



Terms & Conditions Governing MAE Visa Debit Personalised Card

By applying for the MAE Visa Debit Personalised Card, you acknowledge that you understand and agree to the following Terms & Conditions, which govern the operation and use of the MAE Visa Debit Personalised Card ("**Card**"). It is important that you read and understand these Terms & Conditions.

1. The Card is made available to (i) new customer with no account with Malayan Banking Berhad (Company No.: 196001000142) or Maybank Islamic Berhad (Company No.: 200701029411) (collectively referred to as "**Maybank**") or existing customer with an account with Maybank but yet to apply the MAE Visa Debit Card; (ii) aged between thirteen (13) to seventeen (17); and (iii) are students of Maktab Rendah Sains MARA ("**MRSM**") located throughout Malaysia.
 - a. Since the customer are below the age of eighteen (18) years, the customer must obtain the consent of their parent and/or legal guardian to apply for the Card through the Maybank Indemnity Letter with parent and/or legal guardian signature allowing for the customers' to apply for, and use of, the Card. These Terms and Conditions will be applicable and bind the parent and/or legal guardian.
 - b. The copy of Maybank Indemnity Letter signed by the parent and/or legal guardian must be accompanied by a printed copy of the customer MyKad (front and back), a printed copy of the parent and/or legal guardian MyKad (front and back), a printed copy of the customers' birth certificate and a printed copy of the Debit to Authorise Form for the payment of the Maybank Indemnity Letter's stamping fees. Failure to do which Maybank reserves the right to reject or keep on-hold the customers' application.
2. The customer is required to bring their smartphone, original MyKad, a printed copy of birth certificate, a printed copy of the customer MyKad (front and back), a printed copy of parent and/or legal guardian MyKad (front and back), a printed copy of Maybank Indemnity Letter with parent and/or guardian signature and a printed copy of the Debit to Authorise Form for validation during the onsite Know-Your-Customer or e-KYC process. These requirements are mandatory to be produced by the customer and to be verified by Maybank for the Card application.
3. The customer is required to pay a stamping fee of RM10.00 for the Indemnity Letter and must ensure that the customer's MAE wallet has a balance of RM10.00 to cover this fee. To initiate the crediting process, the customer must complete the Debit to Authorise Form and submit it to Maybank for further processing.
4. The customer can personalise their Card with the following details: MRSM generic logo, MRSM name (maximum 12 characters), customers' photo, customers' name (maximum 12 characters), customers' student ID and/or a barcode for school facilities. The customer is required to submit these details upfront for the Card personalization to the MRSM teacher and/or administration person-in-charge at least fourteen (14) days before the on-site Card's printing.
 - a. Approved format for customers' photo is passport-size with a white background. It should be 360DPI (dot per inch) high resolution and must be in portrait format. Format accepted type: PNG / JPG.

- b. The customer is advised to avoid wearing white or bright-colored clothing to ensure clarity and contrast in the photo. Instead, the customer is encouraged to wear dark-colored school uniform and/or dark-colored uniform for instance corporate uniform which contrasts with the white background photo. This is also subjected to any guideline provided by MRSB on the clothes and the pose to adopt.
5. The customer must ensure that all information and details printed on the Card are accurate and true. These details are based on the information provided by the customer to Maybank in the Typeform link and/or access card application form. Maybank shall not be held liable for any direct, indirect, special or consequential loss or damage arising from or in connection with errors or inaccuracies in the Card unless it's due to Maybank's fault or gross negligence.
6. The customer is required to use their respective MRSB address as their mailing address for the delivery of their first Card. Failure to do so may affect the timeline for Card personalisation and on-site Card's printing at MRSB.
7. The Card will be delivered within seven (7) business days from the date of the customers' successful application for the Card via the MAE app (Maybank mobile application) to the customers' mailing address.
8. Upon receiving the Card, the customer will find an enclosed activation code in the envelope. This code is strictly confidential and the customers should not disclose or provide access to it to any third party.
9. The activation code and first PIN transaction must be kept secured and confidential to prevent unauthorized access to the MAE Wallet account. The customer is responsible to safeguard the details and ensure the security of the Card account is protected.
10. The customer must: -
 - (a) Monitor the balances of your MAE Wallet account;
 - (b) Keep your activation code, password, confidential information, security codes and/or security devices ("**Security Details**") secure and confidential and not disclose or provide access to them to any third party;
 - (c) Take reasonable precautions against unauthorized or fraudulent use of your Security Details such as not recording them in an easily accessed medium;
 - (d) Examine all statements of your MAE Wallet account in a timely manner and immediately notify Maybank if there are any errors, irregularities, discrepancies or unauthorized transactions;
 - (e) Not misuse the Card or conduct illegal or fraudulent activities using the Card;
 - (f) Not link or allow any third party to misuse, conduct illegal or fraudulent activities using the Card;
 - (g) Immediately notify Maybank if:
 - (i) You lose or misplace your Card and/or your Security Details or they are breached, compromised or accessed by any third party;
 - (ii) You discover any unauthorized or suspicious transaction on your MAE Wallet account.
11. If the Card is lost or stolen, the customer is eligible to apply for a replacement card for the Card. The replaced Card shall be issued with a new card number and the customers can use the same or existing PIN for withdrawal or purchases.

12. For the replacement Card delivery, the customers' current address shall be made available on screen via the MAE app (Maybank mobile application) and the customer is required to use or update their respective MRSM address as the mailing address for the delivery of Card replacement.
13. Each Card replacement will be charged Ringgit Malaysia Twelve (RM12.00) for replacement fee (per application) which will be debited from the customers' MAE Wallet account.
14. The replacement Card will be delivered within nine (9) business days from the date of the customer's successful application via the MAE app (Maybank mobile application) to the customers' mailing address.
15. Other Term and Conditions will apply as per the Maybank MAE Visa Debit Card and Maybank MAE Visa Debit Card Replacement or Renewal Terms and Conditions.

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 Card, MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- b) By using the Card, 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.
- c) By using the Card, 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 PDPA Form for Individual Customers.
- d) In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, customers agree and consent to his/her personal data or information being collected, processed, and used by Maybank for:
 - i. the purpose of the Card validation; 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, customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation of the Card.

*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 shall not be liable to customers for the Card 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 the Card unless caused by any gross negligence or omission by Maybank.

- f) Maybank may disqualify/reject any customer who does not comply with the terms and conditions stated herein and/or are found or suspected to be abusing the Card and/or its process or the operations of the Card which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the use of the Card.
- g) 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 the Card, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively, for feedback and/or complaints, customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.