

## Year End Remittance Umbrella Campaign 2023 - Terms and Conditions

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Year End Remittance Umbrella Campaign 2023 (“**Campaign**”) is organised by Malayan Banking Berhad (196001000142) (known as “**Maybank**”). The Campaign is subject to these Terms and Conditions. By participating in this Campaign, Eligible Customers (as defined in Clause 1(A) below) hereby expressly agree to be bound by these Terms and Conditions and all the decisions made by Maybank in respect of this Campaign shall be final and binding.

### 1. **Eligibility**

- A. This Campaign is open to the following Maybank and Maybank Islamic’s Individuals/Sole Proprietor/ Small & Media Enterprise (SME)/ Business customers who are at least eighteen years of age (“**Eligible Customers**”):
- i. “New-to-Remittance Customers” who have not performed any remittance transaction from 1 October 2022 to 30 September 2023.
  - ii. “Existing Remittance Customers” who have performed any remittance transaction from 1 October 2022 to 30 September 2023.
- B. Enrolment is not required for the purpose of participation in this Campaign.
- C. Employees of Maybank and its group of companies are NOT eligible to participate in this Campaign.

### 2. **Campaign Mechanics**

- A. This Campaign will be held from Monday 16<sup>th</sup> October 2023 at 0000hrs until Thursday 15<sup>th</sup> February 2024 at 2359hrs (both dates inclusive) (“**Campaign Period**”).
- B. The Campaign Period will be divided into 4 months (“**Campaign Months**”):
- i. 1<sup>st</sup> month: 16 October 2023 – 15 November 2023
  - ii. 2<sup>nd</sup> month: 16 November 2023 – 15 December 2023
  - iii. 3<sup>rd</sup> month: 16 December 2023 – 15 January 2024
  - iv. 4<sup>th</sup> month: 16 January 2024 – 15 February 2024
- C. **Eligible Customer(s)** must make an **Eligible Transaction** (as defined below) within the **Campaign Period** to be entitled to win **Prize(s)** in this Campaign. The Prize(s) will be as stipulated in Table 2 under Clause 3(A).
- D. **Eligible Transactions** shall mean any successful overseas fund transfer (Remittance) transaction made within the Campaign Period using one of the remittance products (Foreign Telegraphic Transfer, Maybank Overseas Transfer, Western Union, Visa Direct & Bakong) and remitting from a Maybank’s Current or Saving account that meets the requirements outlined in below Table 1.

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**Table 1: Campaign Requirements**

Eligible Customers	Campaign Mechanics	Eligible Channels	Qualifying Amount per Single Transaction	Prizes
<p><b><u>Category 1</u></b></p> <p>Individual – New-to-Remittance Customers only.</p>	<p>New-to-Remittance Customers who perform an online overseas fund transfer of any amount for the first time* will be eligible to win RM10 Cashback on a first-come-first-serve basis and subject to the capping of 300 winners per Campaign Month.</p> <p><i>*no remittance transaction between 1 October 2022 to 30 September 2023.</i></p>	<ul style="list-style-type: none"> <li>• Maybank2u Web</li> <li>• MAE Application</li> </ul>	Any transaction amount	RM10 Cashback
<p><b><u>Category 2</u></b></p> <p>Individual – All Customers</p>	<p>Individual customers who perform overseas fund transfer of any amount will earn an entry with every successful transaction to win a lucky draw Cash Prize of RM50.</p>	<ul style="list-style-type: none"> <li>• Maybank2u Web</li> <li>• MAE Application</li> <li>• Over-the-counter</li> </ul>	Any transaction amount	RM 50 Cash Prize
<p><b><u>Category 3</u></b></p> <p>Business (Sole proprietor, Small &amp; Medium Enterprise, Business ) – All Customers</p>	<p>Business customers who perform overseas fund transfer will earn an entry with every successful transaction, based on the transaction amount, to win a lucky draw Cash Prize up to RM2,000.</p>	<ul style="list-style-type: none"> <li>• Maybank2u Web</li> <li>• MAE Application</li> <li>• Maybank2u.Biz</li> <li>• Maybank2e</li> <li>• Over-the-counter</li> </ul>	Transaction below RM10,000	RM500 Cash Prize
			Transaction amount between RM10,000 – RM50,000	RM1,000 Cash Prize
			Transaction amount above RM50,000	RM2,000 Cash Prize

- E. Any Eligible Customer under individual category is eligible to win one (1) Prize in Category 1 and one (1) Prize in Category 2 throughout the Campaign Period.

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- F. Any Eligible Customer under business category is eligible to win one (1) prize in Category 3 throughout the Campaign Period.
- G. Any false information provided by the Eligible Customers will result in their disqualification from this Campaign.

### 3. Prizes & Fulfilment:

- A. Prizes for this Campaign are as follows (“Prize”):

**Table 2: Prizes**

Eligible Customers	Qualifying Transaction Amount per Eligible Transaction	Prizes	Prize Quantity per Campaign Month	Prize Quantity per Campaign Period
<b>Category 1</b> Individual – New-to-Remittance Customers only	Any transaction amount	RM10 Cash Prize	300 winners	1,200 winners
<b>Category 2</b> Individual – All Customers	Any transaction amount	RM50 Cash Prize	80 winners	320 winners
<b>Category 3</b> Business (Sole proprietor, Small & Medium Enterprise, Business ) – All Customers	Transaction below RM10,000	RM500 Cash Prize	3 winners	12 winners
	Transaction amount between RM10,000 – RM50,000	RM1,000 Cash Prize	3 winners	12 winners
	Transaction amount above RM50,000	RM2,000 Cash Prize	3 winners	12 winners

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- B. Eligible Customers who have performed Eligible Transactions will be selected as Winner(s) based on the winner selection criteria below:

Eligible Customers	Winner Selection
<b>Category 1</b> Individual – New-to-Remittance Customers only	Winners will be selected based on a first-come–first-serve basis, limited to the first 300 Eligible Customers per Campaign Month.
<b>Category 2</b> Individual – All Customers	80 winners will be randomly selected by using a randomiser based on the entries earned per Campaign Month.
<b>Category 3</b> Business (Sole proprietors, Small & Medium Enterprise, Business ) – All Customers	3 winners for each range of Qualifying Transaction Amount will be randomly selected by using a randomiser based on the entries earned per Campaign Month.

- C. In the event that the Winner fails to comply with any of the Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the Prize for that Winner.
- D. Maybank will identify the Winners and credit the Prize(s) into the Winner’s Maybank Current/Savings Account that is used for performing the Eligible Transaction within 45 days after the end of each Campaign Month.
- E. Winners will be informed in writing via push notification from the MAE app or any other method of communications which Maybank deems appropriate. Maybank reserves the right to request for information to verify the Winners.
- F. The Winner’s Maybank Current/Savings Account that are used for performing the Eligible Transaction must not be dormant or closed at the point the Prize(s) is being credited. Maybank reserves the right to forfeit the Prize(s) if such scenario occurs.
- G. Maybank reserves the right to substitute the Prizes (of equivalent value as Maybank deems reasonable).

### 4.0 General Terms & Conditions

- 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 Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

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- C. By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at [www.maybank2u.com.my](http://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](http://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 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.

\*Note: "PDPA" refers to Personal Data Protection Act (2010).

- E. 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.
- F. 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 acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank.
- G. 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.
- H. 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](http://www.maybank2u.com.my).