

**Maybank****Maybank Islamic****MAYBANK PERSONAL LOAN/MAYBANK ISLAMIC PERSONAL FINANCING-i****'Gempak Raya' Giveaway Campaign****TERMS AND CONDITIONS**

1. **"MAYBANK PERSONAL LOAN 'GEMPAK RAYA' GIVEAWAY CAMPAIGN"** ("Campaign") is organized by Malayan Banking Berhad (Company No. 196001000142) and Maybank Islamic Berhad (Company No. 200701029411) (collectively referred to as "Maybank") and shall be subject to the Terms and Conditions herein. By participating in this Campaign, the Eligible Customers (as defined herein) hereby expressly agree to be bound by these Terms & Conditions any decision made by Maybank with respect to the Campaign shall be final and binding.
2. This Campaign shall commence from **1 February 2025** till **31 May 2025** (both dates inclusive) ("Campaign Period").

ELIGIBILITY

3. This Campaign is open to all newly approved Maybank Personal Loan and Maybank Islamic Personal Financing-i customers who have applied for loan or financing through Maybank's existing channels, i.e. online application via Maybank2u, MAE App or walk-in to any Maybank branches or through Maybank telesales (outbound calls only) channel within the Campaign Period and fulfilled the eligibility criteria set by Maybank as follows:
 - i. Must be a Malaysian citizen of 21 years old and above. The maximum age limit for applicant is up to 60 years old.
 - ii. Minimum gross income requirement for salaried/self-employed applicant is RM42,000 per annum or RM3,500 per month.
 - iii. For salaried applicant, the required documents are a copy of NRIC (both sides) and latest one (1) month salary slip.
 - iv. As for self-employed applicant, the required documents are a copy of NRIC (both sides), Business Registration Certificate and latest six (6) months' Bank Statement.
 - v. **ALL** Maybank Personal Loan/Financing-i accounts must be valid and in good credit standing.
 - vi. Each Personal Loan customer is only entitled to a one-time entry and Campaign reward.

Individual customers who satisfies the criteria provided in Clause 3 shall be referred to as "Eligible Customers".

4. For the avoidance of doubt, the following customers are **NOT** eligible to participate in this Campaign:
 - i. Existing Maybank Personal Loan customers, Maybank Islamic Personal Financing-i customers, and applicants whose Personal Loan applications were declined in the past 3 months.
 - ii. Maybank staff.

CAMPAIGN MECHANICS

5. Below are the details of the loan/financing amount, fixed rate and tenure for the Campaign:

Loan/Financing-i Amount	Fixed Rate (per annum)	Tenure
RM5,000 - RM20,000	8%	Minimum - 2 Years Maximum - 6 Years
RM20,001 - RM50,000	7%	
RM50,001 - RM100,000	6.5%	

Note: The above fixed rates are equivalent to effective rates from 9.89% to 12.91% and may vary based on the loan/financing amount and tenure.

6. Maybank will not be liable for any late approval or processing of the application.
7. Only Eligible Customers whose applications are **applied and approved** during the Campaign Period will be eligible to participate in this Campaign. Below are examples of scenarios in which Eligible Customers may qualify for the entry:

Scenario	Application Date	Approval Date	Eligible for the Entry
A	28/02/2025	07/03/2025	Yes
B	03/03/2025	10/03/2025	Yes
C	29/01/2025	07/02/2025	No (Loan/financing application submitted before Campaign Period)
D	31/05/2024	06/06/2025	No (Loan/financing application approved after Campaign Period)

PRIZES

8. A total of eighty-five (85) PETRONAS Gift Cards (“Gift Cards”) winners will be randomly selected during the four (4) months Campaign Period (“Winners”). The breakdown is as follows:

Month	Gift Cards Value (RM)	Total Prize and Winners	Total (RM)
Month 1 : February 2025	RM500	20x Monthly Prize	RM10,000
Month 2 : March 2025	RM500	20x Monthly Prize	RM10,000
Month 3 : April 2025	RM500	20x Monthly Prize	RM10,000
Month 4 : May 2025	RM500	20x Monthly Prize	RM10,000
Throughout Campaign Period: Feb 2025 to May 2025	RM2,000	5x Grand Prize	RM10,000
Total		85 Prizes	RM50,000

- Twenty (20) Winners will be randomly selected each month (for 4 months) to receive PETRONAS Gift Cards worth RM500 each.
 - Additional five (5) grand Winners will be randomly selected on the final month of the Campaign Period (May 2025) to receive PETRONAS Gift Cards worth RM2,000 each. The Winners will be randomly selected among Eligible Customers who fulfilled the requirements of the Campaign subject to Clause 3.
 - Each Winner is entitled to one (1) RM2,000 OR RM500 Gift Cards only.
9. Gift Cards will be sent to the respective Winners via courier service to their designated address for the Personal Loan/Financing-i applied.
10. Maybank will NOT provide any replacement or substitute Gift Cards if the Winner rejects the Gift Card sent and/or requests for alternative option of prize(s).
11. The Gift Cards awarded to Winners are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.

FULFILLMENT OF PRIZES

12. Winners will be notified in writing (including but not limited to via email and posting at Maybank website and social media), through phone call or any other communications method which Maybank deems appropriate.

13. Announcement of the Winners will be made on Maybank2u ("Maybank Website") within three (3) to four (4) weeks after the end of each month during Campaign Period.

GENERAL TERMS AND CONDITIONS

14. 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.
15. 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 Customers to be informed of or otherwise seek out any such notice validly posted.
16. 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.
17. 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.
18. 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 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).
19. 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 gross negligence or omission by Maybank.
20. 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.
21. 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.
22. 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.