

Terms & Conditions: Maybank/Maybank Islamic – ‘Maybank Cards Spend & Win Campaign’

The ‘**Maybank Cards Spend & Win**’ (“**Campaign**”) is organized by Malayan Banking Berhad (Registration. No. 196001000142) (“**MBB**”) and Maybank Islamic Berhad (Registration No. 200701029411) (“**MIB**”), 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 February 2025 at 00:00AM MYT and expires on 31 May 2025 at 23:59 PM MYT**, both dates inclusive, (“**Campaign Period**”).

2. ELIGIBILITY

2.1 The Campaign is open to all new and existing Principal Cardmembers (“**Cardmembers**”) of MBB and/or MIB Visa, Mastercard or American Express Card (excluding Debit Card(s) and/or Prepaid Card(s)) (which shall collectively be referred to as “**Maybank Cards**”) issued by Maybank who has successfully registered for the Campaign via Short Messages Service (“**SMS**”) according to Clause 3 of this Terms and Conditions.

2.2 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 (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 Eligible Cardmember within the Campaign Period as below:

Type **WIN** and send to **66628** (E.g. WIN)

- 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 via SMS sent to 66628 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

4.1 The details of Campaign mechanics as follows:

Spend to earn entries and win Prize(s).	Spend a minimum of RM100 in a single transaction to earn Qualifying Entries (as set out in Clause 4.3 below) & stand a chance to win Prize(s) as listed in Clause 5.
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4.2 Upon successful SMS registration, Eligible Cardmembers will need to meet the spending requirement(s) to earn “Qualifying Entries” (as set out in Clause 4.3 below) and stand a chance to win Prize(s) (as set out in Clause 5 below).

4.3 QUALIFYING ENTRIES

4.3.1 Qualified Spend (as below tables) requirements to earn entries (“Qualifying Entries”) to win Prize(s):

Qualifying Entries	Qualifying Spend
1x Entry per RM100 in the transaction	Every transaction of minimum RM100 on retail spend
Additional Double Entries	<ul style="list-style-type: none"> - Every minimum RM100 transaction for groceries¹; - Every minimum RM100 spend with Maybank Islamic Cards; and/or - Every RM500 EzyPay/-i transaction
Additional 10X Entries	- New principal card application which is approved by Maybank
Excluded MCC for Qualifying Entries	Top up wallet, Government Bodies, Charity ²

Note:

¹Transaction is fall under Merchant Category Code (MCC: '5411')

²Cardmembers will not earn any entries for this MCC.

4.3.2 Scenario of spending to earn Qualifying Entries: -

a) Scenario 1 – customer spend with Maybank Visa Infinite Card.

Transaction	Total Spend RM	Total Qualifying Entries				
		1x Entry	Additional Double entries		Islamic Card	Total
			Groceries	EzyPay/-i		
Jaya Grocer	345.00	3	6	-	-	9
Kapten Batik	259.00	2	-	-	-	2
Apple Outlets	2,499.00	24	-	-	-	24

Batik Air	899.00	8	-	-	-	8
Parkson Elite	299.00	2	-	-	-	2
Aeon Supermarket	478.90	4	8	-	-	12
Shell Station	110.00	1	-	-	-	1
Senheng @ EzyPay transaction	8,999.00	89	-	34	-	123
Jakel	549.00	5	-	-	-	5
Total	14,437.90	138	14	34	-	186

b) Scenario 2 – customer spend with MIB Mastercard Ikhwan card.

Transaction	Total Spend RM	Total Qualifying Entries				
		1x Entry	Additional Double entries		Islamic Card	Total
			Groceries	EzyPay/-i		
Chillis	289.00	2	-	-	4	6
Lyana Rahman Boutique	899.00	8	-	-	16	24
Jakel	580.00	5	-	-	10	15
Sogo	360.00	3	-	-	6	9
Petronas	120.00	1	-	-	2	3
Aeon Supermarket	478.90	4	8	-	8	20
HABIB @ EzyPay transaction	11,500.00	115	-	46	230	391
Tomaz	236.00	2	-	-	4	6
Lotus	899.00	8	16	-	16	40
Shell	90.00	-	-	-	-	-
Total	15,451.90	148	24	46	296	514

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

Transaction	Total Spend RM	Total Qualifying Entries				
		1x Entry	Additional Double entries		Islamic Card	Total
			Groceries	EzyPay/-i		
Maybank Islamic Petronas Ikhwan						
Mercato	345.00	3	6	-	6	15
Nike	259.00	2	-	-	4	6
Samsung	1,299.00	12	-	-	24	36
Grand Hyatt Hotel	850.00	8	-	-	16	24
iSetan	1,450.00	14		-	28	42
Aeon Supermarket	478.90	4	8	-	8	20
Shell Station	110.00	1	-	-	2	3
American Express Reserve						
Village Grocer	350.00	3	6	-	-	9
Jakel	549.00	5	-	-	-	5
Total	4,791.90	52	20	0	88	160

- 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 Card(s) during the Campaign Period based on local transaction time and Qualifying Entries shall be allocated in accordance to Clause 4.4. 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 prize categories to be won 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 February 2025	5 February 2025	Visa Card	Grand Prize: Nissan Serena 2.0		
				Or		
				First Prize: GS3 EMZOOM SUV Car		
				Or		
				Special Prize for Visa card: Travel voucher worth RM3,000		
Cardmember B	30 March 2025	1 & 10 March, 16 & 17 April 2025	MasterCard	Grand Prize: Nissan Serena 2.0		
				Or		
				First Prize: GS3 EMZOOM SUV Car		
				Or		
				Special Prize for Mastercard: Travel voucher worth RM3,000		
Cardmember C	31 May 2025	2 Feb 2025	American Express card	Grand Prize: Nissan Serena 2.0		
				Or		
				First Prize: GS3 EMZOOM SUV Car		
				Or		
				Special Prize for American Express card: Travel voucher worth RM3,000		
Cardmember D	10 May 2025	10 & 13 & 14 March 2025, 3 & 4 May 2025	MasterCard @ 10 April & 3 May 2025	Grand Prize: Nissan Serena 2.0	or	Special Prize for Mastercard card: Travel voucher worth RM3,000
				Or		Or

			American Express card @ 13, 14 April & 4 May 2025	First Prize: GS3 EMZOOM SUV Car		Special Prize for American Express card: Travel voucher worth RM3,000
Cardmember E	6 March 2025	1 April 2025	Visa Ikhwan card	Grand Prize: Nissan Serena 2.0		
				Or		
				First Prize: GS3 EMZOOM SUV Car		
				Or		
				Special Prize for Visa card: Travel voucher worth RM3,000		

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:

Prize Category	Cards Eligible	Prize Details	Total Winners
Grand Prize	Credit/Charge Card	Nissan Serena 2.0	1 winner
First Prize		GS3 EMZOOM SUV Car	1 winner
Special Prize	Visa Card	Travel voucher worth RM3,000	35 winners
	Mastercard Card		35 winners
	American Express Card		35 winners

6 SELECTION OF WINNERS ["Winner(s)"]

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.

6.1 Grand Prize

- Selection will be carried out after the end of the Campaign Period.
- 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).

6.2 First Prize

- Selection will be carried out after the end of the Campaign Period.
- Selection will exclude Winner of the Grand Prize.
- 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).

6.3 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 Winners of the Grand Prize and First Prize.
- c) In accordance to the selection sequence of Maybank's randomizer programme, the first 35 shortlisted Eligible Cardmembers for each brand (namely, Visa, Mastercard & American Express) shall be deemed as the final Winners (subject to clause 7.1 below).

6.4 Each Eligible Cardmember can only win one (1) prize throughout the Campaign.

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 & First Prize category.

- 7.2.1 Winners will be contacted by Maybank representative via call at the mobile phone numbers registered or recorded in Maybank's system.
- 7.2.2 In the event the Grand and First Prize Winner is not contactable after three (3) call 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 and First Prize Winners are 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 and First 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 in which the date and venue will be determined by Maybank at its own discretion.
- 7.2.6 Grand Prize and First Prize Winners shall bear the car registration fee, road tax, takaful/insurance coverage and any other miscellaneous costs relating to the Grand Prize and First 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 and First Prize.
- 7.2.7 Maybank's liability with regards to the Grand Prize and First Prize is only to pay the purchase price for the same to the dealer. The Grand Prize and First 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 and First Prize, where applicable. Visual(s) of the Grand Prize and First 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 First 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 or First 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 or First Prize when it is damaged or stolen after delivery to the Winners.
- 7.2.9 The inclusion of the Grand Prize and First Prize in this Campaign cannot be construed as any endorsement or recommendation of the Grand Prize and First Prize by Maybank. For any dispute in relation to quality or warranty of the Grand Prize and First prize any terms and conditions in respect thereof, the Winners 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 and First Prize or any terms and conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Grand Prize and First Prize.
- 7.2.10 The 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 or First 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 or First Prize and any risk of inability to use, loss or damage to the Grand Prize or First prize passes to the Winners upon the delivery of the Grand Prize or First Prize if the Grand Prize or First 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 or First Prize must be settled directly by the Winners and the dealer. Maybank is not responsible for investigating or resolving any disputes between the Winners and the dealer and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).
- 7.3 For the Special Prize, Maybank will appoint a travel agency to issue the travel voucher, and all related arrangements will be handled by the appointed agency. The agency will contact each Winner directly to make the necessary arrangements.
- 7.4 The confirmation letter/email will be sent to the Winners' billing address or email address recorded in Maybank's system within sixteen (16) weeks from the end of the Campaign Period (for Grand Prize, First Prize and Special Prize).
- 7.5 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 sixteen (16) weeks from the end of the Campaign Period.
- 7.6 The fulfilment of the Prizes will be done within sixteen (16) weeks from the end of the Campaign Period.
- 7.7 Prize is subject to availability and Maybank reserves the right to replace the Prize with model of similar value.

- 7.8 Maybank reserves the right at its discretion to allow or disallow any request to transfer of Prizes to another person/party made by the Winners or his or her authorized representative .
- 7.9 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.
- 7.10 The color of the car shown in the visual is for illustrative purposes only. The actual color of the vehicle delivered may vary from the visual representation provided.
- 7.11 If there is any dispute or non-receipt of the Grand Prize, First Prize and Special Prize, Winners are required to contact Maybank Customer Care Hotline at 1300 88 6688 latest by **21 September 2025** to request for an inquiry. No request for any inquiry shall be entertained after **21 September 2025**.

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 this 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 the purpose of the campaign during and after the Campaign Period.
 - (f) authorize Maybank to publish their names, photos taken or other information provided by him/her for current and 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, 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 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).

- 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.