

**TERMS & CONDITIONS: "MYDEBIT ESSENTIAL SPEND & WIN CAMPAIGN WITH MAYBANK DEBIT CARDS"**

The **"MyDebit Essential Spend & Win Campaign with Maybank Debit Cards"** ("**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 Cardmembers (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 **16 June 2025 at 12:00 AM MYT and ends on 15 September 2025 at 11:59 PM MYT**, both dates inclusive ("**Campaign Period**").

**2. ELIGIBILITY**

- 2.1. This Campaign is open to all individual customers who holds Maybank 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 and stand a chance to win the Lucky Spender Prize (as listed in clause 5 below).
- 2.3. The following persons are **NOT eligible** to participate in the Campaign:
  - 2.3.1. Cardmembers 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. Cardmembers who are in default of any facility granted by Maybank at any time;
  - 2.3.3. Cardmembers of Maybank Commercial/ Corporate Cards;
  - 2.3.4. Cardmembers of Maybank Credit & Charge Card(s) and/or Maybank Prepaid Cards; and
- 2.4. "Cardmembers" who fulfill the above mentioned criteria are hereinafter referred to as **"Eligible Cardmember(s)"**.

### 3. CAMPAIGN PRIZES

3.1. The campaign consists of the following:

Category	Mechanics	Total Winners	Prize
<b>Top Spender</b>	Eligible Customers with the highest cumulative Qualifying Spend amount throughout the Campaign Period will win RM2,000 cashback.	25	RM2,000 cashback per winner
<b>Return Spender</b>	Eligible Customers who meet the Qualifying Action and conditions as stated in Clause 5.3 will stand a chance to win RM2,000 cashback	25	RM2,000 cashback per winner
<b>Lucky Spender</b>	Eligible Customers who meet the Qualifying Action will stand a chance to win RM100 cashback	3,000	RM100 cashback

### 4. CAMPAIGN MECHANICS AND CONDITIONS

- 4.1. Eligible Cardmembers will need to make Qualifying Spend (as specified in Clause 4.2) to earn an entry ("Entries or Entry if singular") for the purpose of shortlisting the Return Spender and Lucky Spender Prizes
- 4.2. "Qualifying Spend" means any Food & Beverage (F&B), Grocery and/or Petrol transactions ("Essential Spend"), which are made using the valid Maybank Debit Cards during Campaign Period subject to clause 4.3 below.
- 4.3. Qualifying Spend shall NOT include the following:
- 4.3.1. Transactions which are subsequently cancelled or refunded, or
  - 4.3.2. Disputed, unauthorized or fraudulent purchase transactions.
- 4.4. Maybank shall be relying on the information provided by the merchant to determine whether such transaction falls within the Qualifying Spend. Maybank shall not be responsible for any error, failure or delay in transmission of evidence of sales transactions by merchant establishment or any other party.
- 4.5. The Qualifying Spend 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.

4.6. 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.

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

4.8. The details of Qualifying Action Entries are as follows:

Qualifying Action	Entry / Entries
Every RM20 spent per transaction in any Essential Spend category: <ul style="list-style-type: none"> <li>Food and Beverages</li> <li>Grocery</li> <li>Petrol</li> </ul>	1 entry
Spend a minimum RM20 per transaction in <b>all 3 Essential Spend categories</b> within the same Campaign month	Bonus 10 entries for that Campaign month
Spend a minimum RM20 per transaction in any Essential category <b>after not using your debit card for any spend in the past 3 consecutive months (or longer)</b> before the Campaign starts.	One-time bonus 50 entries for the Campaign Period
Spend a minimum RM20 per transaction in any Essential Spend category on multiple days during the Campaign Period	Total entries earned above multiplied* by the number of days you spend in these categories during the Campaign Period

*\*Example: If you earn a total of 20 entries and make eligible transactions on 15 different days, your total entries = 20 × 15 = 300 entries.*

4.9. The Campaign is divided into (3) Campaign Months as follows:

Campaign Month	Campaign Month Period
1	16 June 2025 to 15 July 2025
2	16 July 2025 to 15 August 2025
3	16 August 2025 to 15 September 2025

4.10. Below is an illustration on Eligible Cardmembers potential Campaign entries earnings:

Customer Type / Spending Pattern	Scenario Description	Entry Breakdown	Total Entries Earned
<b>Customer A:</b> Consistent Essential Spender	Spends RM20 each in F&B, Grocery, and Petrol weekly during Campaign Month 1, across 12 separate days	<ul style="list-style-type: none"> <li>Base: 3 transactions/week × 4 weeks = <b>12 entries</b></li> <li>Bonus for all 3 categories in Campaign Month 1 = <b>10 entries</b></li> <li>Daily Multiplier: (12 + 10) × 12 days = <b>264 entries</b></li> </ul>	264 entries
<b>Customer B:</b> Return Spender	No spend from 16 Mar – 15 June (3 months). Starts spending RM20 in Grocery only, 10 times on 10 separate days in Campaign Month 1	<ul style="list-style-type: none"> <li>Base: 10 transactions = <b>10 entries</b></li> <li>Return spender bonus (one-time): <b>50 entries</b></li> <li>Daily Multiplier: (10 + 50) × 10 days = <b>600 entries</b></li> </ul>	600 entries
<b>Customer C:</b> Casual Spender in Campaign Month 2	Spends RM20 on Petrol only, 5 transactions on 5 different days during Campaign Month 2	<ul style="list-style-type: none"> <li>Base: 5 transactions = <b>5 entries</b></li> <li>No bonus for “3-category” spend</li> <li>Daily Multiplier: 5 × 5 = <b>25 entries</b></li> </ul>	25 entries

## 5. WINNER SELECTION AND PRIZE FULFILLMENT

5.1. Selection of Winners will be carried out after the end of the Campaign Period.

### 5.2. Top Spender

5.2.1. A total of twenty-five (25) Eligible Cardmembers with the highest cumulative Qualifying Spend throughout the Campaign Period will be considered as the Top Spender Winner (“Top Spender Winner”).

5.2.2. Top Spender Winner will be awarded with RM2,000 cashback each.

5.2.3. In the event Maybank is required to choose the final Top Spender Winner and there are multiple Eligible Cardmembers having the same Qualifying Spend amount (a tie), Eligible Cardmember with the earliest timestamp to achieve the highest cumulative Qualifying Spend amount during the Campaign Period will be considered in determining the Top Spender Winner.

### 5.3. Return Spender

5.3.1. A total of twenty-five (25) Eligible Cardmembers who spend a minimum of RM20 per transaction in any Essential Spend category after not using their Maybank Debit Card for any spend in the past three (3) months (or longer) before the Campaign start date, and who have accumulated qualifying entries during the Campaign Period, stand a chance to be shortlisted as a Return Spender Winner via Maybank's randomizer programme.

5.3.2. To be eligible under the Return Spender category, the Eligible Cardmembers must have used their Maybank Debit Card for ATM transactions (i.e., an "ATM User") only during the 3-month inactivity period. Eligible Cardmembers with no debit card activity at all, including ATM usage, will not be eligible.

### 5.4. Lucky Spender

5.4.1. Three Thousand (3,000) Eligible Cardmembers who have gained qualifying entries stands a chance to be shortlisted by Maybank's randomizer programme as Winner ("Lucky Winner").

5.4.2. Lucky Winner will be awarded with RM100 cashback each.

5.5. Eligible Cardmembers can only win one (1) unit of Prize throughout the Campaign Period.

5.6. The cashback will be credited to the Winner's account within twelve (12) weeks after the end of the Campaign Period.

5.7. The winner for Top Spender, Return Spender and Lucky Spender prizes will be collectively referred to as "Winners"

## **6. FULFILLMENT OF PRIZES**

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

6.2. 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").

6.3. Announcement of the all Winners (e.g. Name and masked Maybank Card Number) shall also be made on Maybank2u's website at [www.maybank2u.com.my](http://www.maybank2u.com.my) and/or Maybank social media within twelve (12) weeks from the end of the Campaign Period.

- 6.4. The cashback are non-transferable to any other party or parties and not exchangeable for credit or other goods, whether in part or in full.
- 6.5. 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.
- 6.6. 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 **31 December 2025** to request for an inquiry. No request for any inquiry shall be entertained after **31 December 2025**
- 6.7. 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.
- 6.8. Eligible Cardmembers acknowledge and agree that Maybank reserves the right to disqualify participation of the Campaign or withdraw any Prizes from the Winners if:
- 6.8.1. The Eligible Cardmember is found or suspected of tampering with the Campaign mechanics or the operation of the Campaign;
  - 6.8.2. The Eligible Cardmember is found or suspected of undertaking fraudulent activities or other activities harmful to the Campaign; or
  - 6.8.3. The Eligible Cardmember has been disqualified from previous campaigns organized by Maybank; or
  - 6.8.4. The Eligible Cardmember is in breach of its obligations or any terms and conditions of this Campaign.

Notwithstanding the above, Maybank reserves the right to reject any participation without assigning any reasons.

## **7. ADDITIONAL TERMS**

- 7.1. By participating in this Campaign, Eligible Cardmembers/Winners:
- 7.1.1. 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;
  - 7.1.2. 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 further correspondence will be entertained;
  - 7.1.3. agree that any reversal of Qualified Spend shall be excluded from the Campaign; and

7.1.4. consent for Maybank to 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.

## **8. 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](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Cardmembers to be informed of or otherwise seek out any such notice validly posted.
- 8.3. By participating in this Campaign, Eligible Cardmembers agree to access the Maybank2u website at [www.maybank2u.com.my](http://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.
- 8.4. By participating in this Campaign, Eligible Cardmembers 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](http://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 Cardmembers 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 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 Cardmembers 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 Cardmembers 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.
- 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, 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 Cardmembers 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.
- 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 Customers may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).