

Terms & Conditions - Double Your Rewards Campaign FY2024

1. The “Double Your Rewards Campaign FY2024” (“Campaign”) commences on 17th Oct 2024 and expires on 31st Dec 2024 (both dates inclusive), unless notified otherwise (“Campaign Period”).
2. This Campaign is organised by Maybank Islamic Berhad (Company No.: 200701029411) (hereafter referred to as “The Bank”) and shall be subject to the Terms and Conditions herein (“Terms and Conditions”).
3. By participating in this Campaign, Eligible Participants (as defined in Clause 4 below) hereby expressly agree to be bound by the Terms and Conditions and any decisions made by The Bank in respect of this Campaign shall be final and binding.

4. Eligibility

This Campaign is open to all New-to-Bank and/or existing Maybank/Maybank Islamic customers aged 18 years old and above who open the Participating Account via M2U Website or MAE Mobile Application (MAE App) and activate the Participating Account during the Campaign Period. (hereinafter referred to as “Eligible Participants”)

“New-to-Bank or NTB” refers to individuals who have no existing relationship with Maybank/Maybank Islamic and who have not applied for any Maybank/Maybank Islamic product(s) before the Campaign Period.

Participating Account
Premier Mudharabah Account-i (PMA-i)

5. For joint accounts, only the primary account holder shall qualify as an Eligible Participant.
6. All Employees of Maybank Group are not eligible to participate in this Campaign. Maybank Group shall refer to The Bank and its related companies.

7. Qualifying Criteria & Campaign Mechanics

- a) To be in running for the Campaign, Eligible Participants must open new Participating Accounts online via M2U Website or MAE App and activated during the Campaign Period.
- b) The channels to apply and open new Participating Accounts are as follows: -

Participating Account	Channel	New To Bank Customer	Existing To Bank Customer
Premier Mudharabah Account-i (PMA-i)	<ul style="list-style-type: none"> • MAE App • M2U Website 	✓	✓

- c) To be eligible for Campaign prizes, Eligible Participants would need to fulfil the following criteria:
 - Maintain a minimum **Average Daily Balance (ADB)** of RM15,000 every month throughout the Campaign Period.

8. The ADB calculation is as follows:

$ADB = \frac{\text{Sum of daily end day balances throughout the respective month}}{\text{No of days in the respective months}}$

9. The Baseline is Zero (0) for new Participating Accounts.
10. Entries are automatically tracked. No Campaign entry forms or registrations are required.
11. Winners will be selected at the end of the Campaign Period based on a first-come, first-serve basis (“Winners”).

12. **Campaign Prizes**

This Campaign offers Prizes as stipulated below:

Prize	Reward for the Month	Amount	Units
Petronas Setel e-Voucher	Oct 24	RM150	200
Shopee e-Voucher	Nov 24	RM150	200
Grab e-Voucher	Dec 24	RM150	200

13. Each Eligible Participant is only entitled to win a maximum of one (1) prize throughout Campaign Period.

14. **Distribution of Prizes**

- i. Prizes which is in e-voucher/coder format will be distributed via Short Message Service (“SMS”) within 30 business days after the Campaign has ended or on such date determined by the Bank.
 - ii. Winners must have a valid mobile number and email address registered with The Bank to be contacted for fulfilment of prize. Any prize left unclaimed after 31st Jan 2025 will be forfeited.
 - iii. It shall be the Winners’ responsibility to ensure that the contact details provided and maintained in the Bank’s records are current and updated.
 - iv. The Bank shall not be responsible for the use of the prizes.
 - v. The Bank reserves the right to substitute the prizes (value of which to be decided by The Bank) for any reason The Bank reasonably deems fit. The Bank will notify the Winners through any mode of communication which The Bank deems appropriate.
 - vi. The Prizes are given on an “as is” basis and are neither transferable nor exchangeable and are subject to the Terms and Conditions listed here.
15. The Winners may be required to attend a prize presentation ceremony and/or other publicity programs, as and when required, and the Winners consent to any disclosure of the same in any manner as determined by The Bank. Failure to attend the Prize presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.
 16. Eligible Participants who close his/her Participating Accounts before the winner selection and distribution of Prizes are completed and notified shall not be entitled to receive any Prize under the Campaign.
 17. Only customers with an active Participating Account(s) shall be eligible to participate in the Campaign. Participating Account(s) that are in dormant status, shall not be considered.
 18. Eligible Participants whose accounts with below status tag will not be entitled for any prizes:
 - Account Overdrawn
 - Dormant Account
 - Any adverse records/tagging

19. The Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.
20. Picture(s) of the Prizes shown in any advertisement, promotion and other publicity materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specification of the Prize.
21. Any dispute in relation to quality, merchantability and/or warranty of the Prizes (whichever applicable) must be settled directly by the Winner with the dealer/supplier without recourse to The Bank. The Bank is not responsible for any breach of quality or warranty of the Prizes or any terms and conditions thereof.
22. All Eligible Participants shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them, under the applicable laws, if any.
23. If there is any dispute (except dispute under clause 22 above) related to prize distribution or non-receipt of the Prizes, winners are required to contact Maybank Customer Service at 1300 88 6688 to request for an inquiry. No request for any inquiry shall be entertained after 15th Feb 2025.

General Terms and Conditions

24. The Bank 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 The Bank.
25. The Bank 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 by The Bank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
26. By participating in this Campaign, Eligible Participants 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 The Bank should any of the Terms & Conditions be not fully understood.
27. By participating in this Campaign, Eligible Participants 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 The Bank 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 Participants agree and consent to his/her personal data or information being collected, processed and used by The Bank for:

- i) the purposes of the Campaign; and
- ii) marketing and promotional activities conducted by The Bank, 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 Participants agree to co-operate and participate in all advertising and publicity activities of The Bank in relation to the Campaign.

28. The Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by The Bank for the purposes of this Campaign) shall not be liable to Eligible Participants 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 the any gross negligence or omission by The Bank.
29. The Bank 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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of The Bank.
30. The Bank may disqualify/reject any Eligible Participants 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.
31. 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 Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my