



Maybank
Islamic



Maybank

Maybank Online Acquisition Flash Deal 2025 Credit Card Campaign

Terms & Conditions

Maybank Online Acquisition Flash Deal 2025 Credit Card Campaign ("**Campaign**") is organised by Malayan Banking Berhad (Company No.: 196001000142) ("**MBB**") and Maybank Islamic Berhad (Company No.: 200701029411) ("**MIB**") (collectively referred to as "**Maybank**").

By participating in this Campaign, the Eligible Customers (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 the Campaign shall be final, conclusive and binding.

1. Campaign Period

This Campaign will commence on **1st November 2025, at 00:00:00 AM (MYT)** and end on **30th November 2025, at 11:59:59PM (MYT)** [both dates inclusive] ("**Campaign Period**").

2. Eligible Customers

- a. Subject to the Terms and Conditions, this Campaign is open to all new-to-bank individuals and/or existing customers of Maybank who are Malaysian citizens and reside in Malaysia and do not have any existing Mastercard, Visa or American Express credit card issued by MBB / MIB ("**Maybank Credit Card(s)**") and who have attained the age of 21 years old and above at the time of making an application for any one or more of the Maybank Credit Card(s) as a Principal Cardmember during the Campaign Period ("**Eligible Customer(s)**").
- b. To be eligible for this Campaign, the Eligible Customer(s) must apply for any one or more Maybank Credit Card(s) via Maybank2u at www.maybank2u.com.my ("**M2U Website**") or Maybank Anytime Everywhere ("**MAE**") application by completing the electronic Maybank Credit Card application form and uploading all required supporting documents on the M2U Website or MAE application.
- c. The following persons are **NOT** eligible to participate in this Campaign:
 - i. Maybank Group employees (all permanent or contract employees of MBB & its subsidiaries in Malaysia);
 - ii. Sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers;
 - iii. Any Eligible Customer(s) who had cancelled any of his/her Maybank Credit Card within six (6) months prior to the date of application and re-applied for another Maybank Credit Card;
 - iv. Any Eligible Customer(s) who has committed or is 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 Maybank; and/or
- v. Existing Maybank Credit Card(s) holder issued in Malaysia.

3. Campaign Mechanics and Conditions

- a. To be in the running to win the prizes, the Eligible Customer(s) must apply for one or more Maybank Credit Card(s) via the M2U Website or MAE application by completing the electronic Maybank Credit Card application form and uploading all required supporting documents on the M2U Website or MAE application (**"Eligible Platforms"**) during the Campaign Period.
- b. In order to win the RM20 cash prize, the Eligible Customer(s) must be the first two hundred (200) customers of the week to submit their credit card application via the Eligible Platforms within the period set for the week (**"Qualifying Period"**).
- c. The first two hundred (200) cash prize winners will be selected on a weekly basis, making a total of eight hundred (800) cash prize winners during the Campaign Period.
- d. To get an entry to win the Ten Thousand Cash (RM10,000) prize, Eligible Customer(s) must be issued with an approved credit card applied for during the Campaign's Qualifying Period and would be required to perform a single or accumulated retail transaction with a minimum spend amount of RM300 (**"Qualifying Spend"**) within thirty days (30) from the credit card approval date. Eligible Customer(s) will be notified on the credit card status via SMS sent to the mobile phone numbers registered or recorded in Maybank's system.
- e. Based on the application received, total of eight (8) lucky Eligible Customer(s) who have fulfilled the eligibility criteria and Qualifying Spend shall be shortlisted via the Maybank randomizer system to win Ten Thousand Cash (RM10,000) for Campaign.
- f. **'Prizes'** shall be defined to include both, the Ringgit Malaysia Twenty (RM 20) cash prize and the Ringgit Malaysia Ten Thousand Cash (RM10,000)
- g. The eligibility criteria are illustrated in the table below:



Maybank
Islamic



Maybank

Eligibility criteria for RM20 Cash:

Week	Qualifying Period (Application received date captured in the Maybank system)	No of Winners : successful submissions (First come first serve basis)	Prizes (Submission)
1	1 November 2025 – 8 November 2025	200	RM20 cash prize (800 winners throughout the Campaign Period)
2	9 November 2025 – 15 November 2025	200	
3	16 November 2025 – 22 November 2025	200	
4	23 November 2025 – 30 November 2025	200	

Month	Qualifying Period (Credit Card Application Received and Approved Date)	Transaction Period	No of Winners: Spend Min RM300	Prizes (Spend min RM300)
1	1 November 2025 – 30 November 2025	Minimum retail spends of RM300 within the first 30 days from card approval date	Limited to 8 lucky winners	RM10,000 Cash (8 winners throughout the Campaign Period)

- h. Participation in this Campaign is automatic once the Eligible Customer(s) apply for the Maybank Credit Card(s) during the Campaign Period. No entry forms or registration is required.
- i. The Qualifying Spend requirement of a minimum of RM300 on retail transaction cannot be combined with other Maybank Credit Card(s) applied at the same time.
- j. Supplementary Cardmembers are not eligible to receive Prizes for this Campaign. However, for each Principal Cardmember who is an Eligible Customer(s), Qualifying Spend made by the Supplementary Cardmember(s) will be consolidated under the card account of Eligible Customer(s) for the purpose of accumulating the relevant



minimum Qualifying Spend.

k. This scenario provides an illustration as follow:

Category	Applied Product	Date of Application of Credit Card	Date of Approval of Credit Card	Date of spending RM300 (accumulated amount /Spend amount on single receipt)
A	MBB / MIB Visa Cards	5 th November 2025	7 th November 2025	On / Before 16 th November 2025
B	MBB / MIB American Express Cards	17 th November 2025	20 th November 2025	On/Before 28 th November 2025

In this scenario, Eligible Customer(s) in Category A will fall under the list of winner selection for Week 1 and the Eligible Customer(s) in Category B will fall under the winner selection list for Week 3. As such, both Eligible Customer(s) will be able to win the RM20 cash prize ONLY, if their respective applications fall in the FIRST two hundred (200) weekly applications.

At the same time, both Eligible Customer(s) also stand a chance to win the RM10,000 Cash ONLY if they fall within the list of the eight (8) lucky customers selected by the Maybank randomizer system.

Note : In the event that the Eligible Customer(s) applies for more than one Maybank Credit Card, the Eligible Customer(s) shall be entitled to only one (1) entry and is entitled to win the Prizes for either one of the Maybank Credit Cards applied throughout the Campaign Period. The Maybank Credit Card which is used to conduct a Qualifying Spend as set out in Clause 3(d) will produce the one (1) entry.

4. Prizes and Prize Fulfilment

- Eligible Customers that have fulfilled the eligibility criteria(s) as set out in Clause 3 will be eligible to win the Prizes.
- A total of eight hundred (800) RM20 cash prize winners will be determined as winners on a first-come, first-serve basis based on the application received date captured in Maybank's system.



Maybank
Islamic



Maybank

- c. RM20 Cash will be credited to customers account within 90 days within ninety (90) days from the end of the Campaign Period.
- d. The RM20 cash winners must have the following active accounts in order to receive their prize:
 - i. Savings Account (conventional); or
 - ii. Savings Account-i (Islamic); or
 - iii. Current Account (conventional); or
 - iv. Current Account-i (Islamic).
- e. A total of eight (8) RM10,000 cash winners will be selected via a randomizer programme authorised by Maybank.
- f. Winner selection will be completed within ninety (90) days from the end of the Campaign Period.
- g. The RM20 cash winners will be announced within ninety (90) days from the end of the Campaign Period via push notification from the MAE app once the RM20 cash prize has been credited into their account.
- h. The Ten Thousand (RM10,000) Cash prizes winners will be contacted within ninety (90) days from the end of the Campaign Period by a Maybank representative via call at the mobile phone numbers registered or recorded in Maybank's system.
- i. In the event that the winners are not contactable after three (3) call attempts on the same day for whatsoever reason(s) and/or the winners wish to withdraw from the Campaign upon being contacted by Maybank's representative, he/she will be disqualified from the Campaign and the Prize shall be awarded to an alternate selected winner.
- j. The RM10,000 cash winners must have the following active accounts in order to receive their prize:
 - a. Savings Account (conventional) or;
 - b. Savings Account-i (Islamic) or;
 - c. Current Account (conventional); or
 - d. Current Account-i (Islamic).
- k. All winners are responsible to ensure that their account remains active for the cash prize to be credited. In the event that the winner's account is inactive, frozen, or



closed at the time of prize crediting, the cash prize shall be forfeited, the winner shall be disqualified, and the cash prize shall be awarded to an alternate winner.

- l. RM10,000 cash prizes will be credited to winners active account within ninety (90) days from the end of the Campaign.
- m. Maybank reserves the right to substitute the Prizes 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 the Maybank2u website at www.maybank2u.com.my and/or other platforms deemed appropriate by Maybank.
- n. In the event of the demise of the winner after the notification, the heirs, legal representative, and/or administrator of the winner may claim the Prize within twelve (12) months from the date of the notification, failing which, Maybank has the discretion to deal with the Prize including to re-draw and/or elect any other person as the Prize winner whichever Maybank considers appropriate.
- o. In the event if the Campaign has less than eight (8) eligible winners, Maybank will not elect any other person and/or carry forward the RM10,000 Prizes to other campaigns.
- p. Maybank reserves the right to request for documentation or proof of identification, age, phone number and place of residence of any of the winners and Maybank reserves the right to contact the winners with regards to any relatable Campaign which might take place in the future.
- q. 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. The winners acknowledge and agree that Maybank reserves the rights to disqualify their participation in this Campaign or clawback any Prize from the winners if:
 - i. The winner is found or suspected of tampering with the Campaign Mechanics or the operation of the Campaign;
 - ii. The winner is found or suspected of undertaking fraudulent activities or other activities that are harmful to the Campaign; or
 - iii. The winner is in breach of his or her obligations or any Terms and Conditions of this Campaign.

Notwithstanding the above, Maybank reserves the right to reject any participation or selection of winners at its reasonable discretion.

- r. Maybank will NOT provide any replacement or substitution to the Prizes if the winner rejects the Prizes sent and /or request for alternative options.



- s. Prizes awarded to the winners are non-transferable whether in part or in full.
- t. In the event that the winner fails to comply with any Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the Prizes.

5. 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.

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:

- 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 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).

- e. 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.
- f. 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.
- g. 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.
- h. 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.