

TERMS & CONDITIONS: "MAYBANK MASTERCARD DEBIT CARD OVERSEAS SPEND CAMPAIGN"

The **"Maybank Mastercard Debit Card Overseas Spend Campaign"** ("**Campaign**") is organized by Malayan Banking Berhad (Registration No. 196001000142) (referred to as "Maybank" throughout the Terms and Conditions herein). By participating in this Campaign, Eligible Cardholders (as defined in Clause 2 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of this Campaign shall be final and binding.

1. CAMPAIGN PERIOD

The Campaign commences on **1 November 2025 at 12:00 AM MYT and ends on 28 February 2026 at 11:59 PM MYT**, both dates inclusive ("**Campaign Period**").

2. ELIGIBILITY

2.1. This Campaign is open to all individual customers who :

2.1.1. Holds Maybank Mastercard Debit Card issued in Malaysia and whose account(s) held with Maybank are current, valid and subsisting as determined by Maybank.

2.2. For avoidance of doubt, permanent and contractual employees of Maybank (other than employees from Cards Marketing Department of Maybank and Regional Cards Marketing Department of Maybank and/or vendors, suppliers, advertising and promotion agencies for the Campaign) are eligible to participate in this Campaign.

2.3. The following persons are **NOT eligible** to participate in the Campaign:

2.3.1. Cardholders whose Debit Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Card Agreement during the Campaign Period;

2.3.2. Cardholders who are in default of any facility granted by Maybank at any time;

2.3.3. Cardholders of Maybank Commercial/ Corporate Cards;

2.3.4. Cardholders of Maybank Visa Debit Card; and

2.3.5. Cardholders of Maybank Credit & Charge Card(s) and/or Maybank Prepaid Cards.

2.4. "Cardholders" who fulfill the above mentioned criteria are hereinafter referred to as "**Eligible Cardholder(s)**".

3. CAMPAIGN PRIZES

3.1. During the Campaign Period, Eligible Cardholders will be entitled to:

3.1.1. **Receive RM100 AEON Malaysia e-voucher**, subject to the following:

- 3.1.1.1. Spend a minimum of RM2,000-00 cumulatively in Overseas Spend (online or in-store) in a month during the Campaign Period.
- 3.1.1.2. RM100-00 AEON e-Voucher is limited to the first one thousand four hundred (1,400) eligible cardholders per month during the Campaign Period, with a total of five thousand six hundred (5,600) e-vouchers available throughout the Campaign Period on a first-come-first-served basis, based on the date and time the Eligible Cardholder(s) performs the Eligible Transaction.

3.1.2. **Win RM1,500 Trip.com e-voucher**, subject to the following:

- 3.1.2.1. Spend a minimum of RM50-00 per transaction in Overseas Spend (online or in-store) during the Campaign Period to earn qualifying entries.
- 3.1.2.2. Ten (10) Eligible Cardholders who have gained a minimum of ten (10) qualifying entries stand a chance to be shortlisted by Maybank's randomizer programme as Winners of RM1,500 Trip.com e-Voucher.

4. CAMPAIGN MECHANICS AND CONDITIONS

4.1. No registration is required to participate in this Campaign.

4.2. To qualify for prizes, Eligible Cardholders must perform Eligible Transactions using their Maybank Debit Card during the Campaign Period.

4.3. Eligible Transactions refer to:

- 4.3.1. Retail purchases performed using a valid Maybank Mastercard Debit Card linked to a savings or current account, which are successfully posted and captured by Maybank's system during the Campaign Period;
- 4.3.2. Eligible Transactions must be either:
 - 4.3.2.1. Overseas point-of-sale (POS) transactions made outside Malaysia, or
 - 4.3.2.2. Online transactions conducted in a foreign currency (non-Ringgit Malaysia (MYR)).
- 4.3.3. "Overseas Spend" refers to any Eligible Transaction as defined in Clause 4.3.2 and the spend requirements stated in this T&C.

4.4. The following transactions shall not be considered Eligible Transactions and will be excluded from the Campaign:

- 4.4.1. Transactions made in Ringgit Malaysia (MYR);
- 4.4.2. Transactions which are subsequently cancelled or refunded, or
- 4.4.3. Disputed, unauthorized or fraudulent purchase transactions.

4.5. Eligible overseas transactions (online or in-store) performed within the Campaign Period charged in foreign currencies will be converted to Ringgit Malaysia (RM) based on the prevailing foreign exchange rate. This conversion will be applied to calculate:

- 4.5.1. The RM2,000-00 cumulative spend in a month (as stated in Clause 3.1.1.1) and;
- 4.5.2. The minimum of RM50-00 per transaction (as stated in clause 3.1.2.1).

4.6. Maybank shall be relying on the information provided by the merchant to determine whether such transaction falls within the Eligible Transactions.

4.7. The Eligible Transactions made during the Campaign Period must be captured by the Maybank's system and posted not later than 14th day from the end of each Campaign Month.

4.8. Maybank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishment or any other party, which are not within the reasonable control of the Bank.

4.9. To the fullest extent permitted by law, any determination by the Bank as to which spend category constitutes Eligible Transactions and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.

4.10. Maybank shall not be held responsible for any delay or failure in crediting cashback due to inaccurate or incomplete account details, or for any reason beyond its reasonable control.

5. FULFILLMENT OF PRIZE

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

5.2. The Winners will be notified by Maybank via short message service ("SMS") and/or electronic direct mailer ("Email") at the mobile phone numbers and/or email address

maintained in Maybank's system, within twelve (12) weeks from the end Campaign Period ("notification").

- 5.3. Winners are required to respond to the SMS and/or email within seven (7) business days after the notification if the Winners do not wish to receive the Prizes ("Opt Out").
- 5.4. 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 distribution of Prizes will be conducted accordingly. Any "Opt Out" request from the Winners will not be entertained upon the expiry of seven (7) business days after the date of notification.
- 5.5. The Prizes is non-transferable to any other party or parties and not exchangeable for credit or other goods, whether in part or in full.
- 5.6. Maybank reserves the right, at its discretion, with prior notice without assigning any reason thereof, to replace or substitute the Prize with any other prize of equal or similar value selected by Maybank without liability to any person.
- 5.7. If there is any dispute or non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688 latest by **30 June 2026** to request for an inquiry. No request for any inquiry shall be entertained after **30 June 2026**.
- 5.8. Maybank has the right to select a substitute Winner for each Winner that is disqualified for reasons stated herein without the obligation to give further notice to the disqualified Winners.
- 5.9. Eligible Cardholders acknowledge and agree that Maybank reserves the right to disqualify participation of the Campaign or withdraw any Prizes from the Winners if:
 - 5.9.1. The Eligible Cardholder is found or suspected of tampering with the Campaign mechanics or the operation of the Campaign;
 - 5.9.2. The Eligible Cardholder is found or suspected of undertaking fraudulent activities or other activities harmful to the Campaign; or
 - 5.9.3. The Eligible Cardholder has been disqualified from previous campaigns organized by Maybank; or
 - 5.9.4. The Eligible Cardholder is in breach of its obligations or any terms and conditions of this Campaign.

6. ADDITIONAL TERMS

- 6.1. By participating in this Campaign, Eligible Cardholders/Winners:

- 6.1.1. 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;
- 6.1.2. agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardholders/ Winners. No further appeal or further correspondence will be entertained; and
- 6.1.3. agree that any reversal of Eligible Transaction shall be excluded from the Campaign

6.2. Subject to obtaining the Winner's prior consent, Maybank may:

- 6.2.1. disclose their 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.
- 6.2.2. share their email addresses with AEON and/or Trip.com solely for the purpose of delivering e-vouchers to Winners of the Campaign

7. GENERAL TERMS AND CONDITIONS

- 7.1. 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.
- 7.2. 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 Cardholders to be informed of or otherwise seek out any such notice validly posted.
- 7.3. By participating in this Campaign, Eligible Cardholders 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.
- 7.4. By participating in this Campaign, Eligible Cardholders 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.

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

7.5.1. the purposes of the Campaign; and

7.5.2. 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 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 Cardholders 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).

7.6. 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 Cardholders 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.

7.7. 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.

7.8. Maybank may disqualify/reject any Eligible Cardholders 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.

7.9. 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.