

Win up to 2.0 million KrisFlyer miles when you spend on your American Express® Singapore Airlines KrisFlyer Platinum & Gold Credit Card! Campaign - Terms and Conditions.

The “Win up to 2.0 million KrisFlyer miles when you spend on your American Express® Singapore Airlines KrisFlyer Platinum & Gold Credit Card!” (“**Campaign**”) is organized by Malayan Banking Berhad (Registration. No. 196001000142) (“**Maybank**”). By participating in this Campaign, Eligible Cardmembers (as defined in Clause 2.1 below) hereby expressly agree to be bound by these Terms & Conditions.

1. Campaign Period

The Campaign commences on 1st July 2024 at 12:00 AM MYT and will expire on 30th Sept 2024 at 11:59 PM MYT, both dates inclusive, unless notified otherwise (“**Campaign Period**”).

2. Eligibility

- 2.1. This Campaign is open to all principal cardmembers of:-
 - 2.1.1. American Express® Singapore Airlines KrisFlyer Platinum Credit Card; and/or
 - 2.1.2. American Express® Singapore Airlines KrisFlyer Gold Credit Card,
- 2.2. who are in good credit standing as may be determined by Maybank at its discretion are eligible to participate in this Campaign (“**Eligible Cardmember**”). Supplementary spend will be accumulated and consolidated to the Principal card spend. (Spend can be accumulated on all the eligible cards based on unique customer).
- 2.3. The following are **NOT eligible** to participate in this Campaign :-
 - 2.3.1. Corporate cards customers.
 - 2.3.2. Employees of Maybank Cards and their respective immediate family members;
 - 2.3.3. Employees of Maybank’s partners including advertising and promotion agencies and any other persons involved in organizing, promoting and/or conducting the Campaign.
 - 2.3.4. Principal cardmembers whose account(s) are terminated within the Campaign Period, Persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them;
 - 2.3.5. Any other persons as Maybank may decide to exclude with valid reason(s) at its sole and absolute discretion without notice and without furnishing any reason(s).
 - 2.3.6. For the avoidance of doubt, principal cardmembers with void transactions as stipulated below shall be disqualified from the Campaign: Void transactions of more than one (1) transaction at the same merchant’s location on the same day.
 - 2.3.7. Individuals who do not have any eligible credit cards issued by Maybank.
 - 2.3.8. Individuals or Maybank customers who had cancelled any of his/her Maybank credit card within six months before the Campaign Period and is re-applying for any Maybank eligible credit card under the Campaign..

3 Campaign Mechanics

3.1 To participate in the Campaign, Eligible Cardmembers are required to register via SMS using any of the registered telecommunication companies ("Telco") number as follows:

3.2 Type : **LUCKY** <space> NRIC or Passport No and send to 66628.

Example SMS : **LUCKY** 123456

3.3 SMS registration is open to Eligible Cardmembers only, on a one-time basis at any time during the Campaign Period.

3.4 Eligible Cardmembers must submit their participation for the Campaign using the mobile phone number that was registered with Maybank, In the event the information that been provided by the Eligible Cardmember does not match with Maybank database, Maybank reserves the right to reject the registration and participation.

3.5 Eligible Cardmembers shall be responsible to pay the standard SMS charges levied by their respective Telco service providers for registration sent to the designated number "66628" under the Campaign.

3.6 Eligible Cardmembers are solely responsible to ensure that the details of the registration sent to "66628" are complete, accurate and within the Campaign Period; failing which, the Campaign registration is deemed invalid or unsuccessful.

3.7 Cancellation and/or any changes made after the submission which has been successfully sent to "66628" will not be entertained.

3.8 Proof of SMS sent to "66628" by Eligible Cardmembers shall not be deemed as successful submission unless the Eligible Cardmembers receives a confirmation SMS from "66628" and such confirmation SMS will be sent to the same mobile phone number used for registration submission, subject to the SMS traffic at the respective Telco's network. The confirmation SMS is automatically generated to confirm receipt of a successful registration submission and shall not deem as notification that the Eligible Cardmembers has been confirmed as the Winner (as defined below).

3.9 Maybank reserves the right to disqualify any registration submission sent to "66628" due to reason(s) including, but not limited to invalid NRIC/Passport Number, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period and shall not be liable for such disqualification.

3.10 Maybank is not responsible nor does Maybank has any control whatsoever on 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 the prediction sent to "66628" or SMS confirmation sent from "66628" to Eligible Cardmembers which may result in the delay of the registration during the Campaign Period.

3.11 SMS service is provided and supported by the service provider (Macro Kiosk Berhad) appointed by Maybank.

3.12 Upon successful SMS registration, Eligible Cardmember is required to make a minimum cumulative spend of RM38,000.00 within the Campaign Period in order to earn Qualifying Entries and be eligible to win Prizes.

Existing Eligible Cardmembers

Cumulative local spend of RM38,000.00 = 1 entry

Cumulative overseas spend of RM38,000.00 = 2 entries

New Eligible Cardmembers

Apply and application approved = 2 entries*

Cumulative overseas spend of RM38,000.00 = 2 entries

Cumulative local spend of RM38,000.00 = 1 entry

* in order to be entitled for the 2 entries for the Card application, Eligible Cardmember must make the cumulative overseas transactions of RM38,000.00 within the Campaign Period.

a. Expenditure scenario to obtain a Qualifying Entry

Scenario	Local Spend with minimum RM 38,000 spend	Overseas Spend with minimum RM 38,000 spend	Newly applied approved Card during Campaign Period	Total Entries
Existing Eligible Cardmember making local cumulative spend of RM40,000.	✓ Customer entitle for 1 entry	X	X	1 entry
Existing Eligible Cardmember making local cumulative spend of RM45,000.00 and also overseas cumulative spend of RM50,000.00	✓ Customer entitle for 1 entry	✓ Customer entitle for 2 entries	X	3 entries
New Eligible Cardmember applied for the Card and approved within Campaign Period. Made local cumulative transaction of RM40,000.00 and overseas cumulative spend of RM60,000.00	✓ Customer entitle for 1 entry	✓ Customer entitle for 2 entries	✓ Customer entitle for 2 entries	5 entries

b. *Apply for the Singapore Airlines KrisFlyer American Express Platinum or Gold Credit Card during the campaign period and enjoy additional 2x entries based on the spend criteria as illustrated in above table*

3.13 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.

3.14 Maybank reserves the right to cancel cardmembers participation for the campaign if :-

- 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

4 Prizes:

4.1 Eligible Cardmember stand to win the following prize:

Prizes	Prizes Mechanics
<ul style="list-style-type: none"> • 10X Grand Prize Winners 200,000 KrisFlyer miles 	<p>Eligible Cardmembers are required to make the spending as stated above to earn Qualifying Entries. Qualifying Entries will be required to stand a chance to win the Prizes.</p>

- a. Selection of Winners will be made through Maybank's randomiser programme, which will choose the ten (10) lucky Eligible Cardmembers.
- b. The selected Eligible 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.
- c. The Winners will be announced via www.maybank2u.com.my within 6 - 8 weeks after the Campaign Period.
- d. Krisflyer miles will be credited within 6 - 8 weeks to the Winners after the Campaign Period.
- e. In the event Maybank or its appointed representative is unable to contact the selected Eligible Cardmember after three (3) attempts and/or the selected Eligible Cardmember does not wish to participate in the Campaign upon being contacted by Maybank or its appointed representatives, the selected Eligible Cardmember will be deemed to be disqualified from the Campaign.
- f. The prizes are not transferable and/or exchangeable for up-front cash or credit of any kind, whether in part or in full.
- g. All retail transactions recorded by Maybank are final and conclusive.
- h. By participating in this Campaign, the Eligible Cardmember hereby expressly agrees to be bound by the terms and conditions as stated herein, including decisions of Maybank which are final, binding and conclusive. No further correspondence appeal will be entertained.
- i. Maybank reserves the right to publish and display the names and addresses of the selected Eligible 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.

- j. All selected Eligible 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.
- k. 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.

5 General Terms and Conditions

- 5.1 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.
- 5.2 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 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 Cardmembers to be informed of or otherwise seek out any such notice validly posted.
- 5.3 By participating in this Campaign, Eligible Cardmembers 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.
- 5.4 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 (“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 as 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).

- 5.5 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.

- 5.6 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.
- 5.7 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.
- 5.8 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.