



“MORTGAGE WITH US, CASH REWARDS ON US” FY2022 CONTEST TERMS AND CONDITIONS

1. The “Mortgage with Us, Cash Rewards on Us” contest (hereinafter referred to as “the Contest”) commences on 1st January, 2022 and shall end on 31 December 2022 (“the Contest Period”).
2. The Contest is open to eligible existing Malayan Banking Bhd’s and Maybank Islamic Bhd’s (collectively referred to as “Maybank”) customers of good standing as may be determined by Maybank’s discretion. For a chance to win prizes, existing customers may earn entries upon meeting the eligibility criteria as described in clause 3 of this Terms and Conditions with execution of loan/ financing agreement date falling within the Contest period. No contest entry forms are required.
3. Eligibility criteria as follows :

No	Eligibility Criteria	Number of entry
1	Maybank Mortgage Loan (ML)/Home Financing (HF) customers who settle their mortgage loan/ financing with Maybank but successfully refer purchasers of their properties to Maybank for mortgage loan/ financing* *Subject to clause 4.	1
2	Existing Maybank ML/HF customers who take up additional mortgage loan/ financing from Maybank	1
3	Existing Maybank ML/HF customers who refinance in their loan/ financing from other financial institutions to Maybank	1
4	Maybank ML/HF customers who settle their mortgage loan/ financing with Maybank due to sale of property for upgrading purpose and take their new mortgage loan/ financing with Maybank	1
5	Existing Maybank customers who refers new customers to Maybank for mortgage loan/ home financing* *Subject to clause 4.	1
6	Existing ML/HF customers who settle their mortgage loan/ financing with Maybank and come back for mortgage loan/ financing with Maybank within 6 months from date of settlement.	1
7	Existing Maybank ML/HF customers whose OD utilization at each month end reach 50% or more of its authorised drawing limit.	1

4. Terms On Referrals Of New Customers

By completing and submitting the Referral Form, the existing Maybank customer (“Eligible Referrer”) agrees, represents, undertakes and confirms to Maybank the following:-

- a) To ensure the potential customer referred to Maybank (“Eligible Referee”) is a prudent person;
- b) The Eligible Referrer has obtained the Eligible Referee’s consent to disclose his/her name and contact details to Maybank for the purposes arising from this Contest;
- c) Maybank has no obligation to furnish or provide the Eligible Referrer with any details on the Eligible Referee;
- d) The Eligible Referee has no objections for Maybank to contact him/her for the purposes arising from this Contest;
- e) The Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purposes arising from this Contest; and
- f) All information provided by the Eligible Referrer in relation to this Contest and the Eligible Referee must be true, accurate, current and complete.

The Eligible Referrer who does not comply with the above mentioned terms will be immediately disqualified from this Contest and will not be entitled for the Contest Rewards.

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 Contest) shall not be liable to Eligible Customers (as defined in clause 3) in this Contest 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 Contest unless caused by the any gross negligence or omission by Maybank.

6. The prizes to be given away under the Contest are :

GRAND SELECTION - 1st QUARTER 2023	
1X Grand Prize	Cash vouchers worth RM10,000
1X 1st Prize	Cash vouchers worth RM5,000
1X 2nd Prize	Cash vouchers worth RM3,000
1X 3rd Prize	Cash vouchers worth RM2,000
Total	Cash vouchers worth RM20,000

7. Shortlisted winners shall be contacted by telephone by representatives of Maybank and each shall be required to answer one (1) question relating to the Contest correctly before being declared a winner.
8. If the shortlisted winner is not contactable by telephone based on the records maintained at the Maybank branch where the mortgage loan/ financing is maintained on the first attempt for reasons including, but not limited to the following circumstances: No reply, Number not in use, No connection, Voice mailbox reached; A second attempt shall be made within the next two (2) Hours of the first attempt to contact the shortlisted winner.
9. Where the second attempt is also unsuccessful due to the circumstances set out in clause 8 above, Maybank reserves the right to disqualify the first shortlisted winner and proceed to contact the next shortlisted winner or winners respectively for each of the Prize Category set out in clause 6 above.
10. Maybank reserves at its absolute discretion the right to select additional winner(s) to substitute any winner(s) who may be ineligible or disqualified for any reason whatsoever without assigning any reasons thereto throughout the Contest Period.

11. All qualifying entries recorded by the Maybank shall be final and conclusive. Maybank's decision on all matters relating to the Contest shall be final, conclusive and binding. No further correspondence, appeals, protest or attempts to dispute the same would be entertained in any event.
12. All winners' names will be published in the maybank2u.com website and or any other method of communication that Maybank shall at its absolute decide.
13. Winners shall be required to attend the prize presentation ceremony and/ or other publicity programs as and when required at their own costs and expenses. Maybank reserves the right and it shall be deemed that Maybank has the consent of the respective winners to publish and display the names, photographs and/ or audio recording of the winners in any mass media or marketing materials for advertising and publicity purposes without compensation to the winners consent of the winners. If any of the selected winner is not agreeable to attend the prize presentation and or for their name, photographs and audio recording to be used for any marketing, advertising or publicity activities, then Maybank reserves the right to disqualify the selected winner at its absolute discretion.
14. 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.
15. All prizes for the Contest are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein and any prizes unclaimed three (3) months after notification of winners has been made will be forfeited.
 16. All winners of the Contest shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any, and installation costs, where applicable in relation to the prizes and the Contest.
 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 reserves the right to withdraw, cancel, suspend, extend or terminate this Contest 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.

19. 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 Contest 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.
20. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
21. These Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including without limitation printed posters or leaflets) advertising the Contest.
22. Save and except for the specific Contest Terms and Conditions stated herein, i.e. throughout the Contest Period of 1st January, 2022 to 31 December, 2022, all other terms and conditions set out in the Terms and Conditions governing all the eligible accounts set forth herein shall continue to apply.
23. By participating in this Contest, 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.
24. 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.

- End of "Mortgage with Us, Cash Rewards on Us" FY2022 contest Terms and Conditions -