

**MAYBANK PERSONAL LOAN / MAYBANK ISLAMIC PERSONAL FINANCING-i
WIN RM50,000 CASH PRIZES CAMPAIGN
TERMS AND CONDITIONS**

1. "WIN RM50,000 CASH PRIZES CAMPAIGN" ("Campaign") is organized by Malayan Banking Berhad (Company No. 196001000142) and Maybank Islamic Berhad (Company No. 200701029411) (collectively referred to as "Maybank") and shall be subject to the Terms and Conditions herein. By participating in this Campaign, the Eligible Customers (as defined herein) hereby expressly agreed to be bound by these Terms & Conditions and the decisions made by Maybank.
2. This Campaign shall commence from **15 March 2022 till 15 July 2022** (both dates inclusive) ("Campaign Period").

ELIGIBILITY

3. This Campaign is open to all newly approved Maybank Personal Loan and Maybank Islamic Personal Financing-i customers who have applied for loan or financing through online application via Maybank2u or MAE App within the Campaign Period. The eligibility criteria set by Maybank are as follows:
 - i. Must be a Malaysian citizen of 21 years old and above with maximum age limit for applicant up to 60 years old.
 - ii. Minimum gross income requirement for salaried/self-employed applicant is RM42,000 per annum or RM3,500 per month.
 - iii. For salaried applicant, the required documents are a copy of NRIC (both sides) and latest 1 month salary slip.
 - i. As for self-employed applicant, the required documents are a copy of NRIC (both sides), Business Registration and latest 6 months' Bank Statement.

The approved applicants are hereinafter referred to as "Eligible Customers".

4. For the avoidance of doubt, the following customers are **NOT** eligible to participate in the Campaign:
 - i. Existing Maybank Personal Loan and Maybank Islamic Personal Financing-i customers respectively.
 - ii. Maybank and Maybank Islamic staff.
5. Below are the details of loan or financing amount, fixed flat rate and tenure:

Loan/Financing-i Amount	Fixed Flat Rate (per annum)	Tenure
*RM5,000 - RM20,000	8%	Minimum - 2 years Maximum - 6 years
RM20,001 - RM50,000	7%	
RM50,001 - RM100,000	6.5%	

*Minimum qualifying loan/financing amount approved for Campaign is RM15,000.

Note: The above fixed interest/profit rates are equivalent to effective interest/profit rates from 11.53% to 14.68% and may vary based on the loan/financing amount and tenure.

QUALIFYING ENTRIES

6. Applications for the Maybank Personal Loan or Maybank Islamic Personal Financing-i must be submitted through online application at www.maybank2u.com.my or MAE App within the Campaign Period.
7. No entry form is required to participate in this Campaign.
8. The Campaign prizes are applicable to only approved applications submitted via online during the Campaign Period and is not open to applications submitted via branch or telesales.
9. Eligible Customers are enrolled automatically by one (1) qualifying entry for each application received and approved within the Campaign Period with loan/financing amount approved limit of **RM15,000 and above.**

PRIZES

10. Fifty one (51) winners will be selected to win for this Campaign through a randomiser process based on the entry received and will be deemed as a winner if he/she is able to answer one (1) question correctly ("Winner").
11. The total selected Winners will receive the following prizes for the four (4) months Campaign Period:

Prizes	Number of Winners	Prize Amount Each
Grand Prize	1 x	RM10,000
1st Prize	30 x	RM1,000
Consolation Prize	20 x	RM500

12. Maybank will NOT provide any replacement or substitute the Prize if the Winner rejects the Prize and/or request for alternative option(s).

SELECTION OF WINNERS

13. Eligible Customers shall be selected internally after the Campaign ends via a computer generated 'Random Selection' draw which applies a random number to the qualifying list of entries.
14. All approved Maybank Personal Loan or Maybank Islamic Personal Financing-i account, as the case may be, must not be delinquent, invalid and/or cancelled and in good credit standing as may be determined by Maybank. Otherwise the winners will be disqualified.
15. Selected winners will not be eligible for the Prize as the case may be, if there is no payment for more than 30 days from the respective Customer's account payment date.
16. The shortlisted winners will be contacted by Maybank's representatives at the mobile phone numbers registered and/or recorded in Maybank's system at any time during office hours (Monday to Thursday: 8.45am to 5.45pm, Friday: 8.45am to 4.45pm) to answer one (1) question.
17. If the shortlisted Winner is not able to answer the question correctly, the next eligible Winner in sequence will be shortlisted and contacted to answer the question.

18. In the event the shortlisted Winner is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted winner wish to withdraw from the Campaign upon being contacted by Maybank's representative, he/she will be disqualified from the Campaign.
19. Each winner is entitled for one time of the cash prize only.

FULFILLMENT OF CASH PRIZES

20. The Cash Prizes will be credited to the respective individual winner's Maybank Savings or Current Account within eight (8) weeks after the end of the Campaign Period and Winners will be notified either in writing or by phone or any other method of communications which Maybank deems appropriate and announcement of Winners will be made on Maybank2u ("Maybank Website").
21. Should there be any dispute or non-receipt of the Prizes, winners are required to contact Maybank Group Customer Care at 1300 88 6688 **by 15 September 2022**. Any further complaints, correspondence and/or inquiries shall not be entertained after the date mentioned.

GENERAL TERMS AND CONDITIONS

22. Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or 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.
23. 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 ("days" here shall refer to the 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.
24. 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.
25. 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 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 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 agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.

26. 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 any gross negligence or omission by Maybank.
27. Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any event beyond the reasonable control of Maybank.
28. 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.
29. 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 (Malaysia) or +603 7844 3696 (Overseas). 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).