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Maybank American Express Online Acquisition Ladder Up 2025 Credit Card Campaign

Terms & Conditions

Maybank American Express Online Acquisition Ladder Up 2025 Credit Card Campaign ("**Campaign**") is organised by Malayan Banking Berhad (Company No.: 196001000142) ("**MBB**") and Maybank Islamic Berhad (Company No.: 200701029411) ("**MIB**") (collectively referred to as "**Maybank**").

By participating in this Campaign, the Eligible Customers (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 the Campaign shall be final and binding.

1. Campaign Period

This Campaign will commence on **1st September 2025, at 00:00:00 AM (MYT)** and end on **31st January 2026, at 11:59:59PM (MYT)** [both dates inclusive] ("**Campaign Period**").

2. Eligible Customers

- a. Subject to the Terms and Conditions, this Campaign is open to individuals who are Malaysian citizens residing in Malaysia, who are either new-to-bank applicants or existing customers of Maybank, who do not hold any Maybank Credit Card issued by MBB or MIB, ("**Maybank Credit Card**"), who have attained the age of 21 years or above at the time of application, and who apply for one or more Maybank American Express Credit Card Credit Cards as a Principal **Cardmember during the Campaign Period. ("Eligible Customer(s)").**
- b. To be eligible for this Campaign, the Eligible Customer must apply for any one or more Maybank Credit Card via Maybank2u at www.maybank2u.com.my ("**M2U Website**") or Maybank Anytime Everywhere ("**MAE**") application by completing the electronic Maybank Credit Card application form and uploading all required supporting documents on the M2U Website or MAE application.
- c. The following persons are **NOT** eligible to participate in this Campaign:
 - i. Maybank Group employees (all permanent or contract employees of MBB & its subsidiaries in Malaysia);
 - ii. Sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers;
 - iii. Any Eligible Customer who had cancelled any of his/her Maybank Credit Card within six (6) months prior to the date of application and re-applied for another Maybank Credit Card;
 - iv. Any Eligible Customer who has committed or is suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services



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granted by Maybank; and/or

- v. Existing Maybank Credit Card(s) holder issued in Malaysia.

3. **Campaign Mechanics and Conditions**

- a. Eligible Customers must apply for one or more Maybank American Express Credit Card(s) via the M2U Website or MAE application by completing the electronic Maybank Credit Card application form and uploading all required supporting documents on the M2U Website or MAE application (**"Eligible Platforms"**) during the Campaign Period (**"Qualifying Period"**).
- b. To qualify for a chance at winning One Hundred Ringgit (RM100) Cashback prize (**"Entry"**), the applied Maybank American Express Credit Card(s) must be approved and issued (**"Qualifying Product"**) during the Qualifying Period, together with a minimum retail spend (**"Qualifying Spend"**) of RM300 (single or accumulated) within thirty (30) days from the credit card approval date. Eligible Customers will be notified on their Maybank Credit Card status via SMS sent to the mobile phone number registered or recorded in Maybank's system.
- c. Based on the applications received, the first two hundred (200) Eligible Customers of the month (**"Qualifiers"**) who have fulfilled the Qualifying Criteria and Qualifying Spend will win RM100 cashback as summarizes in the table below:

No	Months	No of Winners: Spend Min RM300 (Spend min RM300 in a single / accumulated receipt)	Prize
1	September 2025	Limited to First 200 Customers every month*	RM100 Cashback
2	October 2025		
3	November 2025		
4	December 2025		
5	January 2026		

*** Total winners throughout the whole Qualifying Period will be limited to 1,000 total Eligible Customers**

- d. **'Prize'** shall be defined as the RM100 cashback.



- e. The eligibility criteria are illustrated in the table below:

Eligible Product	Qualifying Period <i>(Credit Card Application Received and Approved Date)</i>	Transaction Period	No of Winners: Spend Min RM300	Prize <i>(Spend min RM300 in a single / accumulated receipt)</i>
MBB / MIB American Express Cards ("Maybank Credit Card")	1 September 2025 – 31 January 2026	Minimum retail spend of RM300 within the first thirty (30) days from the Maybank Credit Card approval date	<i>Limited to the first two hundred (200) Eligible Customers every month throughout the Campaign Period</i>	RM100 Cashback

- f. Participation in this Campaign is automatic once the Eligible Customers apply for the Maybank Credit Card(s) during the Campaign Period. No entry forms or registration is required.
- g. The Qualifying Spend requirement of a minimum of RM300 on retail transaction must be made using the Maybank American Express Credit Card (which is applied, approved and issued during the Qualifying Period) and cannot be combined with other Maybank Credit Card(s) applied at the same time.
- h. Supplementary Cardmembers are not eligible to receive Prizes for this Campaign. However, for each Principal Cardmember who is an Eligible Customer, Qualifying Spend made by the Supplementary Cardmember(s) will be consolidated under the Principal Eligible Customer's card account for the purpose of accumulating the relevant minimum Qualifying Spend.



i. This scenario provides an illustration as follow:

Category	Applied Product	Date of Application of Credit Card	Date of Approval of Credit Card	Date of spending RM300 (accumulated amount / spend amount on a single receipt)	Met/Not Met Qualifying Criteria
A	MBB / MIB Visa Cards	5 th September 2025	7 th September 2025	On 16 th 2025 October (single receipt spend achieve RM300)	Not Met
B	MBB / MIB American Express Cards	17 th September 2025	20 th September 2025	Before 8 th October 2025 (single receipt spend achieve RM300)	Met
C	MBB / MIB American Express Cards	29 th December 2025	31 st January 2026	On 15 February 2026 (single receipt spend achieve RM300)	Met

In this scenario, customer in Category B and C meets the eligibility criteria and will fall under the winner selection list to win the Prize **ONLY** if the respective application falls in the FIRST two hundred (200) monthly winner list.

Note 1: In the event that the Eligible Customer applies for more than one Maybank American Express Credit Card, the Eligible Customer shall be entitled to only one (1) entry and is entitled to win the Prize for either one of the approved Maybank American Express Credit Cards applied throughout the Campaign Period. The Maybank American Express Credit Card which is used to conduct a Qualifying Spend as set out in Clause 3 will produce one (1) entry.

Note 2: In the event that the Eligible Customer participates in more than one promotional credit card acquisition campaign, and the campaign periods of such promotional campaigns overlap, the Eligible Customer shall be eligible to receive prizes or rewards from each respective campaign, provided that the Eligible Customer has fulfilled all applicable terms and conditions, including but not limited to the qualifying criteria, of each campaign.



4. Prizes and Prize Fulfilment

- a. Eligible Customers that have fulfilled the qualifying criteria(s) as set out in Clause 3 will be eligible to win the Prize.
- b. Two Hundred (200) Monthly Winners of RM100 cash prize will be determined as winners on a first-come, first-serve basis based on the spend date captured in Maybank's system.
- c. The Prize will be credited to the winner's Maybank Credit Card account within twelve (12) weeks from the last date of the month of which the Maybank Credit Card is approved.

Example: If the Maybank Credit Card application was approved on 10 September 2025, the Eligible Customer can expect the Prize to be credited within twelve (12) weeks from 30 September 2025. The Prize will be credited into the Eligible Customer's Maybank Credit Card account by the end of December 2025.

- d. Winner selection will be completed within twelve (12) weeks from the last date of the month of which the Maybank Credit Card is approved.
- e. Maybank reserves the right to substitute the Prize with any other item(s) of similar market value at its reasonable discretion with twenty-one (21) calendar days' prior notice to the winners which will be communicated on the M2U website at www.maybank2u.com.my and/or other platforms deemed appropriate by Maybank.
- f. In the event of the demise of the winner after the notification, the heirs, legal representative, and/or administrator of the winner may claim the Prize within twelve (12) weeks from the date of the notification, failing which, Maybank has the discretion to deal with the Prize including to re-draw and/or elect any other person as the Prize winner whichever Maybank considers appropriate.
- g. In the event if the Campaign has less than two hundred (200) monthly eligible winners, Maybank will not elect any other person and/or carry forward the RM100 cashback Prizes to other campaigns.
- h. Maybank reserves the right to request for documentation or proof of identification, age, phone number and place of residence of any of the winners and Maybank reserves the right to contact the winners with regards to any relatable Campaign which might take place in the future.
- i. Maybank will not ask for any banking details such as credit card/debit card number and bank Transaction Authorization Code ("**TAC**"), account password, PIN or one-time password ("**OTP**") from the winners to claim the Prize. The winners



acknowledge and agree that Maybank reserves the rights to disqualify their participation in this Campaign or clawback any Prize from the winners if:

- i. The winner is found or suspected of tampering with the Campaign Mechanics or the operation of the Campaign;
- ii. The winner is found or suspected of undertaking fraudulent activities or other activities that are harmful to the Campaign; or
- iii. The winner is in breach of his or her obligations or any Terms and Conditions of this Campaign.

Notwithstanding the above, Maybank reserves the right to reject any participation or selection of winners at its reasonable discretion.

- j. Maybank will **NOT** provide any replacement or substitution to the Prize if the winner rejects the Prize sent and /or request for alternative options.
- k. Prizes awarded to the winners are non-transferable and non-exchangeable, whether in part or in full.
- l. In the event that the winner fails to comply with any Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the Prize.

5. General Terms and 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 MAE app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- b. 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 on Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- c. By participating in this Campaign, Eligible 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.

- d. By participating in this Campaign, Eligible 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.
- e. By participating in this Campaign, Eligible 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.

In addition and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

- i. the purposes of the Campaign; 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 as responses and related photographs. In this regard, Eligible Customers 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).

- e. 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 Customers 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 negligence or omission by Maybank.
- f. 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.

- g. 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.
- h. 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.