

Apply Online Lagi Onz 2024 (15th January - 14th April 2024) Terms & Conditions

Apply Online Lagi Onz Q1 2024 Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (Registration No.: 196001000142), Maybank Investment Bank Berhad (Company No.: 197301002412) and Maybank Islamic Berhad (Company No. 200701029411) (collectively referred to as “**Maybank**”) and shall be subject to the Terms and Conditions set out herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of the Campaign shall be final and binding.

1. Campaign Period

This Campaign will commence on 15th January 2024, at 00:00:00 AM (MYT) and ends on 14th April 2024, at 11:59:59PM (MYT) [both dates inclusive] (“**Campaign Period**”).

a. A campaign month is defined as below:

- Campaign Month 1: 15 January 2024 – 14 February 2024
- Campaign Month 2: 15 February 2024 - 14 March 2024
- Campaign Month 3: 15 March 2024 - 14 April 2024

2. Eligible Customers

- a. This Campaign is open to Malaysians and permanent residents of Malaysia of at least 18 years of age.
- b. **Eligible Customers** are defined as new and existing Maybank customers who are **first-time applicants** of the Eligible Products (as defined in Clause 3 below) via (“**Eligible Platforms**”) MAE app and/or Maybank2u web during the Campaign Period.
- c. Eligible Customers are entitled to win a maximum of one (1) Prize per Campaign Month.
- d. Eligible Customers will NOT be entitled to the Prize for the same Eligible Product(s) more than once within the Campaign Period.
- e. For joint accounts, only the primary account holder shall qualify as an Eligible Customer.
- f. The following persons are **NOT** eligible to participate in this Campaign:
 - i. Maybank Group employees, sole-proprietorships, partnerships, charitable/non-profit organisations/ societies, corporate and commercial customers;
 - ii. Any Eligible Customer who had cancelled any of his/her Maybank product(s) or account(s) (from the list of Eligible Products) within six (6) months prior to the date of application and re-applied for the same

Eligible Product;

- iii. Any Eligible Customers who are present holders of any Eligible Product. Please refer to Clause 3(b) for elaboration of scenarios; and/or
- iv. Any Eligible Customer who has committed or is suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services granted by Maybank.

3. Campaign Mechanics and Conditions

- a. **Customers** are required to fulfil the eligibility criteria of the Eligible Products as set out in Clause 3(a) in order to be in the running to win the cash prizes (“**Prize(s)**”) as set out in Clause 4(a).

	Product	Eligibility Criteria	Definition of first-time applicants
1	eFixed Deposit/-i	The first 100 Eligible Customers who are first-time applicants who successfully make a fixed deposit placement via MAE app or Maybank2u web within the Campaign Month.	Eligible Customers who are making a fixed deposit placement online for the first time in the past 12 months including the Campaign Period.
2	Maybank/Maybank Islamic Credit Cards	The first 100 Eligible customers who are first-time applicants who apply via MAE app or Maybank2u web within the Campaign Period, get approved and make at least one transaction (no minimum spend) within the Campaign Month.	Eligible Customers who have not applied for any of the product(s) whether issued in Malaysia or otherwise prior to the Campaign Period.
3	EzyPay Plus/-i	The first 100 Eligible customers who are first-time applicants who applied via the MAE app or Maybank2u web and got their application approved, within the Campaign Month.	Eligible Customers who are applying for the product for the first time in the past 12 months including the Campaign Period.
4	Balance Transfer/-i	The first 100 Eligible	

		customers who are first-time applicants who applied via the MAE app or Maybank2u web and get their application approved, within the Campaign Month.	
5	EzyCash/-i	The first 100 Eligible customers who are first-time applicants who applied via Maybank2u web and get their application approved, within the Campaign Month.	
6	Maybank Islamic Zest-i (Zest-i Account)	The first 100 Eligible customers who are first-time applicants who apply via MAE app or Maybank2u web and activate their account within the Campaign Month.	Eligible Customers who are applying for the account for the first time.
7	Savings Account-i		
8	Kawanku Savings Account		
9	Premier Mudharabah Account-i		
10	Maybank2u.Premier Account (M2U.Premier)		
11	Premier 1 Account		
12	ASB Financing/-i	The first 100 Eligible Customers who are first-time applicants who apply for a minimum of RM50,000 loan/financing within the Campaign Month via MAE app or Maybank2u web. Loan/financing must be originated, approved and disbursed within the Campaign Month.	Eligible Customers who are applying for the product for the first time in the past 12 months including the Campaign Period.
13	Maybank Personal Loan/Maybank Islamic Personal Financing-i	The first 100 Eligible customers who are first-time applicants who	Eligible Customers who are applying for the product for the first

		applied via the MAE app or Maybank2u web and get their application approved, within the Campaign Month.	time in the past 12 months including the Campaign Period.
14	Maybank Islamic Gold Account-i (MIGA-i)	The first 100 Eligible Customers who are first-time applicants who open an account and make an immediate investment of RM1,000 in a single transaction via Maybank2u web within the Campaign Month.	Eligible Customers who are applying for the product for the first time.
15	Unit Trust/ Shariah-compliant Unit Trust	The first 100 Eligible Customers who are first-time applicants who open an account with an initial investment of RM1,000 via Maybank2u web within the Campaign Month.	Eligible Customers who are applying for the product for the first time.
16	Share Trading (Cash Account)	The first 100 Eligible Customers who are first-time applicants who activate their accounts via Maybank2u web within the Campaign Month.	Eligible Customers who have never applied for the account via Maybank before.

b. Malayan Banking Berhad and Maybank Islamic Berhad are members of PIDM.

Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.

c. **Scenario A**

An Eligible Customer applies for three (3) Eligible Products via the Eligible Platforms on different dates within the Campaign Period. Prior to the Campaign Period, the Eligible Customer did not previously own any of the Eligible Products he/she applied for.

All three applications were approved as per the stated dates in the table below.

Applied product	Application Date	Approved Date
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Maybank/Maybank Islamic Credit Card(s)	17th January 2024	28th January 2024
Maybank2u.Premier Account (M2U.Premier)	18th February 2024	20th February 2024
Balance Transfer/-i	14th February 2024	18th March 2024

In this scenario, the Eligible Customer will be eligible to win the Prize from their application of the Maybank/Maybank Islamic Credit Card and Maybank2u.Premier Account.

Scenario B

An Eligible Customer applies for two (2) Eligible Products via the Eligible Platforms on different dates within the Campaign Period. The Eligible Customer is an existing Maybank customer who owns a Maybank/Maybank Islamic Credit Card.

All two applications are approved as per the stated dates in the table below.

Applied product	Application Date	Approved Date
Maybank Islamic Zest-i Account (Zest-i Account)	17th January 2024	28th January 2024
Maybank/Maybank Islamic Credit Card(s)	18th February 2024	20th February 2024

In this scenario, the Eligible Customer will be eligible to win the Prize from their application of the Maybank Islamic Zest-i Account.

4. Prizes and Prize Fulfilment

- a. Eligible Customers that have fulfilled the Eligibility Criteria(s) as set out in Clause 3(a) will be selected as Winner(s) to win Prizes, funded by Maybank, as stipulated below:

Eligible Product	Prize Amount and Fulfillment Method	No. of winners per Campaign Month (Total 1,600)
Maybank Islamic Zest-i (Zest-i Account)	RM100 credited into Winner's most recently	100

Savings Account-i	activated current or savings account with Maybank	100
Kawanku Savings Account		100
Premier Mudharabah Account-i		100
Maybank2u.Premier Account (M2U.Premier)		100
Premier 1 Account		100
eFixed Deposit/-i		100
Maybank/ Maybank Islamic Credit Cards	RM100 Credit Card cashback into Winner's newly activated Credit Card account	100
EzyPay Plus/-i	RM100 Credit Card cashback into the Credit Card account linked to the Winner's product plan	100
Balance Transfer/-i		100
EzyCash/-i		100
Maybank Personal Loan/Maybank Islamic Personal Financing-i	RM100 credited into Winner's most recently activated current or savings account with Maybank	100
ASB Financing/-i		100
Maybank Islamic Gold Account-i (MIGA-i)		100
Unit Trust		100
Share Trading Cash Account		100

- b. Maybank reserves the right to substitute the Prizes with any other item(s) of similar market value at its reasonable discretion with twenty-one (21) calendar days' prior notice to the Winners which will be communicated on Maybank2u web and/or other platforms deemed appropriate by Maybank.
- c. If Prizes are not fully redeemed within Campaign Month 1, they will not be carried forward to the next Campaign Month.
- d. Winners will be selected at the end of each Campaign Month and will receive the Prize within sixty (60) days from the end of the Campaign Month.

- e. Winners will be contacted via push notification from the MAE app once the Prize has been credited into their account through the fulfilment method stipulated in table 4(a).
- f. In the event that the winner dies after the notification of the winner, the heirs, legal representative, and/or administrator of the deceased may claim the prize within 12 months from the date of the notification, failing which, Maybank has the discretion to deal with the prize including to re-draw and/or elect any other person as the prize winner whichever Maybank considers appropriate.
- g. Maybank reserves the right to request for documentation or proof of identification, age, phone number and place of residence of any of the Winners and Maybank reserves the right to contact the Winners with regards to any relatable campaign which might take place in the future.
- h. Maybank will not ask for any banking details such as credit card/debit card number and bank Transaction Authorization Code (TAC), account password, PIN or one-time password (OTP) from the Winners to claim the Prize. The Winners acknowledge and agree that Maybank reserves the rights to disqualify their participation in this Campaign or clawback any Prize from the Winners if:
 - i. the Winner is found or suspected of tampering with the Campaign Mechanics or the operation of the Campaign;
 - ii. the Winner is found or suspected of undertaking fraudulent activities or other activities that are harmful to the Campaign; or
 - iii. the Winner is in breach of his or her obligations or any Terms and Conditions of this Campaign. Notwithstanding the above, Maybank reserves the right to reject any participation or the Winners at its reasonable discretion without assigning any reasons.
- i. Maybank will NOT provide any replacement or substitute Prizes if the Winner rejects the Prizes sent and /or request for alternative option(s).
- j. Prizes awarded to the Winners are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.
- k. In the event that the Winner fails to comply with any Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the Prizes.

5.0 General Terms and Conditions

- a. Maybank, its affiliates and their respective officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Maybank for the purposes of this Campaign) (collectively, **“Representatives”**) 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, Maybank2u Biz, Maybank2u, Maybank2e Powerbroking2u or any of Maybank's authorised platforms.

- 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) calendar 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 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.
- 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.

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.
- e. Maybank and its Representatives 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 are 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.
- i. In the event of any inconsistency between the English and Bahasa Malaysia versions of the Terms and Conditions, the English version will prevail.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688, +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.