

New Launch OneMedical via M2U/MAE 2025–2026 Campaign

Terms & Conditions

1. This New Launch OneMedical via M2U/MAE 2025–2026 Campaign (“Campaign”) shall be governed by the Terms & Conditions stated herein.
2. This Campaign is organized by Etiqa Life Insurance Berhad (“Etiqa”) and Malayan Banking Berhad (“Maybank”)(collectively referred to as “Company” or the “Organiser”).
3. This Campaign is open to new and existing customers of Maybank Group only (“Eligible Participants”). The term “Maybank Group” refers to Maybank and its subsidiaries, either individually and/or collectively as the context requires.
4. Current employees of Maybank Group or anyone directly connected with the Campaign are NOT eligible to participate in this Campaign.
5. This Campaign will commence on 1 November 2025 until 28 February 2026 at 11:59 MYT [both date inclusive](“Campaign Period”). Entries received outside of the Campaign Period will be disqualified and be deemed ineligible for consideration of Reward
6. By participating in this Campaign, the Eligible Participants hereby expressly agree to be bound by these Terms & Conditions and any decisions made by Etiqa and Maybank in respect of the Campaign shall be final, conclusive and binding.

A. Participation / Entry Method & Reward

7. Participants who fulfil the Campaign Criteria stated below will be entitled to receive the reward (“Reward”).

Product Name	Requirements	Reward(s)
Etiqa OneMedical Insurance	Customer who purchases Etiqa OneMedical Insurance Plan 1, 2 or 3	RM50 e-Commerce Voucher

- Etiqa and Maybank are members of Perbadanan Insurans Deposit Malaysia (“PIDM”).
 - The benefit(s) payable under eligible product is (are) protected by PIDM up to limits. Please refer to PIDM’s TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit www.pidm.gov.my)
8. “Eligible Participants” refer to participants who submit a new application for Etiqa OneMedical Insurance during the Campaign Period and such application must be approved during the Campaign Period on or before 28 February 2026.
 9. Eligible Participants who proceed to cancel their policy during the 15-days grace period will no longer be eligible for the Reward.

10. The Reward provided is not intended as a variation to the terms and conditions of the policy issued, which are subject to the Company's standard processing or underwriting rules. The Reward will only be delivered to the successful Eligible Participants of OneMedical Insurance ("Reward Recipient") three (3) months after the Campaign Period.
Eligible Participants without valid contact details such as "Address", "Email Address" or "Contact Number" shall be automatically excluded from the entitlement of the Reward.
11. E-Commerce voucher credit are non-refundable, non-exchangeable and non-redeemable for cash.
12. In the event where the Reward Recipient fails to comply with any of the Terms and Conditions of this Campaign, the Organiser reserves the right to forfeit the Reward for that Reward Recipient.

Reward(s) :

13. The Reward is not for re-sale.
14. The Reward Recipient are responsible for any and all taxes payable as a result of a Reward being awarded (if applicable).
15. The Reward will only be delivered to each Reward Recipient once. Any failure to accept or receive the delivery will not be reimbursed and requests to collect the Reward will not be entertained.
16. The Organiser reserves the right to replace the Reward with any item of equivalent value without prior notice. All rewards are not transferable, refundable, and/or exchangeable for cash, credit, or any other items and will be given on an "as is" basis.
17. To the fullest extent permitted by law, Etiqa expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the rewards
18. The Reward Recipient will be informed via EDM/MAE app and/or any other method of communications which the Organiser deems appropriate. The Reward Recipient must keep their contact details up to date, failing which a different Reward Recipient would automatically be selected without prior notice.

B. General Terms and Conditions

1. Etiqa and 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 Etiqa and Maybank.

2. Etiqa and 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 the Maybank2u website at www.maybank2u.com.my or through any other channel determined by Etiqa and Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
3. By participating in this Campaign, Eligible Participants 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 Etiqa or Maybank should any of the Terms & Conditions be not fully understood.
4. By participating in this Campaign, the Eligible Participants agree to be bound by the Terms & Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank and Etiqa in accordance with the Maybank Privacy Statement and Etiqa Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and www.etiqa.com.my/privacy-notice ("Etiqa's Privacy Notice") respectively, and the PDPA Form for Individual Participants.
5. In addition, and without prejudice to the terms in the Maybank's Privacy Statement, Etiqa's Privacy Statement and the PDPA Form for Individual Participants,, Eligible Participants agree and consent to his/ her personal data or information being collected, processed and used by Maybank and Etiqa for:
 - a) the purposes of the Campaign; and
 - b) marketing and promotional activities conducted by Maybank and Etiqa, 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 responses and related photographs. In this regard, each Eligible Participants agrees to co-operate and participate in all advertising and publicity activities of Maybank and Etiqa in relation to the Campaign.

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

6. Etiqa and 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 Participants 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 the any gross negligence or omission by Etiqa and Maybank.

7. Etiqa and 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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of Etiqa or Maybank.
8. Etiqa and 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.
9. These Terms & Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
10. 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, the Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.