Express Card has been cancelled for more than six (6) weeks prior to the commencement of the Campaign.

3.2.4 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 3.2.1. 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.

3.2.5 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.

3.2.6 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.

3.2.7 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	15 Mar 2022	1 Mar 2022	Visa Card	Grand Prize or First Prize: Mercedez-Benz A200 Sedan/Honda City or
				Special Prize for Visa card: Duit Raya RM5,000
Cardmember B	1 Mar 2022	1 Apr 2022	MasterCard	Grand Prize or First Prize:

				Mercedes-Benz A200 Sedan/Honda City or Special Prize for Mastercard card: Samsung 70" AU8000 4K UHD Smart TV"
Cardmember C	30 May 2022	10 Apr 2022	American Express card	Grand Prize or First Prize: Mercedes-Benz A200 Sedan/Honda City or Special Prize for American Express card: Gold Bar 999-20gram
Cardmember D	31 May 2022	1 Mar 2022		Grand Prize or First Prize: Mercedes-Benz A200 Sedan/Honda City or
			Visa Card	Special Prize for Visa card: Duit Raya RM5,000 or
			American Express card	Special Prize for American Express card: Gold Bar 999-20gram

3.2.8 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.

4. Prizes:

Campaign 1: Cash Back	Spend Duration	Reward	Allocation
	1 Mar 2022 – 6 Mar 2022	Cash Back RM50	500 cardmembers
	7 Mar 2022 – 13 Mar 2022		500 cardmembers
	14 Mar 2022 – 20 Mar 2022		500 cardmembers
	21 Mar 2022 – 27 Mar 2022		500 cardmembers
	28 Mar 2022 – 3 Apr 2022		500 cardmembers
	4 Apr 2022 – 10 Apr 2022		500 cardmembers
	11 Apr 2022 – 17 Apr 2022		500 cardmembers
	18 Apr 2022 – 24 Apr 2022		500 cardmembers
	25 Apr 2022 – 1 May 2022		500 cardmembers
	2 May 2022 – 8 May 2022		500 cardmembers
	9 May 2022 – 15 May 2022		500 cardmembers
	16 May 2022 – 22 May 2022		500 cardmembers
23 May 2022 – 31 May 2022	500 cardmembers		

Campaign 2: Grand Prize & First Prize	Spend Duration	Prize Category	Prize Details	Allocation
	1 March 2022 - 31 May 2022	Grand Prize	Mercedes-Benz A200 Sedan	1
		1 st Prize	Honda City Hatchback 1.5L E	2
Campaign 2: Special Prize	1 March 2022 - 31 May 2022	Prize Details		Allocation
		Maybank Visa Credit Card Duit Raya RM5,000		5
		Maybank Mastercard Credit Card Samsung 70" inch AU8000 4K UHD Smart TV		5
		Maybank Amex Charge/Credit Card Gold Bar 999-20gram		5

5. Selection of winners ["Winner(s)"]

Campaign 1: Spend & Get Weekly Cash Back

- 5.1 At the end of each campaign week, the Qualifying Spend of each Eligible Cardmember will be calculated and sorted via date and time stamp in an ascending order.
- 5.2 The Cash Back pool is based on the first 500 Eligible Cardmembers per Campaign 1 week. Once the weekly pool is exhausted, no further Cash Back will be awarded to the Eligible Cardmembers, even if a cardmember meets qualifying spend.

Campaign 2: Spend to earn entries and win prizes:

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

5.3 Grand Prize & First Prize

- (a) Selection will be carried out after the end of the Campaign.
- (b) In accordance to the selection sequence of Maybank's randomizer programme, the first 3 shortlisted Eligible Cardmembers shall be deemed as the final Winners.

5.3.1 Special Prize for Visa, Mastercard and Amex Card categories:

- (c) Selection will be carried out after the end of the Campaign.
- (d) Selection will exclude winners of the Grand Prize & First Prize
- (e) In accordance to the selection sequence of Maybank's randomizer programme, the first 5 shortlisted Eligible Cardmembers from each brand (Visa, Mastercard & American Express) shall be deemed as the final Winner.
- (f) Duit Raya RM5,000 under Visa category will be credited into customer Visa credit card.

- 5.4 For Campaign 1, each Eligible Cardmember is entitled to win more than one (1) Prize throughout the Campaign Period.

5.5 For Campaign 2, each Eligible Cardmember can only win one (1) prize.

6. Fulfillment of Prizes

6.1 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, such Eligible Cardmember shall be disqualified from receiving the Prizes.

6.2 The confirmation letter/email will be sent to the winners' billing address or email address recorded in Maybank's system within sixteen (16) weeks from the end of the Campaign Period.

6.3 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 within sixteen (16) weeks from the end of the Campaign.

6.4 The fulfilment of the prizes will be done within sixteen (16) weeks from the end of the Campaign period.

6.5 Maybank shall determine the methods of the Prize giving, including but not limited to, a prize giving ceremony, or any other methods which Maybank may deem reasonable.

6.6 The Prize Winner (Grand & First Prize) 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.

6.7 Maybank reserves the right at its discretion to allow or disallow transfer of prizes to another person/party even with any form of authorization from any of the prize winners.

6.8 All cost, fees and/or expenses incurred or to be incurred by the Prize Winners in relation to the Campaign and/or the claiming of 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.

6.9 If there is any dispute or non-receipt of the Grand Prize, First Prize, Special Prize or Cash Back, Winners are required to contact Maybank Customer Service at 1300 88 6688 latest by **1 Oct 2022** to request for an inquiry. No request for any inquiry shall be entertained after **1 Oct 2022**.

9.0 Additional Terms

9.1 SMS sent by Eligible Cardmembers to 66628 for registration purpose shall be deemed as consent to participate in the Campaign.

9.2 By participating in the Campaign, Eligible Cardmembers/winners:

- (a) 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;
- (b) 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;
- (c) agree that any reversal of Qualified Spend shall be excluded from the Campaign.

- (d) 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;

10. General Terms & Condition

- 10.0 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.
- 10.1 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 the 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 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.
- 10.4 By participating in this Campaign, 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 the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the PDPA Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, 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 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 Cardmembers agree 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 the purposes of this Campaign) shall not be liable to Eligible Carmembers in this Campaign or customers 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 Cardmembers resulting directly or indirectly from the Eligible Cardmembers' 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 events beyond the reasonable control of Maybank.

10.7 Maybank may disqualify/reject any Eligible Cardmember 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, Eligible Cardmembers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.