Terms & Conditions: Maybank American Express Reserve "RM250 Cash Back" 2025 Campaign

Maybank American Express "RM250 Cash Back" 2025 Campaign ("Campaign") is organized by Malayan Banking Berhad (Registration. No. 196001000142) and Maybank Islamic Berhad (Registration. No. 200701029411) (collectively referred to as **"Maybank**) and shall be governed by these terms and conditions **("Terms and Conditions")**.

By participating in this Campaign, **Eligible Cardmember(s)** (as defined in Clause 2 below) hereby expressly agree to be bound by these Terms and Conditions and any decision made by Maybank in respect of this Campaign shall be final, conclusive and binding.

1. Campaign Period

This Campaign commences on **1 August 2025**, at 00:00:00 AM MYT and ends on **30 September 2025**, at 23:59:59 PM MYT, both dates inclusive, unless notified otherwise **("Campaign Period").**

2. Eligibility

2.1 This Campaign is open to new and existing Principal Cardmembers of the American Express Reserve cards issued by Maybank.

2.2 To participate in this Campaign, the Principal Cardmembers must have a minimum cumulative spend of RM2,500 overseas or RM5,000 locally as specified in Clause 3 of these Terms and Conditions below.

2.3 Permanent and contractual employees of Maybank (other than from the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank) and/or vendors, suppliers, advertising and promotion agencies for this Campaign are also eligible to participate in this Campaign.

2.4 The following persons are **NOT eligible** to participate in the Campaign:

i. 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;
ii. Cardmembers who are in default of any facility granted by Maybank at any time;
iii. Cardholders of Maybank Commercial/ Corporate Cards;
iv. Cardholders of Maybank Debit Card(s) and/or Maybank Prepaid Cards; and
v. Permanent and/or contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank.

2.5 Principal Cardmembers who have fulfilled the above mentioned criteria shall hereinafter be referred to as "**Eligible Cardmember(s)**".

3. Campaign Mechanics

3.1 Eligible Cardmembers are required to hit cumulative spend of RM2,500 overseas or RM5,000 local transactions to get RM250 cashback. The maximum cashback is capped at RM250,000 or 1,000 transactions per month during entire Campaign Period for Eligible Cardmembers and is available on a first-come first-served basis.

3.2 Once the Eligible Cardmembers have made the cumulative spend as specified in Clause 3.1 above, the Eligible Cardmembers will be notified via SMS that the Eligible Cardmembers have participated in this Campaign and be subject to these terms & conditions.

4. Qualifying Criteria

4.1 Qualifying Spend requirements to earn cashback are as follow:

Start Date (inclusive)	End Date (inclusive)	Qualified Spend
1 August 2025	30 September 2025	Get RM250 cashback with a minimum cumulative spend of RM2,500 overseas or RM5,000 locally per month. Maximum cashback is capped at 1,000 Eligible Cardmembers per month on a first-come first-served basis.

4.2 Qualifying Spend shall exclude monthly instalment of EzyPay/-i, EzyPay/-i Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.

4.3 Eligible Cardmembers must spend at least a minimum of RM2,500 overseas or RM5,000 locally per month throughout the Campaign Period using American Express Reserve card as listed in Clause 2.1 above.

5. Cashback Fulfilment

5.1 Tracking of the Qualifying Spend is based on transaction dates (Malaysian time) and the time in which the transactions are successfully posted in Maybank's system throughout the Campaign Period.

At the time of awarding the cashback, the selected Maybank American Express Reserve card of the Eligible Cardmembers must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmembers shall be disqualified from receiving the cashback.

5.2 Cashback fulfilment will be carried out within sixteen (16) weeks from the Campaign's end date. The first 1,000 Eligible Cardmember(s) will be notified either via phone call or email or via SMS to the email address or phone number that was registered with Maybank or will be posted through

the Maybank2u website at www.maybank2u.com.my or any other method of communication which Maybank deems appropriate.

Example:

This campaign ends on 30 September 2025, the fulfilment will be done within 16 weeks starting from 1 October 2025. The fulfilment is expected to be completed latest by 31 January 2026.

6 Other Terms

6.1 By participating in the Campaign, Eligible Cardmember(s):

i. agree to be bound by the Terms and Conditions;
ii. 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;
iii. agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardmembers. No further appeal or further correspondence will be entertained;
iv. agree that any reversal of Qualifying Spend shall be excluded from the Campaign;

6.2 Where necessary, the Eligible Cardmember(s) may be contacted during the cashback fulfilment to request their explicit consent for 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.

6.3 Maybank reserves the right to disqualify any Eligible Cardmember from participating in this Campaign and/or from receiving the cashback due to the following:

i. Where the minimum payment or any amount due and payable under any of the Eligible Cardmember's Maybank American Express Reserve card (s) are not settled on or before its due date; and/or
ii. If the Eligible Cardmember's Maybank American Express Reserve card (s) is cancelled, closed or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the cashback; and/or
iii. If the Eligible Cardmember has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

7 General Terms & Conditions

7.1 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, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.

7.2 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 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 Cardmembers to be informed of or otherwise seek out any such notice validly posted.

7.3 By participating in this Campaign, Eligible Cardmembers agree to access 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.

7.4 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's 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 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:

i. the purposes of the Campaign; and
ii. getting consent for 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 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).

7.5 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.

7.6 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.

7.7 Maybank may disqualify/reject any Eligible Cardmembers who do 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.

7.8 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 Cardmembers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my