



Just For-YOUth 2.0 Campaign Terms & Conditions

The Just For-YOUth Campaign ("Campaign") is organised by Malayan Banking Berhad (Registration No.: 196001000142) ("MBB") and Maybank Islamic Berhad (Registration No.: 200701029411) ("MIB") (collectively referred to as "Maybank"). This Campaign shall be governed by the terms & conditions ("Terms and Conditions") stated herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1) hereby expressly agree to be bound by these Terms and Conditions and that any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding.

1. Campaign Period

This Campaign commences on 1st June 2025 and ends on 30th November 2025 (both dates included) ["Campaign Period"].

2. Eligibility

- 2.1 This Campaign is open to all Malaysians with a valid identification card aged between eighteen (18) to thirty (30) years old and applying to any of the participating products listed in Clause 3.2 ("Eligible Customers").
- 2.2 Eligible Customers agree that these Terms and Conditions must be read together with the terms and conditions of the respective products/services as an entire agreement.
- 2.3 Eligible Customers must ensure all of their personal details including their email address are updated within the Maybank system.
- 2.4 Maybank Group's employees are NOT eligible to participate in this Campaign. Maybank Group refers to entities within the Group, its overseas branches as well as parent company (where applicable) and its local and overseas subsidiaries.

3. Campaign Mechanics

- 3.1 Eligible Customers are required to fulfill the criteria for the respective participating products under this Campaign (as stated in Clause 3.2) in order to earn entries and stand a chance to win the respective Prizes as set out in Clause 4.
- 3.2 The table below provides the list of participating products and the number of entries that may be earned by the Eligible Customers under this Campaign.



Products	Criteria to be fulfilled to earn entries	Number of Entries
Maybank Credit Card	The participating Maybank Credit Card must be applied, approved, and accepted within the Campaign Period.	30
	Every transaction with a minimum spend of RM100 during the Campaign Period.	10
Personal Accident Insurance/Takaful	Minimum annual premium / contribution of RM300 and the policy must be active/in force within the Campaign Period.	20
Maybank Loans/Financing	<u>Amanah Saham Bumiputera (ASB) Financing/-i</u> Application must be submitted approved, accepted and disbursed within the Campaign Period with the minimum financing amount of RM30,000.00.	30
	<u>Education Financing/-i</u> Application must be submitted, approved, accepted and disbursed within the Campaign Period with the minimum financing amount of RM10,000.00.	30
	<u>Hire Purchase Facility / Islamic Hire Purchase & Murabahah Vehicle Term Financing-i</u> Application must be submitted, approved, accepted and disbursed within the Campaign Period with the minimum financing amount of RM20,000.00.	30
	<u>Skim Jaminan Kredit Perumahan ("SJKP) and SJKP Madani</u> Eligible Customers with approved SJKP/SJKP Madani home loan/financing during the Campaign Period will be rewarded with entries. In order to qualify as a Winner, it will be subject to the execution of the loan / financing	30



	security documents during or within one (1) month after the end of the Campaign Period.	
Maybank Islamic Gold Account-i (MIGA-i)	First time applicants who open a MIGA-i account and maintain a minimum of RM300 in the account during the Campaign Period.	20
	For every additional RM50 deposited into the MIGA-i account above the minimum balance of RM300.	10
Maximum number of entries that can be earned by each Eligible Customer		210

3.3 List of participating products under the Campaign are as follows:

a. Maybank Credit Card

- Maybank Grab Mastercard Platinum
- Maybank Shopee Visa Platinum
- American Express Cash Back Gold
- Maybank Mastercard Classic
- Maybank Visa Classic
- Maybank 2 Gold Cards
- Maybank PETRONAS Visa Gold
- American Express® Gold
- Maybank Manchester United Visa
- Maybank Mastercard Gold
- Maybank Visa Gold
- Singapore Airlines KrisFlyer American Express Gold
- Maybank myimpact Visa Signature
- Maybank FC Barcelona Visa Signature
- Singapore Airlines KrisFlyer American Express® Platinum
- Maybank Visa Platinum
- Maybank 2 Platinum Cards
- Maybank PETRONAS Visa Platinum
- Maybank Mastercard Platinum
- American Express Platinum
- Maybank Islamic Ikhwan Mastercard Gold
- Maybank Islamic Ikhwan Visa Gold
- Maybank Islamic myimpact Ikhwan Mastercard Platinum
- Maybank Islamic Ikhwan American Express Platinum
- Maybank Islamic Ikhwan Mastercard Platinum

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- Maybank Islamic PETRONAS Ikhwan Visa Platinum
- b. Personal Accident Insurance/Takaful
- Insurance Plan: Income Protect, Hero15, PesonaLady, PremierPA Plus, Privilege PA, Infinite PA
 - Takaful Plans: Takaful Income Protect, Takaful Hero15, Takaful PesonaLady, Takaful PA Plus, Takaful Privilege PA, Takaful Infinite PA
 - Travel Insurance/Takaful plans: TripCare360 – only via Maybank2u & MAE app
- c. Maybank Loans/Financing
- Hire Purchase Facility / Islamic Hire Purchase
 - Murabahah Vehicle Term Financing-i
 - Amanah Saham Bumiputera (ASB) Financing/-i
 - Education Financing/-i
 - Skim Jaminan Kredit Perumahan (SJKP)
 - Skim Jaminan Kredit Perumahan – MADANI (SJKP MADANI)
- d. Maybank Islamic Gold Account-i (MIGA-i)

4. **Prizes and Winners**

- 4.1 The Top Prizes, Consolation Prizes (“Prizes”) and number of Winners for the respective category of Prizes are as follow:-

Prizes	Category	Number of Winners
Apple 11-Inch iPad Air Wi-Fi + Cellular 256GB	Grand Prize	1
iPhone 16SE 128gb	Runner Up	3
Bose QuietComfort Headphones	2nd Runner Up	5
ALL IT Hypermarket RM100 worth of e-voucher	Consolation Prize	300

- 4.2 Winners are selected randomly by a randomizer programme operated by Maybank (“Winner(s)”).
- 4.3 Consolation Prizes’ Winners are selected monthly during the Campaign Period while Grand Prize, Runner Up and 2nd Runner Up Winners are selected after the end of the Campaign Period. Below is the timeline of the Winners’ selection.



Campaign Month	Prizes	Number of Winners	Winner Selection Month	Prizes Distribution Period
June 2025	Consolation	50	July 2025	60 business days after the Winners have been notified.
July 2025	Consolation	50	August 2025	
August 2025	Consolation	50	September 2025	
September 2025	Consolation	50	October 2025	
October 2025	Consolation	50	November 2025	
November 2025	Grand Prize	1	December 2025	
	Runner Up	3		
	2nd Runner Up	5		
	Consolation	50		

- 4.4 Eligible Customers stand a chance to win a maximum of one (1) Prize in this Campaign. In the event that the Eligible Customers are registered or rewarded for other concurrent Maybank campaigns during the Campaign Period, such account holders will be excluded from the pool of Eligible Customers for this Campaign.

5. Distribution of Prizes

- 5.1 The draw for the Consolation Prize Winners for each month will be carried out within thirty (30) business days after the end of the respective month, whereas the draw for the 2nd Runner Up Prize, Runner Up Prize and Grand Prize Winners will be carried out within thirty (30) business days after the end of Campaign Period.
- 5.2 Eligible Customers must update their registered email address and residential address with Maybank for notification and delivery purposes.
- 5.3 Maybank will notify the Winners via email. Winners are required to respond to the email within seven (7) business days after the notification if:
- the Winners do not wish to receive the Prizes ("Opt Out"); or
 - the Winners do not wish to publish their name for the winner announcement ("Consent").
- 5.4 For Consolation Prizes, if Maybank does not receive any response from the Winners upon the expiry of seven (7) business days after the date of email notification, the announcement and distribution of Prizes will be conducted accordingly. Any "Opt Out" and "Consent" request from the Winners will not be entertained upon the expiry of seven (7) business days after the date of notification.
- 5.5 Consolation Prizes are in the form of e-vouchers which will be sent to the respective Winners' email address registered or recorded in Maybank's system.



- 5.6 For 2nd Runner Up Prize, Runner Up Prize and Grand Prize, if Maybank does not receive any response from the Winners upon the expiry of seven (7) business days after the date of notification, Maybank will perform a maximum of three (3) calls to the registered contact number to verify "Opt Out" and "Consent". If Maybank does not receive any response from the Winners, Winners will be forfeited and Maybank shall proceed to the next Winners.
- 5.7 The 2nd Runner Up Prize, Runner Up Prize and Grand Prize are in the form of physical gifts which will be delivered via courier to the identified Winners' home address registered in the Maybank system.
- 5.8 Maybank will email the Consolation Prize to the Winners within sixty (60) business days after the last day of each respective month whereas the 2nd Runner Up Prize, Runner Up Prize and Grand Prize will be distributed within sixty (60) business days after the end of the Campaign Period.
- 5.9 All Prizes cannot be transferred or exchanged for kind, cash or other items and are subject to these Terms and Conditions.
- 5.10 Maybank reserves the right to substitute the Prizes with any other item(s) of similar market value at its own reasonable discretion with twenty-one (21) calendar days' prior notice to the Winners which will be communicated on the Maybank2u website at www.maybank2u.com.my.
- 5.11 Maybank gives no assurance or satisfaction guarantee for the Prizes. Any dispute in relation to the quality, merchantability and/or warranty of the Prizes (whichever applicable) must be settled directly by the Winners with the dealer/supplier without any recourse to Maybank. Maybank is not responsible for any breach of quality or warranty of the Prizes or any terms and conditions thereof. Additionally, Maybank is not responsible for any loss or damage of the Prizes once they have been received by the courier. If the Eligible Customer agrees to courier delivery and is not available to receive the Prizes, resulting in loss or damage, Maybank will not be held responsible.

6. General Terms and Conditions

- 6.1 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.



- 6.2 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.
- 6.3 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 and seek clarification from Maybank should any of the Terms and Conditions be not fully understood.
- 6.4 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.
- 6.5 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 as 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).

- 6.6 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.
- 6.7 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.
- 6.8 Maybank may disqualify/reject any Eligible Customers 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.
- 6.9 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