

MAYBANK PERSONAL LOAN/MAYBANK ISLAMIC PERSONAL FINANCING-i
Get RM300 Guaranteed Cash Back & Win the Latest Apple Gadgets Campaign

TERMS AND CONDITIONS

1. **"GET RM300 GUARANTEED CASH BACK & WIN THE LATEST APPLE GADGETS CAMPAIGN"** ("**Campaign**") is organized by Malayan Banking Berhad (Company No. 196001000142) and Maybank Islamic Berhad (Company No. 200701029411) (collectively referred to as "**Maybank**") and shall be subject to the Terms and Conditions herein ("**Terms and Conditions**"). By participating in this Campaign, the Eligible Customers (as defined herein) hereby expressly agree to be bound by these Terms & Conditions any decision made by Maybank with respect to the Campaign shall be final and binding.

2. **CAMPAIGN PERIOD**

This Campaign shall commence from **1 July 2025 until 31 December 2025** (both dates inclusive) ("**Campaign Period**").

3. **ELIGIBILITY**

This Campaign is open to all newly applied and approved Maybank Personal Loan or Maybank Islamic Personal Financing-i customers who have applied for their loan or financing during the Campaign Period through Maybank's existing channels, i.e. online application via Maybank2u, MAE App, walk-in to any Maybank branches or through Maybank telesales (outbound calls only) channel and fulfilled the eligibility criteria set by Maybank as follows:

- i. Must be a Malaysian citizen of 21 years old and above. The maximum age limit for the applicant is up to 60 years old.
- ii. Minimum gross income requirement for salaried/self-employed applicant is RM42,000 per annum or RM3,500 per month.
- iii. For salaried applicant, the required documents are a copy of NRIC (both sides) and latest one (1) month salary slip (as per stated in the FAQ) OR Latest EA form OR Latest BE form with official tax receipt and EPF statement
- iv. As for self-employed applicant, the required documents are a copy of NRIC (both sides), business registration certificate and latest six (6) months' bank statement.
- v. **ALL** Maybank Personal Loan or Maybank Personal Financing-i accounts must be valid and in good credit standing.

Individual customers who satisfies the criteria provided in Clause 3 shall be referred to as "**Eligible Customer(s)**".



4. For the avoidance of doubt, the following customers are **NOT eligible** to participate in this Campaign:
- Existing Malayan Banking Bhd Personal Loan customers or Maybank Islamic Bhd Personal Financing-i customers, or applicants whose loan/financing applications were declined in the past 3 months; and
 - Permanent or contract employees, representatives and agents of Malayan Banking Berhad and its subsidiaries.

5. CAMPAIGN MECHANICS

- i. Below are the details of the loan/financing amount, fixed rate and tenure for the facility:

Loan/Financing-i Amount	Fixed Rate (per annum)	Tenure
RM5,000 – RM20,000	8%	Minimum – 2 Years Maximum – 6 Years
RM20,001 – RM50,000	7%	
RM50,001 – RM100,000	6.5%	

Note: The above fixed rates are equivalent to effective rates from 9.89% to 12.91% and may vary based on the loan/financing amount and tenure.

- ii. Only Eligible Customers whose applications are **applied and approved** during the Campaign Period will be eligible to participate in this Campaign. Below are examples of scenarios in which Eligible Customers may qualify for the entry:

Scenario	Application Date	Approval Date	Eligible for the Entry
A	01/07/2025	05/07/2025	Yes
B	28/07/2025	04/08/2025	Yes
C	29/06/2025	03/07/2025	No (Loan/financing application submitted before Campaign Period)
D	30/12/2025	05/01/2026	No (Loan/financing application approved after Campaign Period)

- iii. Applications that were approved or processed late, exceeding the Campaign Period, will **NOT** be eligible to participate in this Campaign. Maybank shall not be held liable for any delays in the processing or approval of the applications.



6. CAMPAIGN PRIZES

- i. A total of one thousand five hundred (1,500) winners of the RM300 guaranteed cash back ("**Cash Back**") and three (3) winners of the latest Apple gadgets ("**Gadget**") will be selected each month during the six (6)-month Campaign Period. The prize breakdown is as follows:

Prizes	Campaign Month / No. of Prizes					
	Month 1 – July 2025	Month 2 – August 2025	Month 3 – September 2025	Month 4 – October 2025	Month 5 – November 2025	Month 6 – December 2025
RM300 Guaranteed Cash Back	1,500	1,500	1,500	1,500	1,500	1,500
1x Apple iPhone 16 Pro Max (256GB)	1	1	1	1	1	1
1x Apple Watch Series 10	1	1	1	1	1	1
1x Apple AirPods 4	1	1	1	1	1	1

- ii. For each Campaign month:
- The Cash Back prizes – one thousand five hundred (1,500) winners will be selected based on a first come first served basis
 - The Gadget prizes – three (3) winners will be randomly selected among the Eligible Customers using the Maybank randomizer programme.
- iii. Each Eligible Customer is entitled to win only one (1) Cash Back prize throughout the entire Campaign Period.
- iv. Each Eligible Customer is entitled to win only one (1) Gadget prize throughout the entire Campaign Period.
- v. Maybank will NOT provide any replacement or substitute for the Cash Back or Gadget prizes if the winner rejects the prize rewarded and/or requests for alternative option of prize(s).
- vi. The prizes awarded to winners are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.

7. FULFILLMENT OF CAMPAIGN PRIZES

- i. The shortlisted winners will be contacted in writing (including but not limited to via email, phone call, or any other communication method deemed appropriate by Maybank) within six (6) to eight (8) weeks after the end of each month during the Campaign Period, to obtain the winner's consent before the winner's name and prize(s) are displayed on the Maybank website ("**Maybank2u**") at Maybank2u website > Promotions > Contests Winners.
- ii. The Cash Back prize will be credited to the respective individual winner's Maybank savings or current account within two (2) weeks after the announcement of the winners.
- iii. The Gadget prizes will be delivered via courier to the respective winner's designated addresses as per the application submitted to Maybank within two (2) weeks after the announcement of the winners.

8. GENERAL TERMS AND CONDITIONS

- i. 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.
- ii. 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 Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- iii. By participating in this Campaign, Eligible Customers 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.



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- iv. By participating in this Campaign, Eligible Customers 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.
- v. In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers 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 responses and related photographs. In this regard, Eligible Customers 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).
- vi. 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 Customers 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.
- vii. 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.
- viii. 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.
- x. 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.