

FPX 2025 Year-End Promotional Campaign Terms and Conditions

FPX 2025 Year-End Promotional Campaign (“Campaign”) is organised by Malayan Banking Berhad (Registration No.: 196001000142) & Maybank Islamic Berhad (Registration No. 200701029411) (collectively known as “Maybank”) and shall be subjected to the Terms and Conditions herein. By participating in this Campaign, Eligible Customers (as defined in Clause 2.0 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**

- a) The Campaign will run from 1 October 2025 at 12:00:00 AM (MYT) until 31 December 2025 at 11:59:59 PM (MYT) [both dates inclusive] (“Campaign Period”).
- b) This Campaign Period is divided into 3 Campaign Months:

Campaign Month	Dates
Month 1	1 October – 31 October 2025
Month 2	1 November – 30 November 2025
Month 3	1 December – 31 December 2025

2. **Eligibility**

- a) This Campaign is open to individuals who conduct Maybank2u Online Banking transactions, also known as FPX and DuitNow Online Banking/Wallet transactions, by selecting Maybank2u Online Banking as their payment method within the Campaign Period (“**Eligible Transactions**”).
- b) Participants must be at least eighteen (18) years of age with valid identification documents. Individuals under the age of eighteen (18) (“**Minors**”) must obtain the consent of their parents and/or legal guardians to participate in this Campaign. By selecting Maybank2u Online Banking as the payment method at checkout, a Minor acknowledges that they have obtained the prior consent of their parents and/or legal guardians. These Terms and Conditions shall apply to their parents and/or legal guardians in lieu of their applicability to the Minor.
- c) All individual customers who meet these criteria and successfully complete Eligible Transactions will be referred to as “**Eligible Customers**”. Eligible Customers will be automatically entered into this Campaign.

FPX 2025 Year-End Promotional Campaign Terms and Conditions

3. Campaign Mechanics

- a) Eligible Customers must make an Eligible Transaction within the Campaign Period to be entitled to win Grand Prize (“**Grand Prize**”) as stipulated in Table 1.
- b) The Campaign also features several Discount Promotions across various merchants. Eligible customers must own a valid and active account for respective merchants and make an Eligible Transaction within the Campaign Period to be entitled to claim and use discount in the campaign, which will hereinafter be referred to as “**Discount Promotions**”. The Discount Promotions will be as stipulated in Table 2.
- c) Eligible Transaction shall mean any successful Maybank2u Online Banking transaction made within the Campaign Period as per the requirement outlined below in Table 1 and/or Table 2.
- d) Duration and promotion fulfilment will also be subject to the respective merchant’s terms and conditions. Maybank shall not be responsible for any modifications in the promotion fulfilment process made by the merchant.

Table 1: Campaign Requirement to win Grand Prize

Eligible Transaction	Entries Earned	Qualifying Amount per Single Transaction	Grand Prize	Prize Quantity
Customers who perform a Maybank2u Online Banking transaction on any online platform/merchant.	One (1) entry per Eligible Transaction.	Any transaction amount	Shopping spree worth Five Thousand Ringgit (RM5,000) per winner	Ten (10) winners throughout the Campaign Period.

FPX 2025 Year-End Promotional Campaign Terms and Conditions

Table 2: Campaign Requirement to win Discount Promotions

All discount promotions listed below are applicable on a first-come, first-serve basis subject to the number of vouchers capped per sales period.

Merchant	Discount Promotions	Promotions Fulfilment	Qualifying Spends	Sales Period
Shopee	1. RM3 Off 2. RM5 Off 3. RM50 Off	Discount will be auto-applied at payment page when customer check-out via Maybank2u Online Banking	1. No minimum spend 2. Minimum spend of RM15 3. Minimum spend of RM300	<u>For discount item 1:</u> 1 – 10 October 2025 <u>For discount item 2:</u> 1 – 11 November 2025 1 – 12 December 2025 <u>For discount item 3:</u> 10 – 11 November 2025 11 – 12 December 2025
TikTok Shop	1. RM5 Off 2. RM50 Off	Discount will be auto-applied at payment page when customer check-out via Maybank2u Online Banking	1. Minimum spend of RM15 2. Minimum spend of RM300	<u>For discount item 1 and 2:</u> 24-27 October 2025 6-11 November 2025 24-26 November 2025 9-12 December 2025
Lazada	1. RM5 Off 2. RM50 Off	Discount will be auto-applied at payment page when customer check-out via Maybank2u Online Banking	1. Minimum spend of RM15 2. Minimum spend of RM300	<u>For discount item 1 and 2:</u> 9 – 12 October 10 – 13 November 11 – 14 December
Taobao	1. RM5 Off 2. RM50 Off	Discount will be auto-applied at	1. Minimum spend of RM15	<u>For discount item 1:</u> 10 – 11 November 1 – 12 December

FPX 2025 Year-End Promotional Campaign Terms and Conditions

Merchant	Discount Promotions	Promotions Fulfilment	Qualifying Spends	Sales Period
		payment page when customer check-out via Maybank2u Online Banking	2. Minimum spend of RM300	<u>For discount item 2:</u> 10 – 11 November 11 – 12 December
Watsons	1. RM5 Cashback	Cashback will be sent (via email or other suitable channel) by Watsons to the eligible customer after the Sales Period, in the form of a RM5 E-Cash Voucher for their next purchase.	1. Minimum spend of RM100	<u>For discount item 1:</u> 1-11 November 2025 3-12 December 2025
ZUS COFFEE	1. RM5 Off	Apply promo code 'MAETURNS5' upon checkout and select Maybank2u Online Banking as payment method	1. Minimum spend of RM10	<u>For discount item 1:</u> 30 October 2025 6 November 2025 13 November 2025 20 November 2025 27 November 2025 4 December 2025 11 December 2025 18 December 2025 25 December 2025

4. **Prize Fulfilment**

- a) Maybank reserves the right to substitute the Grand Prize with any other item(s) of similar market value at its reasonable discretion with twenty-one (21) calendar days' prior notice to the Winners which will be communicated on Maybank2u website and/or other platforms deemed appropriate by Maybank.

FPX 2025 Year-End Promotional Campaign Terms and Conditions

b) Examples/scenarios of eligibility for the Grand Prize and Discount Promotions

Scenarios	Eligibility
<p>Customer performed two (2) payments via Maybank2u Online Banking throughout the campaign period.</p> <ol style="list-style-type: none"> 1. One (1) payment of RM30 to Shopee on 26 October 2025 2. One (1) payment of RM100 to Taobao on 11 November 2025 	<p>Eligible for two (2) entries to stand a chance to win the Grand Prize.</p> <p>Not eligible for any Discount Promotion on Shopee as it is not within applicable date.</p> <p>Eligible for RM5 off on Taobao based on first-come, first-served basis, subject to the vouchers availability during the sales period.</p>
<p>Customer performed four (4) payments via Maybank2u Online Banking throughout the campaign period.</p> <p>Payment to Lazada:</p> <ol style="list-style-type: none"> 1. One (1) payment of RM50 on 25 October 2. One (1) payment of RM50 on 11 November <p>Payment to Taobao:</p> <ol style="list-style-type: none"> 3. One (1) payment of RM250 on 10 November 4. One (1) payment of RM50 on 5 December 	<p>Eligible for four (4) entries to stand a chance to win the Grand Prize.</p> <p>For the payment on 25 October: Not eligible for any Discount Promotion on Lazada as it is not within applicable date.</p> <p>For the payment on 11 November: Eligible for one (1) RM50 cashback on Lazada based on first-come, first-served basis, subject to the vouchers availability during the sales period.</p> <p>Eligible for one (1) RM50 and one (1) RM5 cashback on Taobao based on first-come, first-served basis, subject to the vouchers availability during the sales period.</p>

c) Eligible Customers that have performed the Eligible Transactions will be selected as Winners. Grand Prize and Discount Promotions will be fulfilled as per below schedule.

Prize	Winner Selection	Prize Fulfillment
Grand Prize	Winner will be randomly selected by using a randomiser based on the entries earned by Eligible Customers throughout the Campaign Period.	Prize will be fulfilled 90 days after the Campaign Period. By 31 March 2026

FPX 2025 Year-End Promotional Campaign Terms and Conditions

	A total of ten (10) Eligible Customers will be selected as Winners for the entire Campaign Period.	
Shopee: RM3 off RM5 off RM50 off	Eligible winners will be rewarded based on a first-come, first-served, while stocks last basis, subject to the vouchers availability during the Sales Period. Subject to 77,242 redemptions across the Sales Period.	Immediate discount applied at the point of checkout
TikTok Shop RM5 off RM50 off	Eligible winners will be rewarded based on a first-come, first-served, while stocks last basis, subject to the vouchers availability during the Sales Period. Subject to 33,092 redemptions across the Sales Period.	
Lazada RM5 off RM50 off	Eligible winners will be rewarded based on a first-come, first-served, while stocks last basis, subject to the vouchers availability during the Sales Period. Subject to 10,100 redemptions across the Sales Period.	
Taobao RM5 off RM50 off	Eligible winners will be rewarded based on a first-come, first-served, while stocks last basis, subject to the vouchers availability during the Sales Period. Subject to 3,680 redemptions across the Sales Period.	
Watsons RM5 off RM50 off	Eligible winners will be rewarded after the sales period based on a first-come, first-served, while stocks last basis. Subject to 14,000 redemptions across the Sales Period.	
ZUS COFFEE RM5 off	Discount limited to first 5,000 users per week (every Thursday) on a first-come,	Cashback will be sent (via email or other suitable channel) by Watsons to the eligible customer after the Sales Period, in the form of a RM5 E-Cash Voucher for their next purchase. Each user is entitled to redeem one (1) promo during the Sales

FPX 2025 Year-End Promotional Campaign Terms and Conditions

	<p>first-served, while stocks last basis, subject to promo code availability during the Sales Period.</p> <p>Subject to 45,000 redemptions across the Sales Period.</p>	<p>Period, with discount applied at point of checkout.</p>
--	---	--

- d) In the event that the Winner fails to comply with any Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the Grand Prize and of the said Winner.
- e) The Grand Prize Winner will be informed via push notification from the MAE app or/and e-mail/phone call. The shortlisted participants will be required to answer one (1) question correctly. If the question is not answered correctly after two (2) attempts; OR if Maybank Group Customer Care is unable to contact the Winner after three (3) voice call attempts, the Winner will be disqualified and the next participant in line will be contacted instead. If the participant is unable to answer the question verbally due to disability reasons, a legal guardian or representative may assist to reply to the question posed.
- f) The Grand Prize will be awarded in the form of a shopping spree at an event which will be organized by Maybank on a date and time, at a venue as specified by Maybank.
 - i) The shopping spree will be valued at RM5,000 per winner.
 - ii) Maybank will notify the winner(s) of the event details at a date nearer to the event.
- g) The shopping spree is subjected to the following terms and conditions:
 - i) The shopping spree is not refundable, not transferable and not exchangeable for cash.
 - ii) The shopping spree event is to be attended by the selected Winner (IC verification is required upon event registration).
 - iii) Winner may pay the difference if the selected products during the shopping spree amount exceeds RM5,000; however, no refund will be entertained if the selected products are worth less than RM5,000.
 - iv) In the event the selected products are worth less than RM5,000, the winner may be accorded additional time to select additional products to make up the shortfall, to the total amount of RM5,000.
- h) Maybank reserves the right to request for further documentation or proof of identification, age, and place of residence of any of the Winners.
- i) Maybank will not ask for any banking details such as credit card/debit card number and bank Transaction Authorization Code (TAC), account password, PIN or one-time password (OTP) from the Winners to claim the Prize or for any reasons.

FPX 2025 Year-End Promotional Campaign Terms and Conditions

- j) The Winners acknowledge and agree that Maybank reserves the rights to (i) disqualify their participation in this Campaign; and/or (ii) clawback any Prizes from the Winners if:
 - i) the Winner is found or suspected of tampering with the Campaign Mechanics or the operations of the Campaign; or
 - ii) the Winner is found or suspected of undertaking fraudulent activities or other activities that are inconsistent with the intention of the Campaign

Notwithstanding the above, Maybank reserves the right to reject any participation or any Winners at its discretion.

- k) Eligible Customers shall be responsible to ensure that their contact details such as mobile number, email address and correspondence address provided are current and updated with the Maybank. Failure to do so may lead to disqualification from the Campaign for the Eligible Customers and Maybank shall not be responsible to the Eligible Customers for any loss (including loss of opportunity and consequential loss flowing there from) suffered in the event the Eligible Customers' contact details in the Bank's record are not updated.
- l) Maybank will NOT provide any replacement or substitute for the Grand Prizes if the Winner rejects the Grand Prize and /or sent and /or request for alternative option(s).
- m) Grand Prize awarded to Winner are non-transferrable and non-exchangeable for cash or other kinds, whether in part or in full.

5. Discount Promotions Fulfilment

- a) During the Campaign Period, the Merchants mentioned in Table 2 reserve the right to conduct additional promotional efforts by providing Discount Promotions for Eligible Customers who perform Eligible Transactions, subject to the terms and conditions imposed by each merchant.
- b) Discount Promotions are redeemable on a first-come, first-served basis for the respective merchants listed in Table 2 and apply only to purchases made using Maybank2u Online Banking as the payment method.
- c) Discount Promotions are further subject to respective terms and conditions imposed by each Merchant. These terms and conditions may change at the discretion of the merchants. For the avoidance of doubt, Maybank is not liable or responsible for any Merchant's Terms and Conditions. In the event of any dispute related to the Discount Promotions, Eligible Customers shall address the issue directly with the Merchants.
- d) Maybank reserves the right to substitute any or all of the listed Discount Promotions with items of similar market value at its reasonable discretion, with twenty-one (21) days'

FPX 2025 Year-End Promotional Campaign Terms and Conditions

("day" shall have the same meaning as calendar day) in any methods deemed reasonable by Maybank prior notice.

- e) Discount Promotions are valid for use until the date specified on the respective promotional materials by the Merchants. If Discount Promotions are not used by the validity date, Maybank will not be responsible for extending the validity or replacing the Discount Promotions, nor will it refund or reimburse any amounts for the unused portion if the Winner and/or Eligible Customer does not fully utilize the Discount Promotions.
- f) Maybank will NOT provide any replacement or substitute Discount Promotions if the Eligible customer declines the Discount Promotions and/or requests alternative options.
- g) Discount Promotions are non-transferable and non-exchangeable for cash or any other forms of payment, either in part or in full.

6. General Terms and Conditions

- a) 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.
- b) 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 Customers to be informed of or otherwise seek out any such notice validly posted.
- c) 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.
- d) 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.
- e) 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:

FPX 2025 Year-End Promotional Campaign Terms and Conditions

- i) the purposes of the Campaign; and
- ii) 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 cooperate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

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

- f) 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 negligence or omission by Maybank.
- g) 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.
- h) 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.
- i) 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.