

Terms & Conditions: Maybank/Maybank Islamic – ‘Maybank Cards 2024 Raya Campaign’

The ‘**Maybank Cards 2024 Raya**’ (“**Campaign**”) is organized by Malayan Banking Berhad (Registration No. 196001000142) and Maybank Islamic Berhad (Registration No. 200701029411), both 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 from **1 March 2024 at 12:00 AM MYT and expires on 31 May 2024 at 11:59 PM MYT**, both dates inclusive, (“**Campaign Period**”).

2. ELIGIBILITY

2.1 The Campaign is open to all new and existing Principal Cardmembers of Maybank and/or Maybank Islamic Visa, Mastercard or American Express Card (including Maybank Debit Card(s) and/or Maybank Prepaid 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 & Conditions.

2.2 For avoidance of doubt, permanent and contractual employees of Maybank (other than 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 the Campaign and stand a chance to win the Special Prize and also guaranteed cash back (as defined in clause 5 below).

2.3 For avoidance of doubt:

a) “**New**” Principal Cardmembers refers to:

- Those who have never become a Principal Cardmember of any of the Maybank Credit or Charge Cards; or
- Principal Cardmembers whose Maybank Card(s)-Credit or Charge 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 Debit 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 **RAYA** and send to **66628** (E.g. RAYA)

- 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 database, 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 the 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:

Spend & Get Cash back	<p>Get RM10 guaranteed cashback for every 2 transactions that meet the 'Spend Requirement' in Groceries, Dining, Petrol and Departmental Stores.</p> <table><tr><td>Spend Requirement</td><td>min RM100 per transaction</td></tr></table> <p>Note:</p> <ul style="list-style-type: none">• Monthly cap at RM100,000 and cap up to RM100 per customer per month.• Eligible Cardmembers can get up to cumulatively RM300 Cash Back when perform all these transactions in selected categories and satisfy the Spend Criteria (as set out in clause 4.2 below) over the Campaign Period (as set out in clause 4.1.1 below).	Spend Requirement	min RM100 per transaction
Spend Requirement	min RM100 per transaction		
Spend to earn entries and win prize(s).	<p>For the Grand Prize and Special Prizes: Spend a minimum of RM100 in a single transaction to earn qualifying entries (as set out in in clause 4.3) below) & stand a chance to win prize(s) as listed in Clause 5.</p>		

- 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 of campaign for Spend & Get Cash Back:

	Spending Duration
Month 1	1 March 2024 – 31 March 2024
Month 2	1 April 2024 – 30 April 2024
Month 3	1 May 2024 – 31 May 2024

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

	Spending Duration
Spend & get "Qualifying Entries"	1 March 2024 – 31 May 2024

4.2 SPEND CRITERIA TO GET GUARANTEED CASH BACK.

Category/ Transaction	Spend in RM in selected categories						Total Cash Back RM
	1 st transa ction	2 nd transact ion	3 rd transact ion	4 th transact ion	5 th transact ion	6 th transact ion	
Customer A							
Dining/ Petrol/ Groceries/ Dept Store	280	80	120	569	110	110	
Cash Back RM	-	-	10	-	10	-	20
Customer B							
Dining/ Petrol/ Groceries/ Dept Store	50	120	450	390	80	100	
Cash Back RM	-	-	10	-	-	10	20

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

4.3.1 Qualified Spend (as below tables) requirements to earn entries (“Qualifying Entries”) for Grand Prize and Special Prize:

a) For Credit & Charge Card

Entries	Qualifying Entry
1x Entry	Every minimum RM100 transaction for online & physical spending
Additional - Double Entries	<ul style="list-style-type: none"> - Every minimum RM100 transaction for jewelleries* - Every minimum RM100 spend with Maybank Islamic Cards - Every RM500 EzyPay/-i transaction¹
Additional - 10X Entries	New approved principal card.
Exclusion MCC	e-wallet top-ups, Payment to government , Charity donations.

Note: *Transaction is fall under Merchant Category Code (MCC: '5094','5944','7631')

4.3.2 Scenario of spending to earn Qualifying Entries: -

a) Scenario 1 – customer spend with Visa Infinite card.

Transaction	Total Spend RM@	Earn Entries				Total Qualifying Entries
		1x Entry	Additional Double entries			
			Jewelries	EzyPay/-i	Ikhwan Cards	
Pantai Hospital	1,900.00	19	-	-	-	19
Starbucks	109.00	1	-	-	-	1
Petronas Station	150.00	1	-	-	-	1
Red Box	399.00	3	-	-	-	3
HABIB @ EzyPay/-i	6,999.00	69	138	26	-	233
Legoland Theme Park	550.00	5	-	-	-	5

Adidas	299.00	2	-	-	-	2
Texas Chicken	129.00	1	-	-	-	1
Senheng @ EzyPay/-i	1,750.00	17	-	6	-	23
Prada, Bicester Village	8,999.00	89	-	-	-	89
Total	21,284	207	138	32	0	377

b) Scenario 2 – customer spend with Maybank Islamic Visa Petronas Ikhwan card.

Transaction	Total Spend RM@	Earn Entries				Total Qualifying Entries
		1x Entry	Additional Double entries			
			Jewelries	EzyPay/-i	Ikhwan Cards	
Watson	345.00	3	-	-	6	9
Coffee Bean	109.00	1	-	-	2	3
Petronas Station	110.00	1	-	-	2	3
Parkson	399.00	3	-	-	6	9
HABIB @ EzyPay/-i	8,500.00	85	170	34	170	459
Legoland Theme Park	550.00	5	-	-	10	15
Converse	299.00	2	-	-	4	6
A&W	129.00	1	-	-	2	3
Senheng @ EzyPay/-i	1,750.00	17	-	6	34	57
Bulan Bintang	899.00	8	-	-	16	24
Grab Top-up	500.00	-	-	-	-	-
Total	13,590	126	170	40	252	588

c) Scenario 3 – customer spend with Maybank American Express Reserve & Maybank Islamic Visa Petronas Ikhwan card.

Transaction	Total Spend RM@	Earn Entries				Total Qualifying Entries
		1x Entry	Additional Double entries			
			Jewelries	EzyPay/-I	Ikhwan Cards	
American Express Reserve card						
Uniqlo	250.00	2	-	-	-	2
Mr Dakgalbi	150.00	1	-	-	-	1
Shell Station	105.00	1	-	-	-	1
iSetan	399.00	3	-	-	-	3
SSF @ EzyPay/-i	5,500.00	55	-	22	-	77
WWF	100.00	-	-	-	-	-
Visa Petronas Ikhwan card						
New Balance	590.00	5	-	-	10	15
Malabar	2,999.00	29	58	-	58	145
Converse	299.00	2	-	-	4	6
Rebung Restaurant	390.00	3	-	-	6	9
Senheng @ EzyPay/-i	1,750.00	17	-	6	34	57
Butik Bulan Bintang	899.00	8	-	-	16	24
Majlis Perbadanan Kajang	450.00	-	-	-	-	-
Total	13,881	126	58	28	128	340

- 4.4 Qualifying Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, auto-reload for Maybank Touch n' Go Zing Card(s), 0% EzyPay/-i Instalment Plan ("**EzyPay/-i**") performed via Maybank/Maybank Islamic Card(s) during the Campaign Period based on local transaction time and Qualifying Entries shall be allocated in accordance to Clause 4.3. For the avoidance of doubt, EzyPay/-i shall be treated as Qualified Spend based on the full transaction amount, and 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 monthly installment of EzyPay/-i, EzyPay/-i Plus, cash advance, balance transfer, fund transfer, outstanding balance, 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	1 March 2024	5 March 2024	Visa Card	Grand Prize: Mazda CX8		
				Or		
				Special Prize for Visa card: Cash Prize worth RM5,000		
Cardmember B	30 March 2024	1 & 10 March, 16 & 17 April 2024	MasterCard	Grand Prize: Mazda CX8		
				Or		
				Special Prize for Master card: Cash Prize worth RM5,000		
Cardmember C	31 May 2024	1 April 2024	American Express card	Grand Prize: Mazda CX8		
				Or		
				Special Prize for American Express card: Cash Prize worth RM5,000		
Cardmember D	10 May 2024	10 & 13 & 14 April 2024, 3 & 4 May 2024	MasterCard @ 10 April & 3 May 2024	Grand Prize: Mazda CX8	or	Special Prize for Mastercard card: Cash Prize worth RM5,000
			American Express card @ 13, 14 April & 4 May 2024			Or
						Special Prize for American Express card: Cash Back Prize worth RM5,000

Cardmember E	6 March 2024	1 April 2024	Visa Ikhwan card	Grand Prize: Mazda CX8
				Or
				Special Prize for Visa card: Cash Prize worth RM5,000

4.8 Qualifying Spend by Supplementary Cardmember(s) under an Eligible-Cardmember's Maybank Cards account(s) will be included in the computation of the Eligible Principal Cardmember's Qualifying Spending.

5 PRIZES:

Main Prize	Prize Category	Card Type	Prize Details	Allocation
	Grand Prize	Credit/ Charge Card	Mazda CX8 2.5G	1
Special Prize	Prize Category		Prize Details	Winners
	Visa Credit Card		Cash Prize worth RM5k	12
	Master Card Credit		Cash Prize worth RM5k	12
	American Express Credit & Charge card		Cash Prize worth RM5k	12
				36

6 SELECTION OF WINNERS ["WINNER(S)"]

Spend & Get Cash Back

- 6.1 At the end of each campaign month, the Qualifying Spend of each Eligible Cardmember will be calculated and sorted via date and time stamp in an ascending order.
- 6.2 The Cash Back pool is based on the first RM100,000 per month. Once the monthly pool is exhausted, no further Cash Back will be awarded to the Eligible Cardmembers, even if a Cardmember meets qualifying spend.
- 6.3 Eligible Cardmembers will get a maximum of RM100 cash back per campaign month if the customer meets the spend criteria listed above (as set out in clause 4.2 above).
- 6.4 Eligible Cardmembers is eligible to obtain cash back for each campaign month, up to cumulatively RM300 cash back for entire Campaign Period.

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.

6.5 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 Winners (subject to clause 7.1 below).

6.6 Special Prize for Visa, Mastercard and Amex Card categories:

- 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 12 shortlisted Eligible Cardmembers from each brand (namely, Visa, Mastercard & American Express) shall be deemed as the final Winner (subject to clause 7.1 below).
- d) Cash Prize will be credited into winner's card account.

6.7 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 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 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 winner is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the 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 Prize Winner is required to attend the Prize giving ceremony (if any/necessary) and in the event the 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 To claim the Grand Prize, the winners are required to register the vehicle with Jabatan Pengangkutan Jalan (JPJ) before the prize giving ceremony at his/her own costs and expenses before the Grand Prize giving ceremony in which the date and venue will be determined by Maybank at its own discretion.
- 7.2.6 Grand Prize winners shall bear the car registration fee, road tax, takaful/insurance coverage and any other miscellaneous costs relating to the Grand Prize. Maybank shall not be responsible to bear any of the cost on car registration fee, road tax,

takaful/insurance coverage and any other miscellaneous costs relating to the Grand Prize.

- 7.2.7 Maybank's liability with regards to the Grand Prize is only to pay the purchase price for the same to the dealer. The Grand Prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. Maybank reserves the right to select the colour of the Grand Prize, where applicable. Visual(s) of the Grand Prize used in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are only for illustration purposes and may not depict the actual colour, model or specifications of the Grand Prize and excludes any optional accessories.
 - 7.2.8 In the event the dealer is unable to supply the same model of the Grand Prize as described herein to Maybank due to any reasons which include, but are not limited to manufacturer's recall or damage, force majeure, lost or stolen during storage and/or delivery, Maybank reserves the right to substitute the Grand Prize with another model of like or similar value at its discretion with prior notice of at least twenty one (21) calendar days before announcement of Grand Prize winners on Maybank website at <https://www.maybank2u.com.my/> or any other methods as it deems fit. However, Maybank bears no responsibility to replace the Grand Prize when it is damaged or stolen after delivery to the Winner.
 - 7.2.9 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.
 - 7.2.10 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.
 - 7.2.11 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.
 - 7.2.12 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 and Special 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 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 model of 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 and Special 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 the 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 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 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 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 ("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.