

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

Terms and Conditions

The “Singapore Airlines KrisFlyer American Express Acquisition 2023 Credit Card Campaign” (“**Campaign**”) is organized by Maybank Berhad (Registration. No. 196001000142) and collectively referred to as “Maybank” throughout the Terms and Conditions herein. By participating in this Campaign, Eligible Cardmembers (as defined in Clause 2 below) hereby expressly agree to be bound by these Terms & Conditions.

Campaign Period

1. Singapore Airlines KrisFlyer American Express Acquisition 2023 Credit Card Campaign will commence from 20th Feb 2023 until 20th June 2023 (‘Campaign Period’).

Eligibility

1. The Campaign is open to all customers who are residents of Malaysia, 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”).
2. Eligible Customers who apply for the Singapore Airlines KrisFlyer American Express Credit Card under this Campaign shall hereinafter be referred to as “Applicant(s)”.
3. 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.

Campaign Mechanics

- a. This Campaign is open to all principal cardmember as below :-
 - i. American Express® Singapore Airlines KrisFlyer Platinum Credit Card
 - ii. American Express® Singapore Airlines KrisFlyer Gold Credit Card
- b. To be in the running to win the prizes, Eligible Customer/ Applicant would need to apply for KF through all Maybank channels i.e. branches, Maybank2u website during Campaign period.
- c. Eligible customer/participant then need to perform a minimum of RM 2,888 of Retail Spend transactions within the first 60 days from the KF credit card approval date (“Qualifying Spend”).
- d. The first 800 Eligible Customer/ Applicant who have accumulated the RM 2,888 Retail Spend transactions within the first 60 days of approval date on first come-first-served basis during the Campaign Period would be selected to win the Prizes as detailed below based on first-come first serve basis. (“Prize”).

Winners	Prizes
First 800 Cardmembers monthly who spend RM2,888 within the first 60 days of approval date on first come-first-served basis	20,000 Krisflyer Miles

- e. The Qualifying Spend of a minimum RM 2,888 made during the Campaign Period must be captured by the credit card system maintained by Maybank in order to be eligible for participation in the Campaign.
- f. The determination on whether the prizes are awarded for the Qualifying Spend shall be based on the date the charges are processed by Maybank and debited from the Cardmember’s card account and not the date the Qualifying Spend transaction was made by the Cardmember.
- g. Supplementary Singapore Airlines KrisFlyer American Express Cardmembers (“Supplementary Cardmembers”) are not eligible to receive prizes for this Campaign. However, for each Principal Cardmembers who is an Eligible Participant, Qualifying Spend made by Supplementary Cardmembers will be consolidated under the Principal Cardmember’s Card account for the purpose of accumulating the relevant minimum Qualifying Spend.

h. Eligible cardmember stand to win the following prize

Card Scheme	Reward	Quantity	Campaign Period
Singapore Airlines KrisFlyer American Express Platinum and Gold Credit Card	20,000 KF miles	Limited to 800 cardmembers with a minimum retail spend of RM 2,888 within the first 60 days of approval date on first come-first-served basis during the promotion period	20 th Feb 2023 - 20 th June 2023

i. The 20,000 Krisflyer miles is only limited to the first 800 Eligible Customers with a minimum retail spend of RM 2,888 within the first 60 days from the Singapore Airlines KrisFlyer American Express Credit Card approval date. (800 customers throughout the campaign period).

a. Expenditure scenario to obtain a Qualifying Entry

Card type	Approval date	Achieved RM 2,888 within 60days	Within top 800 CM who have achieved spend	Is the CM entitle for 20,000 KF
Singapore Airlines KrisFlyer American Express Platinum or Gold Credit Card	15 th March 2023	✓	✓	✓
Singapore Airlines KrisFlyer American Express Platinum or Gold Credit Card	15 th June 2023	✓	X	X
Singapore Airlines KrisFlyer American Express Platinum or Gold Credit Card	30 th May 2023	✓	✓	✓

j. The selected Cardmembers will be contacted by Maybank or its appointed representatives (at the latest telephone numbers furnished to Maybank as shown in Maybank's record) at any time during office hours.

- k. Non-Qualifying transactions shall refer to Balance Transfers, existing EzyPay Plans, Outstanding Balance(s), Cash Advance, Finance Charges, Late Payment charges, Annual Fees, Voided Transactions, Ezypay Plus, Quasi cash and reversal.

Prize Fulfilment

- a. Krisflyer miles will be credited within twelve (12) weeks after the completion of the promotion taken into consideration of the Maybank Credit Card approval date of Singapore Airlines KrisFlyer Credit Card and 60days spend criteria of the cardmembers.
- b. Each Eligible Customer is only entitled to one (1) time Krisflyer Miles rewards throughout the respective Campaigns as highlighted in these Terms and Conditions.
- c. Eligible Customer who received the prizes in this Campaign is not allowed to participate in other sign-up card campaigns, promotions or offers by Maybank or its third-party sales agents includes campaigns with affiliates partners.
- d. 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.
- e. Maybank reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving Krisflyer Miles, 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 Krisflyer miles
 - c) Eligible Customer has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.
- f. The winners will be announced via www.maybank2u.com.my within 6 - 8 weeks after the Campaign Period. (after the 60days spend duration criteria)
- g. In the event Maybank or its appointed representative is unable to contact the selected Cardmember after 3 attempts and/or the selected Cardmember does not wish to participate in the Campaign upon being contacted by Maybank or its appointed representatives, the selected Cardmember will be deemed to be disqualified from the Campaign.
- h. The prizes are not transferable and exchangeable for up-front cash or credit of any kind, whether in part or in full.

- i. By participating in this Campaign, the Cardmember hereby expressly agrees to be bound by the terms and conditions as stated herein, including decisions of the Bank which are final, binding and conclusive. No further correspondence appeal will be entertained.
- j. All retail transactions recorded by Maybank shall be final and conclusive.
- k. All selected cardmembers are required to attend the prize presentation ceremony and/or other publicity programs as and when required at their own cost and expense at the time and venue stipulated by Maybank for the purpose of collecting their prize (if any).
- l. Maybank reserves the right to publish and display the names and addresses of the selected cardmembers, photographs and audio and/or visual recording for any mass media or marketing materials for advertising and publicity purposes without compensation or notice to the Cardmember.
- m. All selected cardmembers shall abide by the terms and conditions imposed by the party arranging for and/or providing the prizes and the terms and conditions that are attached to the prizes, if any.
- n. Maybank and/or its representatives, shall not be responsible nor liable in any manner whatsoever for any deficiency or inadequacy of services rendered by any third party or for any loss whatsoever of any nature in the course of availing the Prizes.
- o. Maybank reserves the sole and exclusive right to vary, delete, amend or modify any of these terms and conditions of the campaign with 21 days prior notice. These terms and conditions may be modified, amended or varied by Maybank by posting the same on the website www.maybank2u.com.my or by any other mode that Maybank shall deem fit.
- p. Maybank reserves the right to cancel any Qualifying Retail transactions earned on the credit card accounts:-
 - a) Where payment has been due for thirty (30) days or more and/or;
 - b) Where the account(s) is suspended to have been operated fraudulently and/or;
 - c) Any account(s) has otherwise been closed by Maybank

Retail Spend

a. "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 maybe determined by the Bank except for the following transactions:

- i. Instalments paid under Maybank / Maybank Islamic'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.
- ii. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
- iii. Payment of annual Maybank Credit Card membership fees;
- iv. Profit payments, late payment fees, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
- v. 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

- a. 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
- b. 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
- c. 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.
- d. 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.

- e. 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:
 - i. the purposes of the Campaign; and
 - ii. 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.
- f. 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.
- g. 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.
- h. 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.
- i. 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.