



GONG XI AIDILFITRI CAMPAIGN 2024 (“Campaign”) TERMS AND CONDITIONS

This Campaign is organised by Malayan Banking Berhad (Company Registration No.: 196001000142) and Maybank Islamic Berhad (Company Registration No: 200701029411) (collectively referred to as “**Maybank**”). By participating in this Campaign, the **Eligible Participant(s)** (as defined below) hereby expressly agrees to be bound by these terms and conditions (“**Terms and Conditions**”) and any decision made by Maybank in respect of the Campaign shall be final and binding.

1.0 The Campaign Period

This Campaign commences from 1st January 2024 and will end on 30th April 2024 (“**Campaign Period**”), both dates inclusive.

2.0 Eligibility Criteria for the Campaign (“**Eligibility Criteria**”)

2.1 This Campaign is open to all new and existing Maybank Privilege customers aged 18 years and above, and applicable to both Malaysian and non-Malaysian citizens who fulfil both of the following requirements:

(a) **Maybank Privilege** customers who open **and/or** maintain:

- (i) Any combination or single product of Deposits//investment accounts and investments between RM50,000 to RM250,000; **OR**
- (ii) Any combination or single product of financing, Deposits/Investment Accounts and investments between RM250,000 to RM1,000,000; **and**

(b) is not an employee of Maybank and its group of companies.

[hereinafter will be referred to as “**Eligible Participant(s)**”]

3.0 Campaign Details

3.1 Participating Products

Participating Product Category	Qualifying Criteria
INVESTMENT	Refer to Clause 4.1
LIFE INSURANCE/TAKAFUL	Refer to Clause 4.2
MORTGAGE	Refer to Clause 4.3
AUTO FINANCE	Refer to Clause 4.4
DEPOSIT/INVESTMENT ACCOUNT	Refer to Clause 4.5
MAYBANK ISLAMIC GOLD ACCOUNT-I (MIGA-i)	Refer to Clause 4.6

[hereinafter referred to as the “**Participating Product(s)**”]

3.2 Campaign Rewards

The Campaign Rewards are as set out below:

No.	Prize Category	Rewards
(a)	Monthly Grand Prize	3x TOMEI vouchers worth RM8,000 each (January 2024), based on a random draw basis.
		3x TAG HEUER Watches worth RM8,000 each (February 2024), on a random draw basis.
		3x travel vouchers worth RM8,000 each (March 2024), on a random draw basis.
		3x e-bikes worth RM8,000 each (April 2024), based on a random draw basis.
(b)	Monthly Consolation Prize	20x Barry Smith luggage worth RM200 each (5 per month), on a random draw basis.
(c)	Investment	Eligible Participants with minimum single/combined investment amount of RM20,000 and above with minimum sales charge of 1.5% for Unit Trust/Shariah Compliant Unit Trust Funds & Structured Product/ Islamic Structured Products, 1.3% for Retail Bond/Retail Sukuk as per Clause 4.1, will earn entries to Monthly Grand Prize and Monthly Consolation Prizes.
(d)	Life Insurance/Takaful	Eligible Participants with minimum Annualized First Year Premium/Contribution (AFYP/AFYC) of RM2,400 and above or minimum Single Premium of RM10,000 and above as per Clause 4.2, will earn entries to the Monthly Grand Prize and Monthly Consolation Prizes.
(e)	Mortgage	Eligible Participants with minimum accepted home loan/financing of RM300,000 and above as per Clause 4.3, will earn entries to Monthly Grand Prize and Monthly Consolation Prizes.
(f)	Auto Finance	Eligible Participants with minimum approved & disbursed car loan/financing of RM50,000 and above as per Clause 4.4 will earn entries to the Monthly Grand Prize and Monthly Consolation Prizes.
(g)	Deposit and Funding/ Investment Account	Eligible Participants who open a Premier 1 Account (PM1)/Premier Mudharabah Account-i (PMA-i) during the Campaign Period and maintain a minimum Average Daily Balance (ADB) growth of RM50,000 & above throughout the Campaign Period as per Clause 4.5, will earn entries to the Monthly Grand Prize and Monthly Consolation Prizes.
(h)	New Maybank Privilege Onboarding	First two hundred (200) Eligible Participants who onboard to Maybank Privilege and take up any Participating Products during the Campaign Period as per Clause 3.4, will be rewarded with a Mini Luggage Travel Set worth RM80 each, on a first-come, first-served basis.
(i)	Islamic Wealth Management (IWM) Tagging	Top one hundred (100) IWM tagged Eligible Participants who take up Shariah compliant/ Islamic Participating Products as per Clause 3.5,

No.	Prize Category	Rewards
		during the Campaign Period will be rewarded with a travel bag worth RM80 each.
(j)	Maybank Islamic Gold Account-i (MIGA-i)	First five hundred (500) Eligible Participants with minimum investment of RM3,000 and above in a single/combined transaction during the Campaign Period as per Clause 4.6 will be rewarded with a 0.1g of MIGA-I, based on a first-come, first-served basis.

[hereinafter referred to as the “Campaign Reward(s)”]

3.3 Campaign Mechanics

- 3.3.1 Eligible Participants will be eligible for the Campaign Reward subject to the fulfilment of the Qualifying Criteria for each product as set out below in Clause 4.1; 4.2; 4.3; 4.4; 4.5; 4.6; 4.7; **and/or** 4.8.
- 3.3.2 Entries are automatically tracked. No Campaign entry forms or registration are required.
- 3.3.3 Campaign Reward for 3.2 (a) Monthly Grand Prize and (b) Monthly Consolation Prizes are subject to number of entries as set out in Clause 4.1; 4.2; 4.3; 4.4 and/or 4.5
- 3.3.4 Campaign Reward for 3.2 (c) Investment is subject to Qualifying Criteria as set out in Clause 4.1 below.
- 3.3.5 Campaign Reward for 3.2 (d) Life Insurance/Takaful is subject to Qualifying Criteria as set out in Clause 4.2 below.
- 3.3.6 Campaign Rewards for 3.2 (e) Mortgage is upon the acceptance of the loan/financing as set out in Clause 4.3 below.
- 3.3.7 Campaign Rewards for 3.2 (f) Auto Finance is upon the approved and disbursement of the car loan/financing as set out in Clause 4.4 below.
- 3.3.8 Campaign Rewards for 3.2 (g) Deposit/Investment Account is subject to the Qualifying Criteria as set out in Clause 4.5 below.
- 3.3.9 Campaign Rewards for 3.2 (j) MIGA-i is subject to the Qualifying Criteria as set out in Clause 4.6 below.
- 3.3.10 Each Eligible Participant is entitled to receive multiple Campaign Rewards save for the Monthly Grand Prize and Monthly Consolation Prize. Each Eligible Participant can either win the Monthly Grand Prize or Monthly Consolation Prize only once, based on a random draw basis.
- 3.3.11 The entitlement of Eligible Participants to the Campaign Reward will be determined within three (3) months after the end of the Campaign Period (i.e. 31st July 2024).

3.4 New Maybank Privilege Onboarding

- 3.4.1 The first two hundred (200) Eligible Participants who achieve the criteria stated in Clause 3.4.2 during the Campaign Period will be rewarded with a Mini Luggage Travel Set (Tumbler, Towel, Neck Pillow, Luggage tag) worth RM80 each, on a first-come, first-served basis.
- 3.4.2 The Eligible Participants will need to:
- 3.4.2.1 Be newly onboarded to Maybank Privilege service during the Campaign Period, i.e. 1st January 2024 until 30th April 2024; AND
 - 3.4.2.2 Take up a minimum of one (1) of the Participating Products and fulfil the criteria for the said Participating Products subject to Clause(s) 4.1, 4.2, 4.3, 4.4, 4.5 and/or 4.6.

3.5 Islamic Wealth Management (IWM) Tagging

- 3.5.1 Top one hundred (100) Eligible Participants , comprising of the top fifty (50) Eligible Participants with the highest uptake of Islamic investment products and the top fifty (50) Eligible Participants with the highest uptake of Takaful products during the campaign period, and is tagged under Islamic Wealth Management (IWM) during the Campaign Period will be rewarded with Travel Overnight Bag worth RM80 each.
- 3.5.2 The Eligible Participants will need to:
- 3.5.2.1 Be a new or existing Islamic Wealth Management customer during the Campaign Period, i.e., 1st January 2024 until 30th April 2024; AND
 - 3.5.2.2 Take up a minimum of one of the Shariah compliant/Islamic Participating Products and fulfilling the criteria for the said Participating Products subject to Clause 4.1, 4.2 and 4.6.

Participating Product Category	Participating Product Type/Description	Qualifying Criteria
INVESTMENT	1. Shariah Compliant Unit Trust funds ¹ 2. Islamic Structured Products <i>¹Note: Excluding ASNB variable funds</i>	Minimum investment of RM20,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.5%
	3. Retail Sukuk	Minimum investment of RM20,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.3%
	4. MIGA-i	Minimum investment of RM3,000 and above in a single or combined transaction(s) during the Campaign Period
TAKAFUL	(a) Smart Waris (b) Takaful Smart Plus (c) Smart Income	Minimum Annualized First Year Contribution (AFYC) of RM2,400 and above during the Campaign Period (regular contribution)

3.6 Other Terms and Condition

- 3.6.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Rewards with item(s) of equivalent value with twenty-one (21) calendar days' prior notice.
- 3.6.2 Maybank is not the supplier of the Campaign Rewards and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the gifts provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Campaign Rewards. Any dispute over the Campaign Rewards provided by the merchant should be resolved directly between Eligible Participants and the respective merchants.
- 3.6.3 The image(s) of the Campaign Rewards item (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 3.6.4 Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expense or damage whatsoever or howsoever incurred or sustained by the selected winner and/or any other person by reason of, arising from or in connection with the Campaign and/or the usage of the gift and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
- 3.6.5 For travel vouchers, they can be redeemed for any travel-related products (Flight Tickets, Hotel Accommodation or Tours), and will be managed by the appointed travel agency, Holiday Tours & Travel Sdn Bhd Validity period of the travel Voucher is one (1) year from the date of issuance and cannot be extended. Any travel



voucher (or balance thereof) not redeemed within the validity period shall be deemed surrendered and forfeited.

- 3.6.6 Travel voucher is not exchangeable for cash. Travel voucher must be redeemed one (1) month prior to desired travel plan. No claims of any nature can be made against Maybank and voucher is not valid during MATTA Fair or any other promotion period.

4.0 Campaign Terms and Conditions - Participating Products

4.1 Investment

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Monthly Grand Prize & Monthly Consolation Prize Entries	
INVESTMENT	(a) Unit Trust/Shariah Compliant Unit Trust funds (minimum sales charge of 1.5%) ¹	Minimum investment of RM20,000 and above in a single or combined transaction(s) during the Campaign Period.	Investment Amount	No. of Entries
	(b) Structured Products/Islamic Structured Products (minimum sales charge of 1.5%)		RM20,000 - RM99,999	10x
	(c) Retail Bonds/Retail Sukuk (minimum sales charge of 1.3%)		RM100,000 - RM299,999	15x
	¹ Note: Excluding ASNB variable funds		RM300,000 & above	20x

4.1.1 The Campaign is open to the following three (3) investment product types:

	Investment Product Type	Description
(a)	Unit Trust/Shariah Compliant Unit Trust funds	Open to selected Unit Trust/Shariah Compliant Unit Trust funds (exclude ASNB variable funds) with minimum 1.5% sales charge
(b)	Structured products/Islamic Structured products	Open to selected Structured Products/Islamic Structured Products distributed by Maybank with minimum 1.5% sales charge
(c)	Retail Bonds/Retail Sukuk	Open to selected Retail Bonds/Retail Sukuk with minimum 1.3% sales charge

[hereinafter referred to as “Investment Product(s)”]

4.1.2 Eligible Participants are expected to make an investment on any of the Investment Products(s) with a minimum of RM20,000 in a single or combined transaction(s) during the Campaign Period.

4.1.3 The entries received for the Monthly Grand Prize and Monthly Consolation Prize of each Eligible Participant can be accumulated across multiple products if they meet the Qualifying Criteria during the Campaign Period.

4.2 Life Insurance / Takaful

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Monthly Grand Prize & Monthly Consolation Prize Entries	
Life Insurance/ Takaful	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Smart Saver Xtra (h) Smart Income (i) Dynamic Invest (Single Premium)	Minimum AFYP/AFYC of RM2,400 (regular premium/ contribution) or minimum RM10,000 (single premium - Dynamic Invest) during the Campaign Period	Premium/Contribution Amount	No. of Entries
			RM2,400 - RM4,999	5x
			RM5,000 & above	10x

4.2.1 The Campaign is open to the following selected Life Insurance policies/Takaful certificates:

Regular Premium/Contribution	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Smart Saver Xtra (h) Smart Income
Single Premium	(i) Dynamic Invest

[hereinafter referred to as “Life Insurance or Takaful Products”]

4.2.2 Eligible Participants are required to sign-up for new Life Insurance or Takaful Products with the minimum premium/contribution amount of Annualized First Year Premium/Contribution (“AFYP/AFYC”) of RM2,400 or minimum RM10,000 (single premium - Dynamic Invest) during the Campaign Period.

4.2.3 The minimum premium/contribution amount of AFYP/AFYC applies to Regular Premium/Contribution per policy/certificate issuance, and Single Premium for ‘Dynamic Invest’, inclusive of the Enricher Premium/Contribution.

4.2.4 The premium/contribution amount is not inclusive of Single or Regular Top-Up for all Life Insurance/Takaful Products.

4.2.5 Payment method: Annual Payment Mode (“APM”) and Half Yearly Payment Mode (“HPM”) with payment made from Maybank Credit Card/Ikhwan Card or transfer of fund from Maybank savings or current account.

4.2.6 All Life Insurance policies or Takaful certificates are subjected to a free look period. Cancelled or surrendered policies/certificates are not considered.

4.2.7 The entries received for the Monthly Grand Prize and Monthly Consolation Prize of each Eligible Participant can be accumulated across multiple products if they meet the Qualifying Criteria during the Campaign Period.

4.3 Mortgage

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Monthly Grand Prize & Monthly Consolation Prize Entries	
Mortgage	Open to: <ul style="list-style-type: none"> Finance purchase of completed or under construction residential properties via subsales and direct from developer; Refinancing; redraw, remortgage Overseas Mortgage Loans, Foreign Currency Offshore Property Financing-i (“FCOPF-i”); Conventional and Islamic financing; 	Minimum home financing acceptance of RM300,000 and above during the Campaign Period.	Loan/Financing Amount	No. of Entries
			RM300,000 - RM599,999 (or equivalent)	5x
			RM600,000 & above (or equivalent)	10x

- 4.3.1 The Campaign is open to new Mortgage Loan/Islamic Home Financing facilities for completed or under construction residential properties amounting to a minimum of RM300,000.
- 4.3.2 Recognition of Conventional/Islamic Home Financing facilities is based on acceptance date of the offer during the Campaign Period or one month after the Campaign Period (i.e 31st May 2024).
- 4.3.3 The entries received for the Monthly Grand Prize and Monthly Consolation Prize of each Eligible Participant can be accumulated across multiple products if they meet the Qualifying Criteria during the Campaign Period.

4.4 Auto Finance

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Monthly Grand Prize & Monthly Consolation Prize Entries	
			Loan/ Financing Amount	No. of Entries
Auto Finance	Open to new application of Conventional/ Islamic Car Loan/Financing and applicable for new & unregistered reconditioned cars only.	Minimum approved & disbursed car loan/financing of RM50,000 during the Campaign Period.	RM50,000 - RM99,999	5x
			RM100,000 & above	10x
			RM50,000 - RM99,999 + Takaful Auto Credit Plan	10x
			RM100,000 & above + Takaful Auto Credit Plan	15x

4.4.1 The application dates of Car Loan/Financing must be within the Campaign Period with minimum loan/financing of RM50,000.

4.4.2 Recognition of Car Loan/Financing is based on approval date and disbursement date during or one month after the Campaign Period.

4.4.3 The entries received for the Monthly Grand Prize and Monthly Consolation Prize of each Eligible Participant can be accumulated across multiple products if they meet the Qualifying Criteria during the Campaign Period.

4.5 Deposit/Investment Account

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Monthly Grand Prize & Monthly Consolation Prize Entries	
			ADB Growth Amount	No. of Entries
Deposit/ Investment Account	Open to Eligible Participants who newly open a PM1/PMA-i account during the Campaign Period.	Maintain a minimum Average Daily Balance (ADB) growth of RM50,000 & above throughout the Campaign Period.	RM50,000 - RM149,999	5x
			RM150,000 & above	10x

4.5.1 The Campaign is open to the following Eligible Participants (“Account Holders”):

- a) Who open a new PM1 or PMA-i (hereinafter collectively referred to as “Account(s)”), which may consist of individuals or joint account holders;
- b) Whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered; and
- c) Who have not breached any agreement with Maybank.

*Maybank is a member of PIDM. Premier 1 Account is protected by PIDM up to RM250,000 for each depositor. Premier Mudharabah Account-i is not protected by PIDM. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.

4.5.2 Eligible Participants are expected to have a minimum Incremental Average Daily Balance (“ADB”) growth of RM50,000 for the respective month.

4.5.3 For any joint account, only the successful primary account holder will be entitled to the entries.

4.5.4 Eligible Participants would not be eligible for the Campaign Reward in the event that the Account is closed before the fulfilment of the reward.

4.5.5 Average Daily Balance(“ADB”) Calculation

- a) Baseline shall be RM0 for new Account.
- b) For new Account opened during the Campaign Period, the ADB is calculated based on Sum of Daily End Balances from the account opening date until 30th April 2024.

Example:

$$ADB \text{ Growth} = \frac{\text{Sum of Daily End Day balances from account open until 30}^{\text{th}} \text{ April 2024}}{\text{No of Days (From account open until 30}^{\text{th}} \text{ April 2024)}}$$

4.5.6 The entries received for the Monthly Grand Prize and Monthly Consolation Prize of each Eligible Participant can be accumulated across multiple products if they meet the Qualifying Criteria during the Campaign Period.

4.6 MIGA-i

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Rewards
MIGA-I	Open to new and existing MIGA-I account holders with minimum MIGA-I investment of RM3,000 and above in a single or combined transaction during the Campaign Period.	A minimum MIGA-i investment of RM3,000 and above in a single or combined transaction during the Campaign Period.	First Five Hundred (500) Eligible Participants with minimum MIGA-I investment of RM3,000 and above in a single or combined transaction during the Campaign Period will be rewarded with 0.1g of MIGA-I each, based on a first-come, first-served basis.

- 4.6.1 The Campaign is open to Eligible Participants with minimum MIGA-I investment of RM3,000 and above in a single or combined transaction during the Campaign Period.
- 4.6.2 Eligible Participants with minimum investment of RM3,000 and above in a single or combined transaction during the Campaign Period will be rewarded with 0.1g of MIGA-I, based on a first-come, first-served basis.
- 4.6.3 The reward of 0.1g of MIGA-I will be credited to the winners' MIGA-I account.

5.0 Campaign Rewards Fulfilment

- 5.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Rewards with item(s) of equivalent value with twenty-one (21) calendar days' prior notice.
- 5.2 Maybank is not the supplier of the Campaign Rewards and makes no warranty or representation as to the quality, merchantability **and/or** the fitness for purpose of the gifts provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Campaign Rewards. Any dispute over the Campaign Rewards provided by the merchant should be resolved directly between Eligible Participants and the respective merchants.
- 5.3 The image(s) of the Campaign Rewards item (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 5.4 Eligible Participants who are successful winners of the Campaign Rewards will be contacted within four (4) months after the end of the Campaign Period i.e. by 31st August 2024. The winners will be contacted by a Maybank Personal Financial Advisor from a Maybank branch to assist them on fulfilment of the Campaign Rewards. Three (3) call attempts will be made to the winners based on the current information registered with Maybank and failure to reach the said Eligible Participants will entitle Maybank to select a new winner as replacement.
- 5.5 Once the winners are contacted as stated above in Clause 5.1, the winners will need to verify their home/email address for the purpose of sending the letter of notification, informing the winners of their entitlement.
- 5.6 The winners shall have twenty-one (21) calendar days to respond to the letter of notification upon receipt and claim the Campaign Rewards, after which any unclaimed Campaign Rewards will be deemed void.
- 5.7 Delivery of Campaign Rewards to the winners' branches will be handled by Maybank's appointed courier service company within one (1) month after the winners have responded to the letter of notification.

6.0 General Terms and Conditions

- 6.1 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.

- 6.2 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 Participants to be informed of or otherwise seek out any such notice validly posted.
- 6.3 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 Maybank should any of the Terms & Conditions be not fully understood.
- 6.4 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 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 Participants 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 Participants 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).

- 6.5 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 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 any gross negligence or omission by Maybank.
- 6.6 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.



- 6.7 Maybank may disqualify/reject any Eligible Participant 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.
- 6.8 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 Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.