

B2B - Terms & Conditions: 2025 Maybank Offer for Business Payments ("Promotion")

Eligibility to utilise New User Promo Code "MAYBIZFREE"

1. Maybank Visa and Mastercard credit card ("**Eligible Cards**") Cardholders who have signed up for a CardUp business account ("**User(s)**") are eligible to enjoy 0% CardUp fee on the first business payment ("**Offer**"), in accordance with the following Terms & Conditions.
2. **The Offer is valid**
 - (a) for one redemption per new User ("**Redemption Cap**") on the first payment of up to a maximum of RM15,000 limit ("**Offer Limit**"). The prevailing 2.25% fee will be applied to the rest of the payment should the amount exceed RM15,000;
 - (b) on the first one-off payments OR on the first payment in a recurring series that are set up within the Offer Period ("**Offer Period**");
 - (c) on payments schedule on CardUp between 19 September 2025 and 30 June 2026 before 6pm (MYT), both dates inclusive ("**Offer Period**"). Companies with multiple Users may only redeem the Offer only once i.e. on the first business payment set up on CardUp.
3. **Payment Set Up**
 - (a) The payment due date must be on or before 3 July 2026 ("**Due Date**"). The Due Date refers to the last date on which the payment must arrive at the User's recipient. Payment must be scheduled at least 3 business days in advance of the Due Date to allow for processing time.
 - (b) New Users have to enter the promo code "**MAYBIZFREE**" ("**Promo Code**") during the "Schedule payment" process when setting up payment details. The 0% discounted fee will be reflected on the payment review page, before payment confirmation.
4. **The Offer is not valid**
 - (a) on payments made with charge cards;
 - (b) in conjunction with any other promotions, offers or discounts;
 - (c) on any additional fees incurred for payments delivered by the next business day;
 - (d) with credit cards issued outside of Malaysia; and/or
 - (e) with credit cards not included in this Promotion.
5. **Payment Review**
 - (a) All payments are subject to review and additional documents may be requested to support the review process.
 - (b) Users are not permitted to prepay or overpay the amount owed to the recipient in accordance with the payment reference documents provided. All payments are subject to review and additional documents may be requested to support the review.
 - (c) CardUp shall not be held liable for any delays in payment processing or fee refund resulting from the User's failure to provide sufficient documentation.
6. Users who redeem the Offer agree and consent that CardUp and Maybank to exchange details relating to you, including your card account and transaction details, for the purpose of determining your eligibility to qualify for the Offer.

Eligibility to utilise Promo Code "MAYBIZ12"

1. Maybank Visa and Mastercard credit card ("**Eligible Cards**") Cardholders who have signed up for a CardUp business account ("**User(s)**") are eligible to enjoy the discounted fee of 1.2% on all payments ("**Offer**"), in accordance with the following Terms & Conditions.
2. **The Offer is valid**
 - (a) and may be redeemed repeatedly per User;
 - (b) is applicable on all one-off and recurring payments;
 - (c) on payments schedule on CardUp between 19 September 2025 and 30 June 2026 before 6pm (MYT), both dates inclusive ("**Offer Period**");
3. **Payment Set Up**
 - (a) The payment due date must be on or before 3 July 2026 ("**Due Date**"). The Due Date refers to the last date on which the payment must arrive at the User's recipient. The payment must be scheduled at least 3 business days in advance of the Due Date to allow for processing time.
 - (b) Existing users have to enter the promo code "**MAYBIZ12**" during the "Schedule payment" process when setting up payment details. The 1.2% discounted fee will be reflected on the payment review page, before payment confirmation.
4. **The Offer is not valid**
 - (a) on payments made with charge cards;
 - (b) in conjunction with any other promotions, offers or discounts;
 - (c) on any additional fees incurred for payments delivered by the next business day;
 - (d) with credit cards issued outside of Malaysia; and/or
 - (e) with credit cards not included in this Promotion.
5. **Payment Review**
 - (a) All payments are subject to review and additional documents may be requested to support the review process. with credit cards not included in this Promotion.
 - (b) Users are not permitted to prepay or overpay the amount owed to the recipient in accordance with the payment reference documents provided. All payments are subject to review and additional documents may be requested to support the review.
 - (c) CardUp shall not be held liable for any delays in payment processing or fee refund resulting from the User's failure to provide sufficient documentation.
6. Users who redeem the Offer agree and consent that CardUp and Maybank to exchange details relating to you, including your card account and transaction details, for the purpose of determining your eligibility to qualify for the Offer.

General Terms

1. All CardUp fees are subject to an additional 8% SST.
2. CardUp shall be entitled to withdraw or substitute the CardUp credit with items or rewards of similar value at its discretion without prior notice and without giving any reason for the same.
3. CardUp reserves the right to terminate the Promotion, or to vary, delete or add to any of these Terms and Conditions from time to time at its discretion (including without limitation the terms relating to the eligibility of any User and the dates of the Promotion).
4. CardUp's decision on all matters relating to this Promotion will be final, conclusive and binding on all Users, and no correspondence shall be entertained. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Promotion, these Terms and Conditions will prevail.
5. CardUp, its employees and campaign organisers shall not be liable for any loss, damage, or any injury that may be sustained by the Participant or by any person in connection with the Promotion. Without limiting the foregoing, CardUp is not responsible for the loss of any Promotional Gift for which the Referrer is eligible.
6. The User acknowledges and agrees that the collection, use, storage and disclosure of his/her personal data shall be governed by the terms of CardUp's [Privacy Policy](#). The User shall be responsible, and warrants that it has agreed and consented for the provision of the User's personal data to CardUp and/or Maybank, and to the collection, use and storage of such personal data in accordance with CardUp's Privacy Policy.
7. **The User acknowledges and agrees that, in addition to the above-mentioned terms, they must abide by the requirements of CardUp's general [Terms of Service](#).**
8. "CardUp" refers to CardUp Malaysia SDN. BHD., a company registered in Malaysia.
9. These Terms of Service, all matters relating to your use of our website at <https://www.cardup.my> and all matters relating to the use of the CardUp service shall be governed by, and construed in accordance with, the laws of Malaysia. By using the CardUp service you submit to the exclusive jurisdiction of the Courts of Malaysia.

B2C - Terms & Conditions: 2025 Maybank Offer for Personal Payments ("Promotion")

Eligibility to utilise New User Promo Code "MAYBANKFREE"

1. Maybank Visa and Mastercard credit card ("**Eligible Cards**") Cardholders who have signed up for a CardUp personal account ("**User(s)**") are eligible to enjoy 0% on the first personal payment ("**Offer**"), in accordance with the following Terms & Conditions.
2. **The Offer is valid**
 - (a) for one redemption per user ("**Redemption Cap**") on the first payment of up to a maximum of RM6,000. The prevailing 2.25% fee will be applied to the rest of the payment should the amount exceed RM6,000;
 - (b) on one-off payments OR the first payment of a recurring series that are set up within the Offer Period;
 - (c) on payments schedule on CardUp between 19 September 2025 and 30 June 2026 before 6pm (MYT), both dates inclusive ("**Offer Period**").
3. **Payment Set Up**
 - (a) The payment due date must be on or before 3 July 2026 ("**Due Date**"). The Due Date refers to the last date on which the payment must arrive at the recipient. Payments must be scheduled at least 3 business days in advance of the Due Date to allow for processing time.
 - (b) New users have to enter the promo code "MAYBANKFREE" during the "Schedule payment" process when setting up payment details. The 0% discounted fee will be reflected on the payment review page, before payment confirmation.
4. **The Offer is not valid**
 - (a) payments made with Maybank cards issued outside of Malaysia;
 - (b) in conjunction with any other promotions, offers or discounts;
 - (c) on any additional fees incurred for payments delivered by the next business day; and/or
 - (d) with credit cards not included in this Promotion.
5. **Payment Review**
 - (a) All payments are subject to review and additional documents may be requested to support the review process.
 - (b) Users are not permitted to prepay or overpay the amount owed to the recipient in accordance with the payment reference documents provided. All payments are subject to review and additional documents may be requested to support the review.
 - (c) CardUp shall not be held liable for any delays in payment processing or fee refund resulting from the User's failure to provide sufficient documentation.
6. Users who redeem the Offer agree and consent that CardUp and Maybank to exchange details relating to you, including your card account and transaction details, for the purpose of determining your eligibility to qualify for the Offer.

Eligibility to utilise Promo Code "MAYBANK14"

1. Maybank Visa and Mastercard credit card ("**Eligible Cards**") Cardholders who have signed up for a CardUp personal account ("**User(s)**") are eligible to enjoy the discounted fee of 1.4% on all payments ("**Offer**"), in accordance with the following Terms & Conditions.
2. **The Offer is valid**
 - (a) and may be redeemed repeatedly per User;
 - (b) is applicable on all one-off and recurring payments;
 - (c) on payments schedule on CardUp between 19 September 2025 and 30 June 2026 before 6pm (MYT), both dates inclusive ("**Offer Period**").
3. **Payment Set Up**
 - (a) The payment due date must be on or before 3 July 2026 ("**Due Date**"). The Due Date is the last date on which the payment must arrive at the recipient. Payments must be scheduled at least 3 business days in advance of the Due Date to allow for processing time.
 - (b) Existing users have to enter the promo code "**MAYBANK14**" during the "Schedule payment" process when setting up payment details. The discounted fee will be reflected on the payment review page, before payment confirmation.
4. **The Offer is not valid**
 - (a) payments made with Maybank cards issued outside of Malaysia;
 - (b) in conjunction with any other promotions, offers or discounts;
 - (c) on any additional fees incurred for payments delivered by the next business day; and/or
 - (d) with credit cards not included in this Promotion.
5. **Payment Review**
 - (a) All payments are subject to review and additional documents may be requested to support the review process.
 - (b) Users are not permitted to prepay or overpay the amount owed to the recipient in accordance with the payment reference documents provided. All payments are subject to review and additional documents may be requested to support the review.
 - (c) CardUp shall not be held liable for any delays in payment processing or fee refund resulting from the User's failure to provide sufficient documentation.
6. Users who redeem the Offer agree and consent that CardUp and Maybank to exchange details relating to you, including your card account and transaction details, for the purpose of determining your eligibility to qualify for the Offer.

General Terms

1. All CardUp fees are subject to an additional 8% SST.
2. CardUp shall be entitled to withdraw or substitute the CardUp credit with items or rewards of similar value at its discretion without prior notice and without giving any reason for the same.
3. CardUp reserves the right to terminate the Promotion, or to vary, delete or add to any of these Terms and Conditions from time to time at its discretion (including without limitation the terms relating to the eligibility of any User and the dates of the Promotion).
4. CardUp's decision on all matters relating to this Promotion will be final, conclusive and binding on all Users, and no correspondence shall be entertained. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Promotion, these Terms and Conditions will prevail.
5. CardUp, its employees and campaign organisers shall not be liable for any loss, damage, or any injury that may be sustained by the Participant or by any person in connection with the Promotion. Without limiting the foregoing, CardUp is not responsible for the loss of any Promotional Gift for which the Referrer is eligible.
6. The User acknowledges and agrees that the collection, use, storage and disclosure of his/her personal data shall be governed by the terms of CardUp's [Privacy Policy](#). The User shall be responsible, and warrants that it has agreed and consented for the User for the provision of the User's personal data to CardUp and/or Maybank, and to the collection, use and storage of such personal data in accordance with CardUp's Privacy Policy.
7. **The User acknowledges and agrees that, in addition to the above-mentioned terms, they must abide by the requirements of CardUp's general [Terms of Service](#).**
8. "CardUp" refers to CardUp Malaysia SDN. BHD., a company registered in Malaysia.
9. These Terms of Service, all matters relating to your use of our website at <https://www.cardup.my> and all matters relating to the use of the CardUp service shall be governed by, and construed in accordance with, the laws of Malaysia. By using the CardUp service you submit to the exclusive jurisdiction of the Courts of Malaysia.