

## **Terms & Conditions: Maybank Cards 2024 Debit Raya Campaign**

The ‘**Maybank Cards 2024 Debit Raya**’ (“**Campaign**”) is organized by Malayan Banking Berhad (Registration. No. 196001000142) (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 and Conditions and any decisions made by Maybank in respect of this Campaign shall be final and binding.

### **1. CAMPAIGN PERIOD**

The Campaign commences on **15 March 2024 at 12:00 AM MYT and ends on 15 June 2024 at 11:59 PM MYT**, both dates inclusive, (“**Campaign Period**”).

### **2. ELIGIBILITY**

2.1 This Campaign is open to all new and existing Cardmembers of Maybank Debit Mastercard or Visa Card(s) (which shall collectively be referred to as “**Maybank Cards**”) issued by Maybank (“**Cardmembers**”) who has successfully registered for the Campaign via Short Messages Service (“**SMS**”) according to Clause 3 of this Terms and Conditions.

2.2 For avoidance of doubt, permanent and contractual employees of Maybank (other than employees from Cards Marketing Department of Maybank and Regional Cards Marketing Department of Maybank) and/or vendors, suppliers, advertising and promotion agencies for the Campaign) are eligible to participate in this Campaign and stand a chance to win the First, Second, Bonus prizes (as listed in clause 5 below) and for the Grand Prize category they are not entitle to win

2.3 For avoidance of doubt:

a) “**New**” Cardmembers refers to:

- Cardmember who has never become a Debit Cardmember of any of the Maybank Debit Cards; or
- Cardmembers whose Maybank Card(s) Debit has been cancelled for more than six (6) weeks prior to the commencement of the Campaign.

2.4 The following persons are **NOT eligible** to participate in the Campaign:

- a) Cardmembers whose Maybank Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Card Agreement during the Campaign Period;
- b) Cardmembers who are in default of any facility granted by Maybank at any time;
- c) Cardholders of Maybank Commercial/ Corporate Cards;
- d) Cardholders of Maybank Credit & Charge Card(s) and/or Maybank Prepaid Cards; and
- e) Permanent and/or contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank.

2.5 “Cardmembers” who fulfill the abovementioned criteria are hereinafter referred to as “**Eligible Cardmember(s)**”.

### 3. SMS REGISTRATION

- 3.1 Registration for the Campaign is done on a one-time basis by using any of the registered telecommunication companies' ("Telco") services and must be made by the Principal Cardmember within the Campaign Period as below:
- Type **DEBITRAYA** and send to **66628** (E.g. DEBITRAYA)
- 3.2 Eligible Cardmembers must register their participation for the Campaign using the mobile phone number that is registered with Maybank. Multiple registrations using the same mobile phone number are not accepted. In the event the information provided by the Eligible Cardmembers during the registration process does not match with Maybank system, Maybank reserves the right to reject the said registration.
- 3.3 To be eligible to participate in the Campaign, the Eligible Cardmembers with multiple Maybank Cards are only required to register once within the Campaign Period.
- 3.4 Eligible Cardmembers shall be responsible to pay the standard SMS charges levied by their respective Telco for each registration sent via SMS to the designated number "66628" under this Campaign.
- 3.5 Eligible Cardmembers are responsible to ensure that the details stated in the registration SMS sent to 66628 are complete, accurate and sent within the Campaign Period. Failing which, the registration via SMS will be considered invalid and/or unsuccessful.
- 3.6 Cancellation of registration and/or change of any details in the registration SMS will not be accepted nor will it be entertained after the registration via SMS has been successfully sent to 66628.
- 3.7 Proof of an SMS sent to 66628 by the Eligible Cardmember shall not be considered as successful SMS registration, unless the Eligible Cardmember receives a confirmation SMS from 66628 and such confirmation SMS which is automatically generated will be sent to the same mobile phone number used for registration, subject to the SMS traffic on the respective Telco's network. The confirmation SMS shall not and never be deemed as notification that the Eligible Cardmember has been confirmed as a Winner of any Prize(s).
- 3.8 Maybank reserves the right to disqualify any registration sent to 66628 through SMS due to any reason(s) including, but not limited to, duplicate registration(s), incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period and Maybank shall not, in any way, be liable and/or responsible for such disqualification.
- 3.9 Maybank is not responsible and does not have control over the SMS traffic, network failure and/or interruptions on the part of the respective Telco or Maybank's SMS service provider or for any other reason(s) whatsoever during the process of registration sent to 66628 via SMS or SMS confirmation sent from 66628 to Eligible Cardmembers which may result in the delay of the SMS registration during the Campaign Period.
- 3.10 SMS service is provided and supported by the service provider appointed by Maybank, i.e. MacroKiosk.

#### 4. CAMPAIGN MECHANICS AND CONDITIONS

The details of Campaign Mechanics as follows:

<b>Spend &amp; Redeem campaign</b>	1. Spend every Saturday at Mydin and redeem 1kg Saji Cooking Oil. 2. Spend every Saturday at TF Value-Mart and redeem 1kg Floral Rice.		
	<b>Merchant</b>	<b>Minimum spend</b>	<b>Proposed Redemption item</b>
	Mydin	RM150	1kg Saji Cooking Oil (NP:RM6.9)
	TF Value Mart	RM150	1kg Floral/ Fragrant Rice (NP:RM9.5)
	<b>Note:</b>		
	<ul style="list-style-type: none"> <li>• Campaign start from 16 March 2024 till 25 May 2024 (11 weeks)</li> <li>• Redemption is only applicable for minimum spend of RM150 in single receipt on every Saturdays.</li> <li>• Redemption capping for Mydin is 42,108 throughout the campaign period.</li> <li>• Redemption capping for TF Value Mart is 24,816 throughout the campaign period.</li> </ul>		
<b>Spend to earn entries and win prize(s).</b>	For the Grand Prize, First Prize, Second Prize and Bonus Prize: <ul style="list-style-type: none"> <li>• SMS to register</li> <li>• Spend a minimum of RM50 in a single transaction to earn qualifying entries (as set out in in Clause 4.3 below) and stand a chance to win Prize(s) as listed in Clause 5.</li> </ul>		

4.0.1 Upon successful SMS registration, Eligible Cardmembers will need to meet the spending requirement(s) to earn cash back or “Qualifying Entries” and stand a chance to win Prize(s) (as set out in clause 5 below) in the manner as set out and illustrated below.

#### 4.1 CAMPAIGN PERIOD

4.1.1 Duration for Spend & Redeem campaign at Mydin & TF Value Mart:

	Spending Duration
Saturday 1	16 March 2024
Saturday 2	23 March 2024
Saturday 3	30 March 2024
Saturday 4	6 April 2024
Saturday 5	13 April 2024
Saturday 6	20 April 2024
Saturday 7	27 April 2024
Saturday 8	4 May 2024
Saturday 9	11 May 2024
Saturday 10	18 May 2024
Saturday 11	25 May 2024

4.1.2 Duration of campaign for Spend to earn entries and win prizes:

Spending Duration	
Spend & get “Qualifying Entries”	15 March 2024 – 15 June 2024

4.2 SPEND CRITERIA TO REDEEM GET - A COOKING OIL & RICE.

4.2.1 Customer A

Transaction	Date	Total Spend RM	1kg Saji Cooking Oil	1kg Floral/ Fragrant Rice	Remarks
Mydin	16 Mar 2024	90.00	-	-	Not meet spend criteria
Mydin	24 Mar 2024	180.00	-	-	Not spend on Saturday
Mydin	30 Mar 2024	RM250	✓	-	Transaction made on Saturday and met minimum spend criteria
TF Value-Mart	13 Apr 2024	RM168	-	✓	Transaction made on Saturday and met minimum spend criteria
Jaya Grocer	30 Apr 2023	RM350	-	-	Free Oil or Rice is only applicable at Mydin or TF Value-Mart.

4.2.2 Customer B

Transaction	Date	Total Spend RM	1kg Saji Cooking Oil	1kg Floral/ Fragrant Rice	Remarks
TF Value-Mart	15 Mar 2024	90.00	-	-	Campaign has not started yet
TF Value-Mart	16 Mar 2024	180.00	-	✓	Transaction made on Saturday and met minimum spend criteria
Mydin	20 Apr 2024	RM250	✓	-	Transaction made on Saturday and met minimum spend criteria
TF Value-Mart	20 Apr 2024	RM151	-	✓	Transaction made on Saturday and meet minimum spend criteria
Mydin	4 May 2024	RM149.90	-	-	Not met minimum spend criteria

#### 4.3 QUALIFYING ENTRIES - SPEND TO EARN QUALIFYING ENTRIES AND WIN PRIZE(S):

4.3.1 Requirements for qualified spend to earn entries (“Qualifying Entries”) in order to stand a chance to win Grand Prize, First Prize, Second Prize and Bonus Prize are as shown below:

Entries	Qualifying Entry
1x Entry	Every minimum of RM50 transaction for online & physical spending
Double Entries	Every transaction with a minimum RM50 spend for the below categories: - Jewelleries <sup>1</sup> - Departmental Stores <sup>2</sup> - Petrol
Exclusion MCC	e-wallet top-ups, Payment to government , Charity donations.

Note:

- <sup>1</sup>Transaction is fall under Merchant Category Code (MCC: '5094','5944','7631')
- <sup>2</sup> Transaction is fall under Merchant Category Code (MCC: 5310, 5311, 5331, 5611, 5621, 5651, 5655, 5661, 5948, 5973)

4.3.2 Scenario of spending to earn Qualifying Entries: -

a) Scenario 1 – Eligible customer spend with Maybank Visa Debit card.

Transaction	Total Spend RM@	Earn Entries				Total Qualifying Entries
		1x Entry	Additional Double entries			
			Jewelries	Departmental Store	Petrol	
Pantai Hospital	590.00	11	-	-	-	11
Starbucks	109.00	2	-	-	-	2
Petronas Station	150.00	3	-	-	6	9
HABIB	6,999.00	139	278	-	-	417
Malabar	550.00	11	22	-	-	33
Parkson Elite	1,890.00	37	-	74	-	111
Texas Chicken	129.00	2	-	-	-	2
Senheng	1,750.00	35	-	-	-	35
Sogo	890.00	17	-	34	-	51
<b>Total</b>	<b>13,057</b>	<b>257</b>	<b>300</b>	<b>108</b>	<b>6</b>	<b>671</b>

4.4 Qualifying spend shall include retail and online purchases transacted locally and internationally performed via Maybank Card(s) during the Campaign Period based on local transaction time and Qualifying Entries shall be allocated in accordance to Clause 4.3. All overseas transactions in foreign currency shall be converted into Ringgit Malaysia (RM) based on Maybank’s prevailing in-house exchange rate.

4.5 Qualifying spend shall exclude reversals, fees and charges imposed by Maybank.

4.6 Split and/or repetitive retail transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.

4.7 Computation of the total Qualifying Spend will be based on Qualified Spend transacted with all valid Maybank Card(s) issued under the same Eligible Cardmember throughout the Campaign Period per illustrations below:

Example :	Date of Successful Registration	Date of Spend	Spend by Card	Prize categories to be won
Cardmember A	15 March 2024	16 March 2024	Visa Debit Card	<b>Grand Prize:</b> Cash Prize worth RM50,000
				<b>Or</b>
				<b>First Prize:</b> Cash Prize worth RM10,000
				<b>Or</b>
				<b>Second Prize</b> Cash Prize worth RM5,000
Cardmember B	15 March 2024	16 March 2024	Mastercard Debit Card	<b>Grand Prize:</b> Cash Prize worth RM50,000
				<b>Or</b>
				<b>First Prize:</b> Cash Prize worth RM10,000
				<b>Or</b>
				<b>Second Prize</b> Cash Prize worth RM5,000
				<b>Or</b>
				<b>Bonus Prize</b> Cash Prize worth RM1,000

4.8 Qualifying Spend by Supplementary Cardmember(s) under an Eligible Cardmember's Maybank Cards will be included in the computation of the Eligible Principal Cardmember's qualifying spend to earn qualifying entries.

## 5 PRIZES:

Spend & Earn Entries - Main Prize	Prize Category	Prize Details	Winners
	Grand Prize	Cash Prize worth RM50,000	1
	First Prize	Cash Prize worth RM10,000	10
	Second Prize	Cash Prize worth RM5,000	20
	Bonus Prize	Cash Prize worth RM1,000	50
			<b>81</b>

## 6 SELECTION OF WINNERS [“WINNER(S)”]

### Spend to earn Qualifying Entries and win prize(s):

Based on the Qualifying Entries earned, Eligible Cardmembers shall be shortlisted by Maybank’s randomizer programme for the respective Prizes. Winner(s) of Grand Prize, First Prize, Second Prize and Third Prize are collectively known as “**Winner(s)**”).

#### 6.1 Grand Prize

- a) Selection will be carried out after the end of the Campaign Period.
- b) In accordance to the selection sequence of Maybank’s randomizer programme, the first shortlisted Eligible Cardmember shall be deemed as the final winner (subject to clause 7.1 below).
- c) Cash Prize will be credited into Grand Prize winner’s card account.

#### 6.2 First Prize:

- a) Selection will be carried out after the end of the Campaign Period.
- b) Selection will exclude winner of the Grand Prize.
- c) In accordance to the selection sequence of Maybank’s randomizer programme, the first 10 shortlisted Eligible Cardmembers shall be deemed as the final winner of the First Prize (subject to clause 7.1 below).
- d) Cash Prize will be credited into First Prize winner’s card account.

#### 6.3 Second Prize:

- a) Selection will be carried out after the end of the Campaign Period.
- b) Selection will exclude winner(s) of the Grand Prize and First Prize.
- c) In accordance to the selection sequence of Maybank’s randomizer programme, the first 20 shortlisted Eligible Cardmembers shall be deemed as the final winner of the Second Prize (subject to clause 7.1 below).
- d) Cash Prize will be credited into Second Prize winner’s card account.

#### 6.4 Bonus Prize:

- a) Selection will be carried out after the end of the Campaign Period.
- b) Selection will exclude winner(s) of the Grand Prize, First Prize and Second Prize.
- c) In accordance to the selection sequence of Maybank’s randomizer programme, the first 50 shortlisted Eligible Cardmembers shall be deemed as the final winner of Bonus Prize (subject to clause 7.1 below).
- d) Cash Prize will be credited into Bonus Prize winner’s card account.

6.5 For Spend & Win campaign each Eligible Cardmember can only win one (1) prize.

## 7 FULFILLMENT OF PRIZES

7.1 At the time of awarding the Prize(s), all shortlisted Maybank Card account(s) of the Eligible Cardmember must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmember shall be disqualified from receiving the Prize(s).

## 7.2 For the Grand Prize & First Prize category.

- 7.2.1 Winners will be contacted by Maybank representative at the mobile phone numbers registered or recorded in Maybank's system.
- 7.2.2 In the event the Grand Prize and First Prize winners are not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the Grand Prize/First Prize Winner wishes to withdraw from the Campaign upon being contacted by Maybank's representative, he/she will be disqualified from the Campaign.
- 7.2.3 Maybank shall determine the methods of the Prize giving, including but not limited to, a Prize giving ceremony, or any other methods which Maybank may deem reasonable.
- 7.2.4 The Grand and First Prize Winners are required to attend the Prize giving ceremony (if any/necessary) and in the event the Grand Prize and First Prize Winner is unable to attend the said ceremony, he/she will automatically be disqualified and no compensation or arrangement will be made after the Prize giving ceremony.
- 7.2.5 The inclusion of the Grand Prize in this Campaign cannot be construed as any endorsement or recommendation of the Grand Prize by Maybank. For any dispute in relation to quality or warranty of the Grand Prize or any terms and conditions in respect thereof, the Winner shall deal with the dealer directly without any recourse to Maybank. Maybank shall not be held liable for any breach of quality or warranty of the Grand Prize or any terms and conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Grand Prize.
- 7.2.6 Winners shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from the usage of the Grand Prize upon delivery. Maybank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the Winner as a result of the use of the Grand Prize upon delivery.
- 7.2.7 The title to the Grand Prize and any risk of inability to use, loss or damage to the Grand Prize passes to the Winner upon the delivery of the Grand Prize or if the Grand Prize is substituted with other model, upon delivery of such model.
- 7.2.8 Any dispute(s) arising out of the terms and conditions applicable to such Grand Prize must be settled directly by the Winner and the dealer. Maybank is not responsible for investigating or resolving any disputes between the Winner and the dealer and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).

7.3 The confirmation letter/email will be sent to the Winners' billing address or email address recorded in Maybank's system within fourteen (14) weeks from the end of the Campaign Period (for Grand Prize, First, Second and Bonus Prize).

7.4 Announcement of the Winners (e.g. Name and masked Maybank Card Number) shall also be made on Maybank2u's website at [www.maybank2u.com.my](http://www.maybank2u.com.my) and/or Maybank social media within fourteen (14) weeks from the end of the Campaign Period.

7.5 The fulfilment of the Prizes will be done within fourteen (14) weeks from the end of the Campaign Period.

7.6 Prize is subject to availability & Maybank reserves the right to replace the prize with similar value.

7.7 Maybank reserves the right at its discretion to allow or disallow transfer of Prizes to another person/party even without any form of authorization from any of the Winners.



7.8 All cost, fees and/or expenses incurred or to be incurred by the Winners in relation to the Campaign and/or the claiming of the Prize(s), which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the sole responsibility of the Winners.

7.9 If there is any dispute or non-receipt of the Grand Prize, First Prize, Second Prize and Bonus Prize, Winners are required to contact Maybank Customer Service at 1300 88 6688 latest by **30 September 2024** to request for an inquiry. No request for any inquiry shall be entertained after **30 September 2024**.

## **8.0 ADDITIONAL TERMS**

8.1 SMS sent by Eligible Cardmembers to 66628 for registration purpose shall be deemed as consent to participate in the Campaign and be bound by all Terms and Conditions stipulated herein.

8.2 By participating in this Campaign, Eligible Cardmembers/Winners:

- (a) agree to be bound by the Terms and Conditions;
- (b) agree that all records of transactions captured by Maybank's system within the Campaign Period based on the local date and time shall be accurate, conclusive and final;
- (c) agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardmembers/ Winners. No further appeal or further correspondence will be entertained;
- (d) agree that any reversal of Qualified Spend shall be excluded from the Campaign; and
- (e) consent for Maybank to disclose their particulars to third party service provider(s)/ authorized supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Maybank for contact purposes during and after the Campaign Period.
- (f) authorize Maybank to publish their names, photos taken or other information provided by him/her for current & future advertising and publicity purposes in any advertising or publicity material relating to the Campaign without any compensation;
- (g) agree to access Maybank2u at [www.maybank2u.com.my](http://www.maybank2u.com.my) to view the Terms and Conditions and are deemed to have agreed to it and with any changes or any of the Terms and Conditions be not fully understood; shall not be entitled to claim for and waive rights to any compensation against Maybank nor any of its officers.

## **9.0 GENERAL TERMS AND CONDITIONS**

9.1 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.

9.2 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 Cardmembers to be informed of or otherwise seek out any such notice validly posted.

- 9.3 By participating in this Campaign, Eligible Cardmembers 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.
- 9.4 By participating in this Campaign, Eligible Cardmembers 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 Cardmembers 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 Cardmembers 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).

- 9.5 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 Campaign) shall not be liable to Eligible Cardmembers 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.
- 9.6 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.
- 9.7 Maybank may disqualify/reject any Eligible Cardmembers 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.
- 9.8 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).