

**Get a pair of genKRU tickets with Maybank Principal Credit Card applied via
M2U/MAE**

Terms and Conditions

Maybank / Maybank Islamic Online Acquisition 2025 Credit Cards Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (Company No.: 196001000142) (“**Maybank**”)

By participating in this Campaign, Eligible Customers (as defined 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.

Campaign Period

The Campaign commences from **20th February 2025** until **20th March 2025**, both dates inclusive (“**Campaign Period**”).

Eligibility

1. This Campaign is open to all new-to-bank individuals and/or the Bank’s existing customers who are residents of Malaysia and do not have any existing Mastercard, Visa, & American Express credit card issued by Maybank (“**Maybank Credit Card**”) and who have attained the age of 21 years old at the time of making an application for any one (1) or more of Maybank Credit Card(s) as a Principal Cardmember during the Campaign Period (“**Eligible Customer(s)**”).
2. To be eligible for this Campaign, an Eligible Customer must apply for any one (1) or more Maybank Credit Card(s) via Maybank2u (“**M2U**”) at www.maybank2u.com.my (“**Website**”) or Maybank Anytime Everyone (“**MAE**”) mobile application (“**MAE Apps**”) by completing the Maybank Credit Card application form and uploading all required supporting documents on the M2U Website or MAE Apps.
3. The following individuals are NOT eligible to participate in this Campaign:
 - a. Permanent and/or contract employees of the Maybank (including its subsidiaries and related companies);
 - b. Any Eligible Customer who had cancelled any of his/her Maybank Credit Card within six (6) months before the date of application and is re-applying for another Maybank Credit Card under the Campaign;
 - c. Present holders of any Maybank Credit Card(s) whether issued in Malaysia or otherwise; and/or
 - d. Any Eligible Customer who has committed or suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services granted by the Maybank.

Campaign Mechanics and Conditions

- a. Eligible Customers need to perform Retail Transaction with no minimum spend amount ("**Qualifying Spend**") within the first 15 days from the Maybank Credit Card approval date ("**Qualifying Period**").
- b. Based on the application received, ten (10) Eligible Customer who has completed the Qualifying Entry requirement (as described below) shall be shortlisted, first ten (10) customers will be selected by Maybank randomizer system.

- c. Qualifying Entries:

Qualifying Entry	Requirement	Campaign Period
Successful application of Maybank Credit Card.	<ul style="list-style-type: none">• Apply for Maybank Credit Card• Spend with newly approved Maybank Credit Card with at least one (1) Retail Transaction within the Qualifying Period<ul style="list-style-type: none">• The Retail Transaction must be done during the Campaign Period.	20 th February 2025 until 20 th March 2025.

- d. The Qualifying Spend of a minimum one (1) Retail Transaction during the Campaign Period must be captured by the credit card system maintained by the Bank in order to be eligible for participation in the Campaign.
- e. The Qualifying Spend requirement of minimum one (1) Retail Transaction cannot be combined with the other cards applied at the same time.
- f. The determination on whether the Prizes are awarded for the Qualifying Spend shall be based on the date the charges are processed by the Bank and debited from the Eligible Customer's card account ("**Card spend**") and not the date the Qualifying Spend transaction was made by the Eligible Customer.
- g. Supplementary Cardmembers are not eligible to receive Prizes for this Campaign. However, for each Principal Cardmember who is an Eligible Customer, Qualifying Spend made by the Supplementary Cardmember(s) will be consolidated under the Eligible Customer's Card account for the purpose of accumulating the relevant minimum Qualifying Spend.
- h. Prizes to be won under this Campaign ("**Prizes**") is set out below;

Prizes	Prize Details and Terms & Conditions	Total Successful Applicant (s)
Two (2) tickets to Day 3 genKRU Concert	Get two (2) tickets to Day 3 genKRU Concert for every Successful Applicant with at least one (1) Retail Transaction during the Campaign Period. <u>Event Details:</u> Date: 10 May 2025 (“Event Date”) Time: 8.30pm Venue: Axiata Arena Bukit Jalil, Malaysia	Ten (10) Successful Applicants (Selected by Maybank randomizer system)
Total Allocation		20 Tickets

Scenario:

- Scenario:
Customer applied all three types of cards (Visa, Mastercard, and American Express) in one application on the Website (www.maybank2u.com.my).

All three cards were approved on 10th March 2025 and the following card spend was made within the Qualifying Period of 15 days (10th March 2025 till 25th March 2025).

Card Scheme	Card Spend within 15 days, from 10 th March 2025 to 25 th March 2025	Date of the Card achieved the Minimum One Transaction
Maybank Visa Cards	RM7,500	28 th February 2025
Maybank American Express Cards	RM1,005	24 th March 2025
Maybank Mastercard	RM8,300	18 th March 2025

From the above scenario, all 3 credit cards met the minimum retail spend requirement and the Mastercard was the first Card Scheme to meet the minimum required retail spend requirement within the Qualifying Period of 15 days.

In this Scenario, the customer will be eligible for a pair of Day 3 genKRU concert ticket only if the customer fall within the list of First 10 customers selected by Maybank randomizer system.

**Note: The scenario above is merely for illustration purpose. Customer MAY apply for more than one card at a time but will only be eligible to win one*

(1) Prize based on whichever card that he/she applied that met the spending requirement first, as shown above.

Prizes Fulfilment

1. At the time of awarding the Prizes, all Maybank Card account(s) of the Successful Applicant(s) must not be delinquent, and/or invalid or cancelled. Otherwise, such Successful Applicant(s) shall be disqualified from receiving the Prizes.
2. Maybank Maybank will notify first ten (10) Successful Applicants via phone call by 28 April 2025. Any Winners who are unable to be reached or contacted 3 times will be automatically disqualified and Maybank reserves the right to forfeit the Prizes for the said Successful Applicants. Consequently, Successful Applicants who accept the prize(s) will receive the prize(s) via registered email 14 days before the 10 May 2025.
3. The fulfilment of the Prizes will be done within two (2) week before the Event Date, latest by 28 April 2025.
4. By participating in this Campaign, Eligible Customers hereby expressly agree to be bound by the Terms and Conditions as stated herein, including decisions of Maybank, which are final, binding and conclusive. No further correspondence appeal will be entertained.
5. Maybank reserves the right to cancel any Qualifying Spend earned on the credit card accounts: -
 - a. Where payment has been due for thirty (30) days or more; and/or
 - b. Where the account(s) is suspended to have been operated fraudulently; and/or
 - c. Any account(s) has otherwise been closed by Maybank.

Retail Spend

1. **"Retail Spend"** means the purchase of any goods or services (local or international) using the Maybank Credit Cards and may include, at the Bank's discretion, any card transaction as may be determined by the Bank except for the following transactions:
 - a. Instalments paid under Maybank / Maybank Islamic's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Cash Treats, Ezy Cash/Ezy Cash-i, Balance Transfer/Balance Transfer-i, E-wallet and Cash Advance;
 - b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;

- c. Payment of annual Maybank Credit Card membership fees;
- d. Interest / Management fee payments, late payment fees, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
- e. Transactions made by the Eligible Customer with any merchant associated with or controlled by them (whether as an employee, employer, shareholder or director). i.e. transactions by Eligible Customer with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.

General Terms & Conditions

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.
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 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.
3. 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.
4. 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.
5. 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 as 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).

- 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 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.
- 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. 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 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.

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