



Maybank
Islamic



Maybank

TERMS & CONDITIONS: 'MAYBANK 2025 DEBIT & SAVE YEAR END FESTIVE CAMPAIGN'

The '**MAYBANK 2025 DEBIT & SAVE YEAR END FESTIVE CAMPAIGN**' ("**Campaign**") is organized by Malayan Banking Berhad (Registration. No. 196001000142) ("**MBB**") and Maybank Islamic Berhad (Registration. No. 200701029411) ("**MIB**") (collectively referred to as "**Maybank**" throughout the Terms and Conditions herein). By participating in this Campaign, Eligible Participants (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 from **1 November 2025 at 12:00 AM MYT and ends on 28 February 2026 at 11:59 PM MYT**, both dates inclusive, unless notified otherwise ("**Campaign Period**").

2. ELIGIBILITY

This Campaign is open to all new and existing

- 2.1** Maybank customers (which may consist of individuals or joint account holders) of the Participating Accounts (as defined in Clause 4.2.2) (which shall collectively be referred to as "**Depositors/Investors**"); and / or
- 2.2** Cardmembers of Maybank Debit Mastercard or Visa Card (which shall collectively be referred to as "**Debit Cards**") issued by Maybank (which shall collectively be referred to as "**Cardmembers**"); and
- 2.3** Who have successfully registered for the Campaign via channels stipulated in Clause 3.
- 2.4** For the avoidance of doubt, all permanent and contractual employees of Maybank are eligible to participate in this Campaign and stand a chance to win the First Prize and Bonus Prize (except for the Grand Prize) **EXCEPT** for those employees from the following departments:
 - 2.4.1 Debit & Prepaid
 - 2.4.2 Cards Marketing
 - 2.4.3 Regional Cards Marketing

- 2.4.4 Funding and Deposit
- 2.4.5 Maybank Islamic Investment Account
- 2.4.6 Maybank Islamic Deposit
- 2.4.7 Vendors, suppliers, advertising and promotion agencies for the Campaign

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

- 2.5.1 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;
- 2.5.2 Cardholders of Maybank Commercial/Corporate Cards;
- 2.5.3 Cardholders of Maybank Credit & Charge Card(s) and/or Maybank Prepaid Cards;
- 2.5.4 Cardmembers of Maybank Global Access Mastercard World Debit Card;
- 2.5.5 Cardmembers/Depositors/Investors who are in default of any facility granted by Maybank at any time;
- 2.5.6 Depositors/Investors whose 'Participating Account' is in dormant status.

Cardmembers/Depositors/Investors who fulfill the above mentioned criteria are hereinafter referred to as **"Eligible Participants"**.

3 CAMPAIGN REGISTRATION (subject to clause 4.1)

- 3.1** Eligible Participants must register their participation for the Campaign, on a one-time basis within the Campaign Period.
- 3.2** Campaign registration can be made via various channels. For example, via Short Messages Service ("**SMS**"), Campaign page on the Maybank2u website (maybank.my/savedebit), depositing a specified amount (as defined in Clause 3.4) into Maybank account or any other channels that Maybank may introduce from time to time as specified via the marketing materials published or sent to Eligible Participants.
- 3.3 Campaign Registration via SMS:**
 - 3.3.1 To register via SMS, Eligible Participants shall use the service provided by any of the registered telecommunication companies' ("**Telco**"), type **YE25**, and send to **66628**, during the Campaign Period.

- 3.3.2 Proof of the SMS sent to 66628 by the Eligible Participants shall not be considered as a successful SMS registration, unless the Eligible Participants receive a confirmation SMS from 66628 and such confirmation SMS, which is automatically generated, be sent to the same mobile phone number used for registration, subject to the SMS traffic on the respective Telco's network.
- 3.3.3 Maybank reserves the right to disqualify any registration sent to 66628 through SMS due to any reason(s) including, but not limited to, duplicate registration(s), incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period and Maybank shall not, in any way, be liable and/or responsible for such disqualification.
- 3.3.4 Maybank is not responsible and does not have control over the SMS traffic, network failure and/or interruptions on the part of the respective Telco or Maybank's SMS service provider or for any other reason(s) whatsoever during the process of registration sent to 66628 via SMS or SMS confirmation sent from 66628 to Eligible Participants which may result in the delay of the SMS registration during the Campaign Period.
- 3.3.5 Maybank's SMS service is provided and supported by the service provider appointed by Maybank.
- 3.3.6 Eligible Participants are responsible to ensure that the details provided for registration are accurate and is sent or submitted within the Campaign Period. Failing which, the registration will be considered invalid and/or unsuccessful.
- 3.3.7 In the event that the information provided by the Eligible Participants during the registration process does not match with the records within Maybank system, Maybank reserves the right to reject the said registration.

3.4 Campaign Registration by depositing/investing RM25.25 into any of the Participating Accounts (as defined in Clause 4.2.2)

- 3.4.1 Alternatively, Depositors/Investors may deposit **RM25.25 ("specified deposit amount")** to register for the Campaign into any of the Participating Accounts.
- 3.4.2 **Only Depositors/Investors who deposit RM25.25** exactly will be considered as registered and eligible for the Campaign rewards.

3.4.3 Deposit/Investment amount that are above or below the specified deposit amount will not qualify as a valid registration.

3.5 For the avoidance of doubt, Eligible Participants with multiple Maybank Cards or Participating Accounts are only required to register once within the Campaign Period. Multiple registrations using the same mobile phone number, via same registration channel or multiple registration channels will be counted as one (1) registration only.

3.6 In the event that the Eligible Participants registered twice via multiple channels, Maybank will only acknowledge and accept the first registration as the official record.

4 CAMPAIGN MECHANICS

4.1 Upon successful registration, Eligible Participants will need to meet the Qualifying Criteria, that is to deposit/invest and spend (as shown in Clause 4.2) to stand a chance to win the prize set out in Clause 4.3 (**"Prizes"**).

4.2 The Qualifying Criteria are as follows:

	Qualifying Action	Details	Entries
DEBIT	Every minimum RM50 transaction using Maybank Debit Cards <i>Exclusion: Payments to government bodies and charity donations</i> <i>Note: Eligible Participants who meet minimum RM100 on debit card and the Qualifying Criteria will stand a chance to win the Prize.</i>	For all categories	1X
		For spending within the E-Commerce category	Additional 5X
		For spending at overseas	Additional 10X
	Maybank Debit Card cardholders who pay with Apple/Samsung/Google Pay	Every transaction (any amount)	Additional 5X
SAVE	Mandatory Criteria Incremental Average Daily Balance ("ADB") Growth of RM100 in the Participating Account(s) (1 entry for every RM100 ADB monthly growth).	For new and existing Maybank Depositors/Investors	1X

	Bonus Criteria	Between RM1,000 to RM3,000	Additional 3X
	Maintain Month End Balance (“MEB”) on the last day of the Campaign, (i.e. 28 February 2026), subject to meeting the Mandatory Criteria.	Above RM3,000 to RM5,000	Additional 5X
		Above RM5,000	Additional 10X
	Bonus Criteria		
	New account opened during the Campaign Period via Straight Through Process (“STP”) (M2U/MAE), subject to meeting the Mandatory Criteria.	Conventional Account	Additional 5X
	Note: Applicable to Kawanku Savings Account, Zest-i Account and Savings Account-i only.	Islamic Account	Additional 10X

4.2.1 Qualifying Action for Debit Card:

- 4.2.1.1 Maybank shall be relying on the information provided by the merchant to determine whether such transaction falls within the Qualifying Action.
- 4.2.1.2 The Qualifying Action made during the Campaign Period must be captured by Maybank’s system and posted not later than the 14th day from the end of each month during the Campaign Period.
- 4.2.1.3 Maybank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by any merchant establishment or any other party, which are not within the reasonable control of Maybank.
- 4.2.1.4 To the fullest extent permitted by law, any determination by Maybank as to which spend category constitutes a Qualifying Action and all transactions as recorded by Maybank (save for fraud and manifest error) shall be final and conclusive.

4.2.2 The Participating Accounts for the Depositors/Investors are listed below:

Conventional Accounts	Islamic Accounts
<ul style="list-style-type: none"> • Kawanku Savings Account • Basic Savings Account • Golden Savers Savings Account 	<ul style="list-style-type: none"> • Savings Account-i • Basic Savings Account-i • Golden Savvy Account-i

	<ul style="list-style-type: none"> • Zest-i Account
Note: <ul style="list-style-type: none"> • For joint accounts, only the primary account holder shall qualify for the Campaign. 	
MBB and MIB are members of Perbadanan Insurans Deposit Malaysia (" PIDM "). Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.	

4.2.3 The Baseline calculation is as follows:

4.2.3.1 The Baseline for the Campaign is a moving baseline, that is on 31 October 2025, 30 November 2025, 31 December 2025 and 31 January 2026.

4.2.3.2 The ADB Baseline is illustrated below:

ADB Baseline	Deposit/Investment Date
31/10/2025	01/11/2025 – 30/11/2025
30/11/2025	01/12/2025 – 31/12/2025
31/12/2025	01/01/2026 – 31/01/2026
31/01/2026	01/02/2026 – 28/02/2026

4.2.4 The ADB growth refers to the difference in the ADB account for the current month minus ADB in the previous month according to the respective baseline.

4.3 Prizes

Category	Prize	Total Winner(s)
Grand Prize	Habib Jewel Vouchers worth of RM15,000	6
First Prize	RM2,000 Cashback	15
Bonus Prize	RM100 Cashback	2,000

5 SELECTION OF WINNERS

5.1 Eligible Participants who meet both debit and save criteria will stand a chance to win the Prize.

5.2 Selection of Winners will be carried out via Maybank's randomiser programme within eight to twelve (8-12) weeks after the end of the Campaign Period. Each Eligible Participants is only entitled to win a maximum of one (1) Prize.

- 5.3** The Winners will be announced via Maybank2u's website at www.maybank2u.com.my and/or any other Maybank's social media within eight to twelve (8-12) weeks after the end of the Campaign Period.
- 5.4** The Winners shall be deemed as the final Winners in accordance with the selection sequence of Maybank's randomiser programme for the respective Prize categories. Winners of the Grand Prize, First Prize and Bonus Prize are collectively known as **"Winner(s)"**.

6 FULFILLMENT OF PRIZES

- 6.1** At the time of awarding the Prize(s), all Debit Card and/or Participating Account(s) of the Winner(s) must not be delinquent, closed/dormant and/or invalid or cancelled. Otherwise, it shall be disqualified from receiving the Prize(s).
- 6.2** Maybank will contact the Grand Prize Winner only via recorded call. In the event that Maybank is unable to contact the Grand Prize Winner after three (3) attempts and/or the Grand Prize Winner does not wish to accept the Prize upon being contacted by Maybank, the Grand Prize Winner will be deemed to have been disqualified from being the Winner of that Grand Prize.
- 6.3** Announcement of all the Winners including Grand Prize, First Prize and Bonus Prize (e.g. name and masked Maybank Card or Account Number) shall also be made on the Maybank2u's website at www.maybank2u.com.my and/or Maybank social media within eight to twelve (8-12) weeks from the end of the Campaign Period.
- 6.4** Only for the Grand Prize Winner, a confirmation letter/email will be sent to the Grand Prize Winner's billing address or email address recorded in Maybank's system within eight to twelve (8-12) weeks from the end of the Campaign Period.
- 6.5** The fulfilment of the Prizes will be done within eight to sixteen (8-16) weeks from the end of the Campaign Period.
- 6.6** Maybank shall determine the methods of the Prize giving, including but not limited to, a Prize giving ceremony, or any other methods which Maybank may deem reasonable.
- 6.7** The Grand Prize Winner is required to attend the Prize giving ceremony (if any/necessary) and in the event the Grand Prize Winner is unable to attend the said

ceremony, he/she will automatically be disqualified and no compensation or arrangement will be made after the Prize giving ceremony.

- 6.8** Maybank has the right to select a substitute Winner for each Winner that is disqualified for reasons stated within the Terms and Conditions without the obligation to give further notice to the disqualified Winners.
- 6.9** 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, which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the sole responsibility of the Winners.
- 6.10** 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 May 2026** to request for an inquiry. No request for any inquiry shall be entertained after the **31 May 2026**.
- 6.11** Eligible Participants acknowledge and agree that Maybank reserves the right to disqualify participation of the Campaign or withdraw any Prizes from the Winner(s) if:
- 6.11.1 The Eligible Participants is found or suspected of tampering with the Campaign mechanics or the operation of the Campaign;
 - 6.11.2 The Eligible Participants is found or suspected of undertaking fraudulent activities or other activities harmful to the Campaign; or
 - 6.11.3 The Eligible Participants 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 with reasonable justification.

7 ADDITIONAL TERMS

- 7.1** All registration by Eligible Participants shall be deemed as consent to participate in the Campaign and be bound by all Terms and Conditions stipulated herein.
- 7.2** By participating in this Campaign, Eligible Participants:
- 7.2.1 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;

- 7.2.2 Agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Participants/. No further appeal or further correspondence will be entertained;
- 7.2.3 Agree that any reversal of Qualified Spend shall be excluded from the Campaign; and
- 7.2.4 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 or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- 8.3** 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 Maybank should any of the Terms and Conditions be not fully understood.
- 8.4** By participating in this Campaign, Eligible Participants 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 Participants 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 as responses and related photographs. In this regard, Eligible Participants 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 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 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, 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 Participant 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 Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.