Register, Spend & Win with Maybank Petronas Visa Credit Card/Card-i Terms & Conditions

The Register, Spend and Win with Maybank Petronas Visa Credit Card/Card-i Campaign ("Campaign") is organised by Malayan Banking Berhad (Registration No. 196001000142) and Maybank Islamic Bank Berhad (Registration No. 200701029411) (collectively referred to as "Maybank"). These are the terms and conditions applicable to this Campaign ("Terms and Conditions"). By participating in this Campaign, Eligible Customers (as defined below) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank in respect of this Campaign shall be final, conclusive and binding.

Campaign Period

1. This Campaign commences on **25 April 2022**, at 00:00:00 AM MYT and ends on **30 June 2022**, at 23:59:59 PM MYT, both dates inclusive, unless notified otherwise ("Campaign Period").

Eligibility

- 2. Subject to these Terms and Conditions, this Campaign is open to all existing and new Principal Cardmembers (as defined below) of Maybank Petronas Visa Platinum Credit Card, Maybank Petronas Visa Gold Credit Card, Maybank Islamic Petronas Ikhwan Platinum Credit Card-i and Maybank Islamic Petronas Ikhwan Gold Credit Card-i ("Maybank Petronas Credit Cards") issued by Maybank and had successfully registered for this Campaign via short messages service ("SMS") ("Eligible Customers").
- 3. The following individuals are **NOT** eligible to participate in this Campaign:
 - a. permanent and/or contract employees of Maybank Cards Marketing, its partners, advertising agencies, auditors including their immediate family members and any other individuals in organising, promoting and/or conducting this Campaign; ; and/or
 - b. any person who has committed or suspected of carrying/committing any misconduct, fraudulent or wrongful acts about their account(s), any facility, and/or any services granted by Maybank.
 - c. Supplementary Maybank Petronas Credit Cards Cardmembers ("Supplementary Cardmembers") are not eligible to receive prizes for this Campaign. However, qualified Spend by Supplementary Cardmember(s) under an Eligible Principal Cardmember's Maybank Cards account(s) will be included/consolidated in the computation of the Eligible Principal Cardmember's Qualified Spend.

SMS Registration

- 4. To participate in this Campaign, all principal Maybank Petronas Credit Cardmembers ("Principal Cardmembers") are required to register once via SMS using any of the registered telecommunication companies ("Telco") number within the Campaign Period ("Registration") as follows:
 - SMS: WIN<space>last 6-digit NRIC /Passport number to 66628 (E.g. WIN 495105)
- 5. Principal Cardmembers must register their participation in this Campaign using the mobile phone number that was registered with Maybank and multiple registrations using the same phone number is prohibited. In the event the information that has been provided by the Principal Cardmember does not match with the Maybank database, Maybank reserves the right to reject the registration.

- 6. Principal Cardmembers shall pay the standard SMS charges levied by their respective Telco service providers for each Registration sent to the designated number "66628" for this Campaign.
- 7. Principal Cardmembers shall ensure that the details in the Registration sent to "66628" are complete, accurate and within the Campaign Period; failing which, the Registration shall be deemed invalid or unsuccessful.
- 8. Cancellation and/or any changes made after the Registration which has been successfully sent to "66628" will not be entertained.
- 9. Proof of SMS sent to "66628" by Principal Cardmembers shall not be considered as being a successful SMS Registration. The SMS Registration is successful when the Principal Cardmember receives a confirmation SMS from "66628" and such confirmation SMS will be sent to the same mobile phone number used for the Registration, subject to the SMS traffic at 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 Principal Cardmembers had been confirmed as the Winner (as defined below).
- 10. Maybank reserves the right to disqualify any Registration sent to "66628" due to reason(s) including, but not limited to duplicate registrations, invalid NRIC/Passport Number, incorrect SMS format, the unsuccessful or delayed transmission of SMS during the Campaign Period and Maybank shall not, in any way, be held liable and/or responsible for such disqualification.
- 11. Maybank shall not be responsible and does not have any control over the SMS traffic, possible network failures and/or interruptions on the part of the respective Telco or Maybank's SMS service provider or for any other reason(s) whatsoever during the process of the Registration sent to "66628" or SMS confirmation sent from "66628" to Principal Cardmembers which may result in the delay of the Registration during the Campaign Period.
- 12. SMS service is provided and supported by the service provider appointed by Maybank.

Campaign Mechanics: Register, Spend and Win with Maybank Petronas Visa Credit Card/Card-i

13. **Eligible Customers** must spend using their **Maybank Petronas Credit Cards** at selected merchant categories as listed below during the Campaign Period ("Eligible Spend"):

Merchant Category	Merchant Category Codes
Food & Beverage	5812, 5813, 5441, 5451, 5462, 5499, 5811, 5814, 5921, 5422
Airlines and Travel	
	4411, 4511, 4722, 5962, 7012, 7991, 3000 - 3299
Hotels	7011, 3500 - 3799
	5561, 7832, 7841, 7911, 7932, 7933, 7994, 7995, 7996, 7998, 7999,
Entertainment	7929
	Petronas Service Stations, including both fuel and Mesra stores
Petronas	

14. The highest 500 monthly top spenders ("Winner") consolidated from the Eligible Spend transacted will win the following prizes ("Prizes"):

Monthly Prize		Value (RM)	Monthly Top Spender	Quantity per month	No of Month	Total quantity of Winners
Grand Prize	Cash Back	500	Тор 3	3	2	6
	Petronas Gift Card	500				
First Prize	Cash Back	250	Top 4 - 13	10	2	20
	Petronas Gift Card	250				
Second Prize	Cash Back	100	Top 14 - 113	100	2	200
Consolation Prize	Cash Back	50	Top 114 - 500	387	2	774
				500	2	1,000

15. _The Eligible Spend from each Maybank Petronas Credit Card will be consolidated within the date range stated below:

Month	Date
Month-1	25 April 2022 – 31 May 2022
Month-2	1 June 2022 – 30 June 2022

16. The Winners for the previous month will be excluded from the subsequent month.

Example 1:

Hisham has registered for this Campaign via SMS and has spent a total of RM11,800 at the selected merchant categories with his Maybank Petronas Visa Gold Credit Card in Month-1. Upon fulfilment, he is identified as the 5th highest spender and won the 1st Prize (RM250 Cash Back and RM250 Petronas Gift Card). Since he is a Winner at Month-1, Hisham is not entitled to win in the subsequent month (Month-2).

- 17. Tracking of the spending and Winner selections are based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in Maybank's system during the Campaign Period.
- 18. In the event if an Eligible Customer has more than one (1) Maybank Petronas Credit Cards and actively spends with those cards, all Qualified Spends for all the cards will be consolidated as one total spending. The Prize will only be credited to the highest spending Maybank Petronas Credit Card if the Eligible Customer is selected as one of the Winner.

Prize Fulfilment

19. Prize fulfilment will be carried out within twelve (12) weeks from 1 July 2022. Winners will be notified either in writing or via SMS to the mobile number that was registered with Maybank or any other method of communication which Maybank deems appropriate on the Prize.

Example:

This Campaign ends on 30 June 2022, the fulfilment will be done within 12 weeks starting from 30 June 2022. The fulfilment is expected to be completed latest by 22 September 2022.

- 20. The Cash Back will be credited to Winner's Credit Card account, and it will be the same Credit Card that was used for this Campaign.
- 21. The Petronas Gift Card Prize will be delivered to the Winner's home address that is available in Maybank's records. For the full Terms & Condition of Petronas Gift Card, you may visit www.mymesra.com.my.
- 22. Prize(s) awarded to Winners are non-transferrable or of any kind, whether in part or in full.
- 23. Maybank reserves the right to disqualify an Eligible Customer from participating in this Campaign and/or from receiving the Prize(s), due to the following:
 - 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 Petronas Credit Cards account is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Prize(s); and/or
 - c. if the Eligible Customer has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

Retail Spend

- 24. "Retail Spend" means the purchase of any goods or services (local or international) with the use of the Maybank Cards and may include, at Maybank's discretion, any card transaction (inclusive ecommerce transactions) as may be determined by Maybank except for the following transactions:
 - a. instalments paid under Maybank's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Dial for Cash, Balance Transfer,

Balance Transfer via Instalment Plan, eWallets and Cash Advance. Easy Payment Plan transaction is not categorised as "Retail Spend" transaction;

- b. any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
- c. payment of annual Maybank Credit Card membership fees;
- d. interest/management fee/ Management Charge 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 Terms & Conditions

- 25. 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.
- 26. 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 a minimum of twenty-one (21) days ("day" here shall refer to 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.
- 27. 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.
- 28. 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 is 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.

- 29. 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 any gross negligence or omission by Maybank.
- 30. Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but are 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.
- 31. 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.
- 32. 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 the Maybank2u website www.maybank2u.com.my.