



Maybank Global Access Campaign (“Campaign”)

Terms & Conditions

1. This Campaign is organised by Malayan Banking Berhad (Registration No: 196001000142) and Maybank Islamic Berhad (Registration No: 200701029411(787435-M)) (hereinafter collectively referred to as “**Maybank**”) and shall be subjected to the terms and conditions herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1 herein) hereby expressly agree to be bound by these terms & conditions and any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding. This Campaign commences from 7th April 2025 to 31st July 2025 (“**Campaign Period**”).

2. Eligibility

2.1 *Account holder(s): -

- open to Malaysians at least 18 years and above of age;
- who hold new or existing ****Maybank Global Access Account-i (GAA-i) (“GAA-i Account”)** (which consist of individual holders);
- whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered; and
- who has not breached any agreement with Maybank.

shall be eligible to participate in the Campaign (hereinafter referred to as “**Eligible Customers**”).

*Inclusive of all Maybank employees.

****Maybank is a member of PIDM. GAA-i Account is protected by PIDM up to RM250,000 for each depositor.**

3. Campaign Mechanics and Conditions

3.1 The Campaign Enrolment Criteria that are compulsory to be fulfilled are as follows:

- The Eligible Customers must have an existing or new GAA-i Account.

3.2 Eligible Customers who have fulfilled the Campaign Enrolment Criteria and meet the respective requirements of one or more of the following “**Qualifying Criteria**” shall be entitled to earn entries for the Campaign Rewards:

NO	QUALIFYING CRITERIA	REQUIREMENTS	ENTRIES
1	NEW GAA-i ACCOUNT [Key product]	<ul style="list-style-type: none"> Open GAA-i Account via the MAE application. Minimum amount to open an account is RM50. Refer to Clause 3.3. 	5
2	DEPOSIT GROWTH [Additional Entries]	<ul style="list-style-type: none"> Average Daily Balance (“ADB”) growth in GAA-i Account for the month. Minimum ADB growth of RM500 to earn entries. Minimum Month End Balance (“MEB”) of RM500. Refer to Clause 3.4. 	5 - 50
3	DEBIT CARD SPEND [Additional Entries]	<ul style="list-style-type: none"> Spend in Ringgit Malaysia (“RM”) <ul style="list-style-type: none"> Cumulative debit card spend of RM50 & above for the month. 	5



		<ul style="list-style-type: none"> • Spend in Foreign Currency (“FC”) <ul style="list-style-type: none"> - Cumulative debit card spend in foreign currency equivalent to RM100 & above for the month. • Refer to Clause 3.5. 	10
4	FOREIGN CURRENCY CONVERSION [Additional Entries]	<ul style="list-style-type: none"> • Conversion to 17 eligible foreign currencies from RM. • Entries are based on cumulative RM value conversion for the month. • Minimum cumulative RM value conversion is RM100. • Refer to Clause 3.6. 	5 - 20

3.3 New GAA-i Account Criteria [Key Product]

To be eligible for the New GAA-i Account, the Eligible Customers must meet the following requirements:

- a) Open GAA-i Account via the MAE application;
 - Required to be an existing Maybank customer who is a Malaysian citizen individual at the minimum age of 18 years and above with an active conventional current or savings account or Islamic current or savings account or investment account ; and
 - Minimum amount to open an account is RM50.
- b) Example of entries to be earned for the respective month:

New Account Opening	Entries
New GAA-i Account opened via MAE application	5

Note: GAA-i Account can only be opened via the MAE application. Branch application is not available.

3.4 Deposit Growth Criteria [Additional Entries]

To be eligible for Deposit Growth, the Eligible Customers must meet the following requirements:

- a) Minimum ADB growth of RM500 and a minimum MEB balance of RM500 for the month.
- b) Example of entries to be earned for the respective month:

Deposit Growth (RM) [ADB Growth]	Entries
ADB RM500 - RM5,000	5
ADB >RM5,000 - RM50,000	10
ADB >RM50,000 - RM100,000	20
ADB >RM100,000	50

- c) ADB growth in the Account refers to the difference of the ADB for the month as compared to the ADB in the Account for the previous month (“**Moving Baseline**”).
- d) Definition of “Moving Baseline” shall be termed as below:



NO	ACCOUNT TYPE	MOVING BASELINE (RM)
1	New Account	The Moving Baseline shall be RM 0.
2	Existing Account	The Moving Baseline shall be the ADB for the previous month. Example: The month of April, the ADB Baseline is in March. The month of May, the ADB Baseline is in April. The month of June, the ADB Baseline is in May. The month of July, the ADB Baseline is in June.

e) ADB growth is calculated based on the calendar month as below:

NO	CUSTOMER TYPE	DETAILS						
1	New GAA-i Account (during the 1 st month of account opening)	<p>ADB Growth for the month is calculated as follow:</p> <table> <tr> <td>Sum of Daily End Day balance from the date of account opening till the end of month</td><td>Minus (-)</td><td>Baseline</td></tr> <tr> <td>Number of days from the date of account opening till the end of month</td><td></td><td></td></tr> </table>	Sum of Daily End Day balance from the date of account opening till the end of month	Minus (-)	Baseline	Number of days from the date of account opening till the end of month		
Sum of Daily End Day balance from the date of account opening till the end of month	Minus (-)	Baseline						
Number of days from the date of account opening till the end of month								
2	Existing GAA-i Account (2 nd month of account opening onwards)	<p>ADB Growth for the month is calculated as follow:</p> <table> <tr> <td>Sum of Daily End Day balance in the particular month</td><td>Minus (-)</td><td>Baseline</td></tr> <tr> <td>Number of days in the particular month</td><td></td><td></td></tr> </table>	Sum of Daily End Day balance in the particular month	Minus (-)	Baseline	Number of days in the particular month		
Sum of Daily End Day balance in the particular month	Minus (-)	Baseline						
Number of days in the particular month								

3.5 Debit Card Spend [Additional Entries]

To be eligible for the Debit Card Spend, the Eligible Customers must meet the following requirements:

- Cumulative Debit Card Spend using the 'Maybank Global Access MasterCard World Debit Card' on retail transactions for the month.
- Minimum cumulative RM Debit Card Spend is RM50 & above to earn entries for the month.
- Minimum FC Debit Card Spend equivalent to RM100 & above to earn entries for the month.
- Example of entries to be earned for the respective month:

Debit Card Spend (RM)	Entries
Spend using RM - Cumulative Spend RM50 & above	5
Spend using FC - Cumulative Spend equivalent to RM100 & above	10

- The Eligible Customers must have a valid and active 'Maybank Global Access MasterCard World Debit Card' and continue to be enrolled in the Campaign until the end of the Campaign Period.



- f) For the purposes of this Campaign, “retail transactions” refer to the purchase of goods or services (local or overseas) using the ‘Maybank Global Access MasterCard World Debit Card’.
- g) The equivalent amount in RM will be used if the spending is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the RM equivalent.
- h) Transactions using any other non-participating Maybank Debit Card will not be considered for this Campaign.
- i) Maybank will use the date on which the transaction is posted to the Eligible Customers’ card account to calculate the minimum spend amount.

3.6 Foreign Currency Conversion [Additional Entries]

To be eligible for Foreign Currency Conversion, the Eligible Customers must meet the following requirements:

- a) Perform currency exchange from the base currency of RM to any of the 17 eligible foreign currencies available at the Global Access through the MAE application.
- b) Eligible currencies are as below:

No	Base Currency	Code
1	Malaysia Ringgit	MYR

No	Foreign Currencies	Code
1	United Arab Emirates Dirham	AED
2	Australian Dollar	AUD
3	Brunei Dollar	BND
4	Canadian Dollar	CAD
5	Danish Krone	DKK
6	Euro	EUR
7	Hong Kong Dollar	HKD
8	Japanese Yen	JPY
9	New Zealand Dollar	NZD

No	Foreign Currencies	Code
10	Norwegian Krone	NOK
11	Qatari Riyal	QAR
12	Saudi Arabia Riyal	SAR
13	Singapore Dollar	SGD
14	Sterling Pound	GBP
15	Swedish Krona	SEK
16	Swiss Franc	CHF
17	US Dollar	USD

- c) The minimum cumulative currency exchange is equivalent to the RM100 value in order to earn entries for the month;
- d) Example of entries to be earned for the respective month:

Foreign Currency Conversion (RM Equivalent)	Entries
RM100 - RM1,500	5
>RM1,500 - RM3,000	10
>RM3,000	20

- e) Maybank has the discretion to apply the relevant exchange rates to derive the RM equivalent.



- f) Maybank will use the date on which the foreign currency was converted to calculate the entries for the month. In the event of transaction failure, it will be excluded from the entries.

Note: For Global Access Foreign Currency Conversion, it can only be done via the MAE application.

4. Campaign Rewards

4.1 The Campaign Rewards are stipulated as below:

a) Category: Main Reward

Reward Type	Worth	Winners
A pair of business class return flight tickets to a European country	RM40,000 per winner	2

Flight Tickets Terms & Conditions:

- i. Both winners are entitled to redeem a pair of business class flight tickets to their preferred European destination, on their chosen airline, departing from any airport within Malaysia. Each business class return flight ticket is valued at a maximum of RM20,000.

ii. Example of European destinations:

London*	Paris*	Amsterdam*	Zurich*	Rome*
Istanbul*	Barcelona*	Frankfurt*	Manchester*	Milan*
Munich	Vienna	Geneva	Madrid	Dublin
Brussels	Copenhagen	Stockholm	Lisbon	Athens
Berlin	Oslo	Venice	Bologna	Nice
Lyon	Düsseldorf	Hamburg	Edinburgh	Glasgow
Newcastle	Helsinki	Moscow	St. Petersburg	Malta

- *Popular European destinations recommended by Holiday Tours & Travel Sdn Bhd.
- The above list is not exhaustive. Selection of any other European destination is subject to the agreement of Holiday Tours & Travel Sdn Bhd.

- iii. The rewards must be redeemed within 6 months and travel dates must be within 1 year, upon receiving the official notification from Maybank. For example, if the winners were to receive a notification from Maybank in September 2025, the redemption from Holiday Tours & Travel Sdn Bhd must be made by March 2026 and the travelling period must be within September 2025 to September 2026.
- iv. Any unclaimed rewards beyond the redemption period will be forfeited.
- v. Reservations must be made at least twenty-one (21) working days before the intended departure date and subject to availability.
- vi. If the total ticket cost exceeds the prize value, the winner will be responsible in bearing the difference in cost. Any unutilized balance from the prize amount is non-refundable.
- vii. The reward is not valid during promotional periods, blackout dates or peak season as surcharges may apply during festive and high-demand travel periods.
- viii. The reward is non-exchangeable, non-transferable and cannot be redeemed for cash. It is also subject to applicable taxes, where relevant.
- ix. The rewards are redeemable only by the designated winner with the proof of the winning notification from Maybank and subject to the terms outlined in the notification.



- x. Once a redemption and reservation have been made, cancellations are not permitted.
- xi. All transactions must be conducted in Malaysian Ringgit (MYR).
- xii. All bookings are subject to the chosen airline's Fare Rules, Purchase Conditions, Terms of Use as and Conditions of Carriage.
- xiii. Holiday Tours & Travel Sdn Bhd reserves the right to reject any redemption deemed invalid, including but not limited to those that are forged, expired, stolen or previously used. All bookings is subject to the other terms and conditions set by Holiday Tours & Travel Sdn Bhd. Please visit holidaytourtravel.com/terms-and-conditions/ for further details.

b) Category: Consolation Reward

Reward Type	Worth	Winners
Travel Vouchers	RM1,000	3
Travel Vouchers	RM250	30
Petronas Gift Card	RM100	50
Petronas Gift Card	RM50	80

Travel Voucher Terms & Conditions:

- i. The travel voucher is applicable for flight, accommodation, transfer, tour and activity bookings made exclusively through Holiday Tours & Travel Sdn Bhd.
- ii. Redemptions must be made before the expiry date prescribed on the travel voucher. Any unclaimed vouchers beyond the redemption period as prescribed on the travel voucher will be forfeited.
- iii. The travel voucher is not valid during promotional periods, blackout dates and peak season as surcharges may apply during festive and high-demand travel periods.
- iv. The travel voucher is non-exchangeable, non-transferable and cannot be redeemed for cash. It is also subject to applicable taxes, where relevant.
- v. All transactions must be conducted in Malaysian Ringgit (MYR).
- vi. Any unutilized balance from the travel voucher is non-refundable. If the total cost of the booking exceeds the voucher value, the winners will be responsible for the difference.
- vii. Once a redemption and reservation have been made, cancellations are not permitted.
- viii. Reservations must be made at least twenty-one (21) working days before the intended check-in date and are subject to availability.
- ix. A soft copy of the voucher must be presented during redemption.
- x. All bookings made using the travel voucher are subject to the terms and conditions of the respective suppliers, including but not limited to airlines, hotels, and tour operators.
- xi. Holiday Tours & Travel Sdn Bhd reserves the right to reject any redemption deemed invalid, including but not limited to those that are forged, expired, stolen or previously used. The usage of the voucher is subject to the other terms and conditions set by Holiday Tours & Travel Sdn Bhd. Please visit holidaytourtravel.com/terms-and-conditions/ for further details.

Petronas Gift Card Terms & Conditions:

- xii. The value of the gift card is in Malaysia Ringgit (MYR).



- xiii. The gift card is non-refundable and cannot be exchanged for cash or other denominations or any other form of legal tender.
- xiv. During the redemption of goods, if the value of the goods exceed the amount stated in the gift card, the difference thereof shall be borne by the winner.
- xv. Petronas Dagangan Berhad (PDB) reserves the right to not replace and reject any redemption deemed invalid, including but not limited to those that are forged, expired, defaced, stolen, lost or previously used. The usage of the voucher is subject to the other terms and conditions set by Petronas Dagangan Berhad (PDB). Please visit mymesra.com.my/for-business/petronas-gift-card for further details.

4.2 Each Eligible Customer is entitled to win one (1) reward only. For example: If an Eligible Customer has won the Main Reward, the customer would not be eligible for the Consolation Reward.

4.3 The distribution of the Campaign Rewards are stipulated as below:

- a) Winners will be selected through a randomized drawing after the end of the Campaign Period, i.e., 29th August 2025. The Campaign Rewards will be distributed within 60 days from the prize draw.
- b) The winner's participating account must be active for the fulfilment of the reward.
- c) Upon distribution, Maybank shall no longer be responsible for the use of the Campaign Rewards.
- d) Maybank reserves the right to substitute the Campaign Rewards (value of which to be decided by Maybank) for any reason Maybank reasonably deems fit, within twenty-one (21) calendar days' notice. Maybank will contact the winners via call or any mode that Maybank deems reasonable.
- e) The Campaign Rewards are given on an "as is" basis and are neither transferable nor exchangeable and are subject to the Terms and Conditions.
- f) It shall be the winners' responsibility to ensure that the contact details provided and maintained in the Maybank's record are current and updated. Prizes will be forfeited if the winners are uncontactable.

4.4 The winners may be required to attend a reward presentation ceremony and / or other publicity programs, as and when required, and the winners consent to any disclosure of the same in any manner as determined by Maybank. Failure to attend the reward presentation ceremony and / or other publicity programs may constitute a forfeiture of the Campaign Reward.

4.5 An Eligible Customer who closes his or her participating account(s) before the winner selection and fulfilment of the Campaign Reward shall not be entitled to receive any Campaign Reward.

4.6 Only active participating accounts shall be eligible to participate in the Campaign. Participating accounts that are in dormant status shall not be considered.

4.7 Maybank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.

4.8 Picture(s) of the Campaign Rewards shown in any advertisement, promotion and other publicity materials relating to or in connection with the Campaign is / are solely for



illustration purposes only and may not depict the actual colour, model or specification of the Reward.

- 4.9 Any dispute in relation to the quality, merchantability and / or warranty of the prizes (whichever applicable) must be settled directly by the winner with the dealer / supplier without recourse to Maybank. Maybank is not responsible for any breach of quality or warranty of the Campaign Rewards or any terms and conditions thereof.
- 4.10 All Eligible Customers shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them, under the applicable laws, if any.
- 4.11 If there is any dispute (except dispute under clause 4.9 above) related to prize distribution or non-receipt of the prizes, winners are required to contact Maybank Customer Service at 1300 88 6688, within three (3) months after the notification of winner i.e. October 2025 is made, to request for an inquiry. No request for any inquiry shall be entertained thereafter i.e. After December 2025.

5 General Terms and Conditions

- 5.1 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 5.2 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 Customers to be informed of or otherwise seek out any such notice validly posted.
- 5.3 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.
- 5.4 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:

- 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 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).

- 5.5 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 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.
- 5.6 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.
- 5.7 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.
- 5.8 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.