



Maybank
Islamic



Maybank

Terms & Conditions

Maybank World Elite Mastercard Credit Card Acquisition Campaign

Maybank World Elite Mastercard Credit Card Acquisition Campaign ("**Campaign**") is organised by Malayan Banking Berhad (Company No.: 196001000142) ("**MBB**") and Maybank Islamic Berhad (Company No.: 200701029411) ("**MIB**") (collectively referred to as "**Maybank**"). By participating in this Campaign, the Eligible Cardmember(s) (as defined in Clause 2 below) hereby expressly agree to be bound by the terms and conditions herein ("**Terms and Conditions**") and any decisions made by Maybank in respect of the Campaign shall be final and binding.

1 CAMPAIGN PERIOD

This Campaign will commence on **1 December 2025 at 00:00 MYT** and expire on **31 January 2026 at 23:59 MYT**, both dates inclusive ("**Campaign Period**").

2 ELIGIBILITY

- 2.1. Subject to the Terms and Conditions, this Campaign is open to individuals who are either new-to-bank applicants or existing customers of Maybank, who have attained the age of 21 years or above at the time of application, and who apply for a new Maybank World Elite Mastercard or Maybank Islamic World Elite Mastercard Ikhwan Credit Card as a principal Cardmember during the Campaign Period ("**Cardmember(s)**").
- 2.2. To be eligible for this Campaign, the Cardmember(s) must apply for the Maybank World Elite Mastercard or Maybank Islamic World Elite Mastercard Ikhwan Credit Card ("**Qualifying Product**") via Maybank's direct channels as listed below:
 - a) Maybank2u at www.maybank2u.com.my ("**M2U Website**");
 - b) Maybank Anytime Everywhere application ("**MAE**");
 - c) Maybank/Maybank Islamic Branch; or
 - d) Maybank Card Sales Staff.
- 2.3. The following persons are **NOT eligible** to participate in this Campaign:
 - a) Maybank Group employees (all permanent or contract employees of Maybank and its subsidiaries in Malaysia);
 - b) Sole-proprietorships, partnerships, charitable/non-profit organizations/societies, corporate and commercial customers;



- c) Any Cardmember(s) who cancelled any of his/her Maybank Credit Card within six (6) months prior to the date of application and re-applied for another Maybank Credit Card; and/or
- d) Any Cardmember(s) who has committed or is suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services granted by Maybank.

2.4. "Cardmembers" who fulfill the abovementioned criteria are hereinafter referred to as "**Eligible Cardmember(s)**".

3 CAMPAIGN MECHANICS

3.1. Participation in this Campaign is automatic once the Eligible Cardmember(s) apply for the Maybank World Elite Mastercard or Maybank Islamic World Elite Mastercard Ikhwan Credit Card and such application is approved during the Campaign Period. No entry form or registration is required.

3.2. Eligible Cardmember(s) are required to meet the qualifying retail spend with their Maybank World Elite Mastercard or Maybank Islamic World Elite Mastercard Ikhwan Credit Card within thirty (30) days from the credit card approval date to win.

3.3. Supplementary Cardmembers are not eligible to receive the reward for this Campaign. However, for each principal Cardmember who is an Eligible Cardmember(s), the Qualifying Spend made by the supplementary Cardmember(s) will be consolidated under the card account of the principal Eligible Cardmember(s) for the purpose of accumulating the relevant spend criteria.

3.4. The detailed mechanics are as follow:

Mechanic	Prizes
Be the first 25 Eligible Cardmember(s) to meet the minimum spend of RM 30,000 with Maybank World Elite Mastercard or Maybank Islamic World Elite Mastercard Ikhwan Credit Card	25 pairs of Return Air Ticket to Paris with Malaysia Airlines Business Class (Z Class)



(“Qualifying Product”) within thirty days (30) from the credit card approval date.

Note: First-come, first-served basis, while stocks last.

3.5. Qualifying Spend

3.5.1. Qualifying spend shall include retail and online purchases transacted locally and/or internationally, AutoPay Bills, auto-reload for Maybank Touch n’ Go Zing Card(s), 0% EzyPay/-i instalment Plan (**“EzyPay/-i”**) performed via Qualifying Product during the Campaign Period based on local transaction time. For the avoidance of doubt, EzyPay/-i shall be treated as Qualifying Spend based on the full transaction amount, and all overseas transactions in foreign currency shall be converted into Ringgit Malaysia (**“RM”**) based on Maybank’s prevailing in-house exchange rate.

3.5.2. Qualifying Spend shall exclude the following:

- a) Monthly installment of EzyPay/-i, EzyPay/-i Plus.
- b) E-wallet reload transactions.
- c) Payment to government bodies.
- d) Payment to charity.
- e) Cash advance.
- f) Balance transfer.
- g) Fund transfer.
- h) Outstanding balance.
- i) Reversals.
- j) Fees and charges imposed by Maybank.
- k) Transactions made for business purposes, such as purchasing petrol for business transport, insurance agents paying for insurance policies on behalf of Eligible Cardmembers’ customers, paying for office utility bills etc.
- l) Transactions made by Eligible Cardmembers at their own business premises.



- m) Any suspicious or irregular transactions made by Eligible Cardmembers during Campaign Period that is deemed as manipulating the Campaign Terms and Conditions.
- n) Transactions that are subsequently reversed or refunded during or after the Campaign Period ends.

3.5.3. Any reversals/refund that is posted during the Campaign Period will deduct the Qualifying Spend of the Campaign.

3.5.4. Maybank has the right to disqualify any Winner (as defined hereinafter) should it be found that the Eligible Cardmember reversed the Qualifying Spend transaction(s) after Campaign Period ends (within six (6) months). Should a pair of Malaysia Airlines Business Class Return Ticket to Paris have been issued to the said Winner, Maybank has the right to charge the said Winner RM 25,000 for the given prizes.

3.5.5. Split and/or repetitive retail transactions of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.

4 PRIZES

Prizes	No. of Winners	Booking Period	Travel Period
Return Air Ticket to Paris on Malaysia Airlines Business Class (Z Class) for 2 pax.	25	By 30 th June 2026	Start travelling from 1 st April 2026 until 31 st December 2026. Subject to ticket fare and class availability.

4.1 A total of twenty-five (25) prize winners will be determined as winners on a first-come, first-serve basis based on the Qualifying Spend captured in Maybank’s system (collectively known as “**Winners**” or individually a “**Winner**”).

4.2 Winner selection will be completed within ninety (90) days from the end of the Campaign Period.

5 FULFILLMENT OF PRIZES

5.1 Fulfilment of the Campaign Prizes will be provided by Malaysia Airlines Berhad (“**Malaysia Airlines**”).



5.2 Maybank will notify the Winners via electronic direct mailer (“eDM”) and/or by a Maybank representative via call at the mobile phone numbers registered in Maybank’s system within ninety (90) days after the end of campaign period.

5.3 In the event that the Winners are not contactable after three (3) call attempts on the same day for whatsoever reason(s) and/or the Winners wish to withdraw from the Campaign upon being contacted by Maybank’s representative, he/she will be disqualified from the Campaign and the Prize shall be awarded to an alternate selected Winner.

5.4 At the time of awarding the Prize(s), all Maybank Card account(s) of the Eligible Cardmember must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmember shall be disqualified from receiving the Prize(s).

5.5 Winners are required to follow the following steps to redeem the tickets:

5.5.1 Winners will receive a unique code from Maybank via eDM at the email address recorded in Maybank’s system from 1 April 2026 to 30 April 2026.

5.5.2 Winners to redeem via the following method:

- Email redemption to ticketingparadigm@malaysiaairlines.com with the preferred travel dates and proof of eligibility (the email received from Maybank); or
- In-person redemption by visiting Malaysia Airlines ticketing office Paradigm Mall at Malaysia Airlines Ticket Office Level CC, Lot 18 & 30, Paradigm Mall SS7, 47301 Petaling Jaya, Selangor Darul Ehsan, Malaysia and present the proof of eligibility to the ticketing staff.

5.5.3 During the redemption, Winners are required to present the following information:

- a) Unique code
- b) Name (as per Passport)
- c) Email address
- d) Phone number
- e) Passport number
- f) Enrich number (if applicable)



- g) Selected/preferred travel dates*
- h) Email subject: Booking for Maybank CDG Biz Class (your name)

5.5.4 Malaysia Airlines staff will verify Winners details and will issue the ticket accordingly, (between Monday - Sunday, 10.00am - 6.00pm).

5.5.5 The Campaign Prizes are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full and Winners are not allowed to change or replace or upgrade the Campaign Prizes with another destination or travel package.

5.5.6 Winners are required to be one of the travelling passengers of the Campaign Prize.

5.5.7 Winners and companions must fly together on the same flight.

5.6 Maybank will have the final discretion on the flight based on the availability during the booking. In the event Maybank is unable to provide the Campaign Prize as described herein to Winner due to reasons that are beyond Maybank's control, Maybank reserves the right to substitute the Campaign Prizes of like or similar value, but no more than the value of RM 25,000.00 at its discretion with prior notice of at least twenty one (21) calendar days before announcement of Campaign Prize Winners on Maybank's website at <http://www.maybank2u.com.my/> or any other methods as it deems fit.

5.7 The inclusion of the Campaign Prize in this Campaign cannot be construed as an endorsement or recommendation of the Campaign Prize by Maybank. For any dispute in relation to quality or warranty of the Campaign Prize or any terms and conditions in respect thereof, the Winners shall deal with Malaysia Airlines directly without any recourse to Maybank. Maybank shall not be held liable for any breach of quality or warranty of the Campaign Prize or any terms and conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Campaign Prize.

5.8 The Winners shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from the usage of the Campaign Prize upon delivery.



Maybank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the Winners as a result of the use of the Campaign Prize upon delivery.

5.9 Announcement of the Winners (e.g. name and masked Maybank card number) shall also be made on Maybank2u's website at www.maybank2u.com.my and/or Maybank social media within fourteen (14) weeks from the end of the Campaign Period.

5.10 The Campaign Prizes may be subject to income tax or other relevant tax applicable. It is the Winners' responsibility to ensure that he/she understand applicable tax obligations with respect to the relevant Prizes and seek independent professional advise if necessary. For the avoidance of doubt, it is the Winners' obligation to settle any applicable taxes for the relevant Prizes, Maybank is under no obligation to advise and/or pay any applicable taxes to any government authority including Inland Revenue Board for the relevant Winners.

5.11 All cost, fees and/or expenses incurred or to be incurred by the Winners in relation to the Campaign and/or the claiming of the Prize(s), which shall include but not limited to the cost for transportations, accommodation, relevant Paris travel visa (if Winner is a foreigner), meals, personal costs and/or any other costs, are the sole responsibility of the Winners.

5.12 Winners are also subject to Malaysia Airlines General Terms & Conditions which will be provided by Malaysia Airlines directly to Winners.

5.13 If there is any dispute or non-receipt of the Campaign Prize, Winners are required to contact Maybank Customer Service at 1300 88 6688 or 603-7844 3696 from outside Malaysia latest by 30 June 2026 to request for an inquiry. No request for any inquiry shall be entertained after 30 June 2026.

6 ADDITIONAL TERMS

6.1 By participating in the Campaign, Eligible Cardmembers/Winners:

6.1.1 Agree to be bound by these Terms and Conditions



- 6.1.2 Agree that all records of transactions captured by Maybank's system within the Campaign Period based on the local date and time shall be accurate, conclusive and final;
- 6.1.3 Agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardmembers/Winners. No further appeal or correspondence will be entertained;
- 6.1.4 Agree that any reversal of Qualifying Spend shall be excluded from the Campaign.
- 6.1.5 Agree to allow Maybank to disclose the Eligible Cardmember(s)/Winners' particulars to third party service provider(s)/authorized supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Maybank for contact purposes during and after the Campaign Period; and
- 6.1.6 Authorize Maybank to publish their names, photos taken or other information provided by him/her for current and future advertising and publicity purposes in any advertising or publicity material relating to the Campaign without any compensation.



7 MALAYSIA AIRLINES PARIS CAMPAIGN TERMS AND CONDITIONS

7.1 Below are the flight frequencies for Kuala Lumpur International Airport (KUL) to Paris Charles de Gaulle Airport (CDG)

MH 20 KUL – CDG <u>Daily *subject to change</u> 2345 – 0640 (+1)	MH 21 CDG – KUL <u>Daily *subject to change</u> 1120 – 0650 (+1)
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Travel Route	Eligibility	Remarks
KUL – CDG – KUL	/	
KUL – CDG	/	Please note that the return leg, regardless of the departure point, will not be included, and no cash refund will be issued
CDG – KUL	X	
CDG – KUL – CDG	X	

7.2 Tickets are only applicable for Reservation Booking Designator (“**RBD**”) Z (Business Basic Class). Other RBDs are not permitted.

7.3 The first change of ticket/travel date will be permitted free of charge (“**FOC**”) for the customer. Any additional changes will incur a fixed fee of RM450 per change, subject to availability of booking class RBD Z, and the fee and charges is non-refundable.

7.4 Maximum stay of three (3) months.

7.5 Redemption/Booking period: 1st April 2026 – 30th June 2026.

7.6 Travel Period: 1st April 2026– 31st December 2026.

7.7 Last departure date must be no later than 31st December 2026.

7.8 Stopover is not permitted.

7.9 No cancellation and it is non-refundable.



7.10 Non-combinability with other fares.

7.11 Malaysia Airlines' policies, rules & regulations which shall include the General Conditions of Carriage for Passengers and Baggage apply.

7.12 Ticket cannot be exchanged for cash and are not valid for use in conjunction with other offer coupons, vouchers, loyalty programs and member privilege cards.

7.13 Other Malaysia Airlines General Terms and Conditions apply.

8 MAYBANK GENERAL TERMS AND CONDITIONS

8.1 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, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.

8.2 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 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 Cardmember(s) to be informed of or otherwise seek out any such notice validly posted.

8.3 By participating in this Campaign, Eligible Cardmember(s) 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 and Conditions be not fully understood.

8.4 By participating in this Campaign, Eligible Cardmember(s) 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.

8.5 In addition and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Cardmember(s) agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

8.5.1 The purposes of the Campaign; and

8.5.2 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 promotional 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 Cardmember(s) 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).

8.6 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 Cardmember(s) 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.

8.7 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,



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fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank.

8.8 Maybank may disqualify/reject any Eligible Cardmember(s) who does not comply with the Terms and Conditions stated herein and/or are found or suspected of being 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.

8.9 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 Cardmember(s) may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.