



**Maybank Scan & Pay “Kekal Aktif, Menang Besar”
for Selected Merchants Campaign
Terms & Conditions**

Maybank Scan & Pay “Kekal Aktif, Menang Besar” for Selected Merchants Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (Registration No.:196001000142) (“**Maybank**”) and shall be subject to the Terms and Conditions herein. By participating in this Campaign, Eligible Merchants (as defined in Clause 2.0 below) expressly agree to be bound by these Terms and Conditions. Any decisions made by Maybank in relation to the Campaign shall be final, conclusive and binding.

1.0 Campaign Period

This Campaign commences on 1 November 2025 at 12:00:00 AM (MYT) and ends on 31 December 2025 at 11:59:59 PM (MYT), both dates inclusive (“**Campaign Period**”). In the event the Campaign is extended or ends earlier than the specified date, a notification will be posted on www.maybank2u.com.my.

2.0 Eligible Merchants

- a) This Campaign is open to selected individuals who have registered as a Maybank QRPayBiz merchant with either a personal identity card (IC) number or a business registration number (BRN) as recorded in Maybank’s database.
- b) Eligible Merchants are defined as individuals who have successfully registered and onboarded as a Maybank QRPayBiz merchant from 1 January 2023 to 31 August 2025 but are:
 - a. Deemed inactive merchants; and
 - b. Must have an active Maybank Current and/or Savings Account (CASA) linked to their Maybank QRPayBiz app.
- c) ‘Inactive Merchants’ are defined as merchants who have not received any DuitNow QR transactions (excluding peer-to-peer transactions) via their MAE DuitNow QR code from 1 June 2025 to 31 August 2025, based on Maybank’s discretion. For the avoidance of doubt, peer-to-peer DuitNow QR transactions shall not be counted towards the Minimum Qualifying Criteria (as defined below) under this Campaign.
- d) ‘Peer-To-Peer (P2P) transactions’ are defined as the electronic transfer of funds directly between individuals via DuitNow QR.

3.0 Campaign Mechanics and Conditions

- a) During the Campaign Period, Eligible Merchants shall stand a chance to earn entry or entries ("**Entries**") to win RM100,000 Cash Prizes ("**Cash Prizes**") and/or may be entitled to receive a complimentary Maybank QRPAY Soundbox ("**Soundbox**"), subject to the terms and conditions, and fulfilment of the Campaign criteria below:

No	Item	Prize Type	
		Up To RM400,000 Cash Prizes	Complimentary Maybank QRPAY Soundbox
1	Minimum Qualifying Criteria	<ul style="list-style-type: none"> Eligible Merchants must successfully reactivate by receiving QR transactions on their MAE DuitNow QR code. Eligible Merchants must successfully receive DuitNow QR transactions via their MAE DuitNow QR code with a minimum amount of RM5 per transaction ("Eligible Transaction for Cash Prizes") during the Campaign Period. Each Eligible Transaction for Cash Prizes shall constitute one (1) entry to stand a chance to win a share of RM400,000 in Cash Prizes; and Eligible Merchants shall also be required to display their MAE DuitNow QR prominently at their business premises throughout the Campaign Period. 	<ul style="list-style-type: none"> Eligible Merchants must successfully reactivate by receiving QR transactions on their MAE DuitNow QR code. Eligible Merchants must be among the first 1,000 monthly to receive a minimum of five (5) transactions with a minimum amount of RM5 per transaction ("Eligible Transaction for Soundbox") during the Campaign Period to be entitled to one (1) Soundbox.
2	Total Prize & Capping	<ul style="list-style-type: none"> A total of four (4) Eligible Merchants shall be selected to win the Cash Prizes, with each winner receiving RM100,000 as stipulated in Clause 5.0. For the avoidance of doubt, the probability of 	<ul style="list-style-type: none"> A maximum of 2,000 Soundboxes will be issued throughout the Campaign Period to Eligible Merchants that meet the campaign criteria. comprising one thousand (1,000) in November and one

		<p>winning a Cash Prize increases with the number of Eligible Transactions received by the merchant.</p> <ul style="list-style-type: none"> Fulfilment shall be carried out in accordance with Clause 5.0. 	<p>thousand (1,000) in December 2025.</p> <ul style="list-style-type: none"> The Soundbox issuance is on a first-come, first-served basis, as determined by Maybank, and subject to availability. Fulfilment shall be carried out in accordance with Clause 6.0.
3	Maximum Prize Entitlement Per Eligible Merchant	<p>Each Eligible Merchant is entitled to receive a maximum of one (1) Cash Prize and/or one (1) Soundbox only, regardless of the number of outlets owned or the number of entries earned under this Campaign.</p>	
4	Prize Value	<ul style="list-style-type: none"> The value of each Cash Prize shall be One Hundred Thousand Ringgit Malaysia (RM100,000). The normal retail price of the Soundbox is RM199.90; however, Eligible Merchants shall receive it on a complimentary basis throughout the Campaign Period. The model of the Soundbox provided may vary (whether an older or newer model) depending on availability. All prize announcements, including Cash Prizes and complimentary Soundboxes, shall be made only after the Campaign Period ending on 31 December 2025. 	

- b) For the avoidance of doubt, the Campaign criteria in Clause 3.0 (a) must be completed during the Campaign Period and it is not valid in conjunction with other promotions, discounts, or vouchers.

4.0 Eligible Transactions

- a) For the avoidance of doubt, only transactions that meet the Campaign criteria stipulated in Clause 3.0(a) shall be deemed as "Eligible Transaction for Cash Prizes" and/or "Eligible Transaction for Soundbox." Such Eligible Transactions shall determine the number of entries earned for the Cash Prize and/or the entitlement to a complimentary Soundbox.
- b) Any DuitNow QR transaction performed by an Eligible Merchant using their own bank and/or eWallet account shall not be considered an Eligible Transaction under this Campaign.

- c) Cross-Border DuitNow QR transactions will be deemed as an Eligible Transaction, provided the minimum transaction amount in Ringgit Malaysia (RM) is satisfied. For the purpose of this Campaign, participating countries are limited to Singapore, Thailand, Indonesia, China, and Cambodia only.
- d) Splitting a single qualifying transaction into multiple transactions for the purpose of earning entries more than once is not allowed.
- e) Any suspicious account activities (determined solely by Maybank), such as but not limited to, the same customer who purchases from Eligible Merchant's DuitNow QR in an attempt to increase the number of orders and sales; or manipulate the sales activities in any manner, will entitle Maybank to disqualify the Eligible Merchant without prior notice.

5.0 How the RM400,000 in Cash Prizes shall be fulfilled to the Reactivated Merchant

- a) The Winners will be selected from the pool of Eligible Merchants who have earned valid entries in accordance with Clause 3.0(a) through Maybank's randomiser programme.
- b) Each Winner is required to visit the nearest Maybank Branch to meet up with the designated Relationship Manager ("RM") to proceed with the Prize distribution session.
- c) The Cash Prizes shall be credited into the Eligible Merchant's active Maybank Current and/or Savings Account (CASA) registered with DuitNow QR. In the event the said account is inactive or closed at the time of crediting, the Cash Prize shall be forfeited.
- d) The Cash Prize distribution must be distributed into accounts under the Winner's name as per National Registration Identity Card ("NRIC"). The Prize distribution is not allowed to be distributed into other account names other than the Winner's account name as per NRIC.
- e) All winners shall be subject to validation and verification of eligibility and compliance with Clause 2.0 (Eligible Merchant) and Clause 3.0(a) (Minimum Qualifying Criteria), herein collectively referred to as the "Reactivated Merchant".
- f) Maybank shall attempt to contact the Reactivated Merchant via telephone call up to a maximum of three (3) times within ten (10) business days using the contact details registered with Maybank.
- g) The Reactivated Merchant shall be required to verify the requested information, including but not limited to the Merchant ID (MID) and other details deemed necessary, and expressly confirm acceptance of the Cash Prize.
- h) In the event the Reactivated Merchant cannot be successfully contacted after the maximum attempts, fails to verify the information, or declines to accept the Cash Prize, Maybank reserves the right to withdraw the Prize and select another winner.
- i) Upon successful verification and acceptance, the Cash Prize shall be credited into the Reactivated Merchant's Maybank account registered with DuitNow QR within forty-five (45) working days from the winner announcement date.
- j) The entitlement to the Cash Prize is strictly non-transferable, non-exchangeable, and shall not be replaced with other items.

- k) All decisions made by Maybank in relation to the selection of winners and the awarding of Prizes shall be final, conclusive and binding, and no correspondence, appeals or disputes will be entertained.
- l) Any costs, fees, and/or expenses incurred by the Winner during the Prize collection at the Maybank Branch shall be the sole responsibility of the Winner.

6.0 How the Soundbox shall be fulfilled to the Reactivated Merchant

- a) An email notifying the Eligible Merchant of their eligibility to receive a complimentary Soundbox shall be sent to the Eligible Merchant's registered email address within forty-five (45) working days after the end of the Campaign Period, subject to successful validation and compliance with the requirements under Clause 2.0 and Clause 3.0(a), herein referred to as the 'Reactivated Merchant'.
- b) The Soundbox model provided may vary (older or newer model) depending on availability throughout the Campaign Period.
- c) The appointed Vendor, Naga Plus Resources Sdn Bhd , shall contact the Reactivated Merchant via phone call using the following numbers to verify relevant details, including the Merchant ID (MID) and delivery address:
 - a. +6012-3226388
 - b. +6012-2636388
 - c. +6017-8692638 and/or
 - d. +60176288965
- d) Reactivated Merchants shall be contacted up to a maximum of three (3) times within ten (10) working days. If the Reactivated Merchant remains uncontactable, Maybank reserves the right to withdraw the entitlement of the Soundbox.
- e) During this call, the Vendor shall assist with the setup and configuration of the Soundbox prior to fulfilment. The Vendor shall also manage the fulfilment process and may request any necessary information from the Reactivated Merchant for verification purposes before delivery.
- f) Upon successful verification and configuration, the Soundbox shall be delivered within fourteen (14) working days.
- g) The entitlement to receive the Soundbox is non-transferable, non-exchangeable for cash, and shall not be replaced, extended, or substituted in any manner.
- h) All decisions made by Maybank in relation to the eligibility, selection, and fulfilment of the Soundbox shall be final, conclusive, and binding, and no correspondence, appeals, or disputes will be entertained.

7.0 Eligible Merchant Communication

- a) Eligible Merchants will receive official communication in relation to the Campaign through one (1) or more of the following channels, as determined by Maybank at its sole discretion:
 - a. Electronic Direct Mailers (EDMs) sent to the merchant's registered email address;
 - b. Push Notifications (PNs) via the MAE app;
 - c. Short Message Service (SMS) to the merchant's registered mobile number;

- d. Physical mail sent to the merchant's registered business address on Maybank QRPay Biz app.
- b) Eligible Merchants are responsible for ensuring that their email address, mobile number and business address registered with Maybank are accurate, complete, and up to date at all times.
- c) Communication materials, including but not limited to EDMs, PNs, SMS, and physical mail, may be sent before, during and/or after the Campaign Period, in English, Bahasa Malaysia and/or Chinese, based on the merchant's registered language preference or profile with Maybank.
- d) By participating in this Campaign, Eligible Merchants expressly consent to be contacted by Maybank for communications relevant to the Campaign, as well as for marketing and/or promotional purposes, including but not limited to post-Campaign surveys and/or feedback requests.
- e) Maybank shall not be held responsible or liable for any non-receipt, late receipt, loss, or misdirection of communications due to inaccurate or outdated contact details provided by the Eligible Merchant.
- f) Maybank reserves the right to feature selected Reactivated Merchants in promotional and/or marketing content related to this Campaign, subject always to obtaining the prior consent of the Reactivated Merchant.

8.0 General Terms & Condition

- a) 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.
- b) 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 on Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Merchants to be informed of or otherwise seek out any such notice validly posted.
- c) By participating in this Campaign, Eligible Merchants 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.
- d) By participating in this Campaign, Eligible Merchants 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 Merchants 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 Merchants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

*Note: "PDPA" refers to the Personal Data Protection Act (2010).

- e) 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 Merchants 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 negligence or omission by Maybank.
- f) 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.
- g) 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.
- h) 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.