



Maybank
Islamic



Maybank

Terms & Conditions: Maybank VISA Credit Card Spend and Win

The '**Maybank VISA Credit Card Spend and Win**' ("**Campaign**") is organized by Malayan Banking Berhad (Registration. No. 196001000142) ("**MBB**") and Maybank Islamic Berhad (Registration No. 200701029411) ("**MIB**"), both MBB and MIB shall collectively be referred to as "**Maybank**" throughout the Terms and Conditions herein. By participating in this Campaign, Eligible Cardmembers (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, conclusive and binding.

1. CAMPAIGN PERIOD

The Campaign commences from **1 December 2025 at 00:00AM MYT and expires on 31 December 2025 at 23:59PM MYT**, both dates inclusive, ("**Campaign Period**").

2. ELIGIBILITY

- 2.1. The Campaign is open to all new and existing Principal Cardmembers ("**Cardmembers**") of Maybank & Maybank Islamic issued VISA cards (excluding Debit Card(s) and/or Prepaid Card(s)) (which shall be referred to as "**Maybank Cards**")
- 2.2. Permanent and contractual employees of Maybank (other than from Cards Marketing Department of Maybank and Regional Cards Marketing Department of Maybank and/or vendors, suppliers, advertising and promotion agencies for the Campaign) are eligible to participate in the Campaign and stand a chance to win the Prize(s) (as defined in Clause 5 below).
- 2.3. For avoidance of doubt:
 - a. A "New" Principal Cardmember refers to:
 - An individual who has never been a Principal Cardmember of any of the Maybank Credit or Charge Cards; or
 - A Principal Cardmember whose Maybank Card(s), i.e. Credit or Charge Cards, has been cancelled for more than six (6) weeks prior to the commencement of the Campaign Period.
- 2.4. The following persons are **NOT eligible** to participate in the Campaign:
 - a. Cardmembers whose Maybank Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Card Agreement during the Campaign Period;
 - b. Cardmembers who are in default of any facility granted by Maybank at any time;
 - c. Cardholders of Maybank Commercial/ Corporate Cards;
 - d. Cardholders of Maybank Debit Card(s) and/or Maybank Prepaid Cards;
 - e. Permanent and/or contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank; and
 - f. Vendors, suppliers, advertising and promotion agency for the Campaign.
- 2.5. "Cardmembers" who fulfill the abovementioned criteria are referred to as "**Eligible Cardmembers**"



3. CAMPAIGN MECHANICS AND CONDITIONS

3.1. Maybank VISA Credit Cardmembers are not required to register via SMS to participate in this campaign as the participation is automatic, provided that all eligibility requirements have been fulfilled.

3.2. The details of the Campaign Mechanics are as follows

Prize	Mechanic
100 pairs of Business Class Tickets to Tokyo, Japan.	Spend 2x of your total spending in November 2025 (1-30 November 2025) during the period between 1-31 December 2025 and stand a chance to win a pair of business class flight tickets to Tokyo, Japan.

4. QUALIFYING ENTRIES

4.1. Qualifying Spend requirements to earn entries ("**Qualifying Entries**") are as follows:

Entries	Qualifying Entry
1x Entries	Spend 200% of November 2025 Spending between 1-31 December 2025
1x Entries	Every RM10,000 retail spend
EXCLUSION MCC (Not included in spending calculation)	eWallet Top Ups, Government Bodies, Charitable and Social Service Organisations*

Note: *Exclusion MCC Codes (9311, 9399, 8398, 5931, 8641, 8651, 8661, 8675, 8699, 6540, 6012, 4784)

4.2. Eligible Cardmembers must spend a minimum of RM10,000 between 1-31 December to earn entries for a chance to win Prize(s) (as set out in Clause 5 below).

4.3. Example of spending scenario to earn Qualifying Entries:

Transaction (RM)	Scenario A			Scenario B		
	1-30 Nov 2025 Spend	1-31 Dec 2025 Spend	Entries	1-30 Nov 2025 Spend	1-31 Dec 2025 Spend	Entries
Retail Spend	4,000	7,000	Not Eligible	3,123	21,405	Eligible to Participate
Non-Retail Spend	1,000	3,000	0	0	10,000	0
Total Spend	5,000	10,000	0	3,123	31,405	2 (Every RM10,000 in Retail Spend)
Total Entries	1			2		

4.4. Eligible Cardmembers will need to meet the spending requirement ("**Qualified Spend**") in order to earn Qualifying Entries and stand a chance to win the Prize(s) listed in Clause 5.

4.5. Entries will be tabulated after the Campaign Period and a draw will take place for the Prize(s) as per Clause 5.



- 4.6. Qualified Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, 0% EzyPay/-i Instalment Plan ("**EzyPay/-i**") performed via Maybank Card(s) during the Campaign Period based on the local transaction time. For the avoidance of doubt, EzyPay/-i shall be treated as Qualified Spend based on the full transaction amount and all overseas transactions in foreign currency shall be converted into Ringgit Malaysia ("**RM**") based on Maybank's prevailing in-house exchange rate.
- 4.7. Qualified Spend shall exclude monthly instalment of EzyPay/-i, EzyPay/-i Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.
- 4.8. Split and/or repetitive retail transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall not be included in the Qualifying Spend calculation.
- 4.9. Computation of the total Qualified Spend will be based on Qualified Spend transacted with valid Maybank Card(s) issued under the same Eligible Cardmembers throughout the Campaign Period.
- 4.10. Qualifying Spend by a supplementary cardmember under an Eligible Principal Cardmember's Maybank Cards account(s) will be included in the computation of the Eligible Principal Cardmember's Qualifying Spending.
- 4.11. Qualifying Spend shall exclude transactions that Maybank may deem as non-retail transactions, such as those made by the cardholder with any merchant associated or controlled by them (whether as an employee, employer, shareholder or director) e.g. transactions by cardholder 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.
- 4.12. "Retail Spend" means the purchase of any goods or services (local or international) with the use of the Maybank Cards and may include, at Maybank's discretion, any card transaction (inclusive e-commerce transactions) as may be determined by Maybank **except** for the following transactions
- a. Instalments paid under Maybank's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Dial for Cash Balance Transfer, Balance Transfer via Instalment Plan, e-Wallets and Cash Advance. Easy Payment Plan transaction is not categorized as "Retail Spend" transactions;
 - b. Any disputed cancelled, refunded, unauthorised or fraudulent purchase transactions;
 - c. Payment of annual Maybank Credit Card membership fees;
 - d. Interest/management fee/ management charge 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 Cardmembers with any merchant associated with or controlled by them (Whether as an employee, employer, shareholder, or director. i.e., transactions by Eligible Cardmembers with any corporation or business entity in which he / she is on an employee or employer or works with or has shares or interest in or is a director of.

The minimum entry for each Eligible Cardmembers is one (1) entry and there is no maximum entry for this Campaign.



5. PRIZE(S)

- 5.1. Details of the Prize(s) and minimum eligibility criteria to participate in this Campaign is set as below: –

Prize	Total Winners	Booking Period	Travel Period
Two (2) Return Business Class Flight Tickets to Tokyo, Japan	100	1 Feb – 30 Jun 2026	1 Mar – 31 Dec 2026

5.2. Selection of Winner(s)

Based on the Qualifying Entries earned, Eligible Cardmembers stand a chance to win the Prize(s), after being shortlisted by Maybank's randomizer program ("**Winner**")

5.3. Prize(s)

- Selection will be carried out after the end of the Campaign Period.
- Based on the Qualifying Entries earned, Eligible Cardmembers shall be shortlisted by Maybank's randomizer programme for the Prize(s).
- In accordance to the selection sequence of Maybank's randomizer programme, all shortlisted Winners shall be deemed as the final Winners (subject to Clause 6 below).

- 5.4. Winner selection will be completed within (16) weeks from the end of the Campaign Period.

6. FULFILLMENT OF PRIZE(S)

- At the time of awarding the Prize(s), all Maybank Card account(s) of the Eligible Cardmembers must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmembers shall be disqualified from receiving the Prize(s).
- Maybank has appointed a travel agency, to issue the Prize(s) and all related arrangements will be handled by the appointed travel agency. The agency will contact each Winner directly to make the necessary arrangements.
- The selected Eligible Cardmembers will be contacted by Maybank (based on the latest telephone numbers furnished to Maybank within Maybank's record) at any time during office hours (8:45AM to 5:45PM) within sixteen (16) weeks from the end of the Campaign Period.
- In the event that Maybank is unable to contact (via telephone call) the selected Eligible Cardmembers after three (3) attempts and/or the selected Eligible Cardmembers do not wish to participate in the Campaign upon being contacted by Maybank, the selected Eligible Cardmembers will be deemed to be disqualified from the Campaign. In such cases, Maybank reserves the right to select a replacement winner.
- The confirmation letter/email will be sent to the Winners' billing address or email address recorded in Maybank's system within sixteen (16) weeks from the end of the Campaign Period.
- Announcement of the Winners (e.g. name and partially masked NRIC) shall also be made on Maybank2u's website at www.maybank2u.com.my within sixteen (16) weeks from the end of the Campaign Period.



- 6.7. The fulfillment and delivery of the Prize(s) may be done within sixteen (16) weeks from the end of the Campaign Period or at a later date due to delivery constrain such as geography, weather and/or any other unforeseen challenges.
- 6.8. 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.
- 6.9. The Winner is required to attend the prize giving ceremony (if any/necessary) and in the event that the 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.
- 6.10. The Prize(s) are non-transferable and non-exchangeable for cash or other kinds, whether in part of in full.
- 6.11. The Winner may bring one (1) companion to enjoy the Prize(s). Additionally, the Winner and companion who will be utilizing the Prize(s) must book and travel together on the same flight.
- 6.12. The Winner must be one of the individuals who enjoy the Prize(s) including one (1) companion. As such, the Prize(s) cannot be wholly assigned to another two (2) individuals.
- 6.13. Offer is valid for booking from 1 February 2026 to 30 June 2026 and Winners are required to make bookings at least 1 month prior to departure date via the appointed service provider.
- 6.14. All tickets issued under this offer is strictly non-refundable. No refunds will be provided under any circumstances, including but not limited to cancelations, or missed flights.
- 6.15. Date change is allowed but subject to applicable fare difference, airline fees and service provider fees.
- 6.16. Other terms and conditions from the service provider may apply.
- 6.17. Maybank is not the supplier of the goods or services and make no representation as to the quality of the goods or services provided by the participating merchant. Maybank shall not be liable and Winner shall indemnify Maybank for any issues arising from the service provided by the appointed service provider.

7. GENERAL TERMS AND CONDITIONS

- 7.1. 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.
- 7.2. 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 Cardmembers to be informed of or otherwise seek out any such notice validly posted.

- 7.3. By participating in this Campaign, Eligible Cardmembers 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.
- 7.4. By participating in this Campaign, Eligible Cardmembers 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.
- 7.5. In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Cardmembers 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 Cardmembers 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).

- 7.6. 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 Cardmembers 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.
- 7.7. 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.
- 7.8. Maybank may disqualify/reject any Eligible Cardmembers 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.
- 7.9. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.



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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.