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Remittances SME/Sole Proprietor Rewards Campaign 2025 – Terms and Conditions

The Remittances SME/Sole Proprietor Rewards Campaign 2025 (“**Campaign**”) is organised by Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411) (collectively known as “**Maybank**”) and shall be subject to the terms and conditions set out herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 1C below) hereby expressly agree to be bound by these terms and conditions set out herein and any decisions made by Maybank in respect of this Campaign shall be final and binding.

1. **Eligibility**

- A. This Campaign is open to Maybank’s Sole Proprietor and Small & Medium Enterprise (SME) customers with valid identification documents such as Business Registration. This campaign is not open to retail individual customers.
- B. Current employees of Maybank and its group of companies are NOT eligible to participate in this Campaign.
- C. All customers who have fulfilled the above criteria stated in Clause 1A, and have carried out successful Eligible Transaction(s) will hereinafter be referred to as “**Eligible Customers**”. Eligible Customers would be automatically eligible to participate in this Campaign.

2. **Campaign Mechanics**

- A. This Campaign will be held from 25 November 2025 at 12:00:00 AM (MYT) until 28 February 2026 at 11:59:59PM (MYT) [both dates inclusive] (“**Campaign Period**”).
- B. This Campaign is only valid for overseas remittances transactions made via Foreign Telegraphic Transfer or Maybank Overseas Transfer within the MAE app, Maybank2u website, Maybank2u Biz app, or Maybank2u Biz website (“**Eligible Services & Channels**”). Any transaction made outside these channels will not contribute towards or be considered for this Campaign.
- C. This Campaign is valid for Maybank accounts registered in Malaysia only.
- D. This Campaign is only valid for overseas remittances transactions amounting to RM50,000.00 and above in a single transaction. Any transaction below RM50,000.00 will not contribute towards or be considered for this Campaign.
- E. All transactions that have fulfilled the above criteria stated in Clauses 2B, 2C, and 2D will hereinafter be referred to as “**Eligible Transaction(s)**”.
- F. The Campaign Mechanics are stipulated in **Table 1**.



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Table 1: Campaign Mechanics

Eligible Customers	Eligible Services & Channels	Qualifying Amount per Single Transaction	Mechanics
Maybank's Sole Proprietor and Small & Medium Enterprise (SME) customers	Foreign Telegraphic Transfer or Maybank Overseas Transfer via: <ul style="list-style-type: none">• MAE app• Maybank2u website• Maybank2u Biz app• Maybank2u Biz website	RM50,000 and above	<p>Eligible Customers who perform the Eligible Transaction will stand a chance to win a RM2,000.00 cash prize ("Prize").</p> <p>Every Eligible Transaction entitles Eligible Customers to one (1) entry into the lucky draw. There is no maximum limit to the number of entries.</p> <p>Ten (10) winners will be selected through a randomiser system format to win the Prize, with witnesses present to observe and attest to the fairness and transparency of the draw. The witnesses shall certify that the selection process was conducted in accordance with the rules and regulations of the Campaign.</p> <p>Each Eligible Customer is only entitled to receive a maximum of one (1) Prize throughout the Campaign Period.</p>



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G. Examples / scenarios of prize eligibility are stipulated in **Table 2**.

Table 2: Scenarios

Scenarios	Prize Eligibility
SME Customer performed one (1) overseas remittances transaction via Foreign Telegraphic Transfer on the MAE app amounting to RM80,000.00 on 31 st December 2025.	Customer is entitled to one (1) entry into the lucky draw. Customer performed the Eligible Transaction via Eligible Services & Channels, amounting to more than RM50,000.00 within the Campaign Period.
Sole Proprietor Customer performed one (1) overseas remittances transaction via Foreign Telegraphic Transfer on the MAE app amounting to RM49,999.99 on 25 th December 2025.	Customer is not entitled to an entry for the lucky draw. Customer's transacted amount was below RM50,000.00 and therefore did not fulfil the criteria for an Eligible Transaction.
SME Customer performed one (1) overseas remittances transaction via Foreign Telegraphic Transfer on the MAE app amounting to RM80,000.00 on 17 th November 2025. SME Customer performed one (1) overseas remittances transaction via Foreign Telegraphic Transfer on the MAE app amounting to RM60,000.00 on 18 th December 2025. SME Customer performed one (1) overseas remittances transaction via Foreign Telegraphic Transfer on the MAE app amounting to RM29,000.00 on 29 th January 2026.	Customer is entitled to two (2) entries into the lucky draw. Customer performed a total of three (3) transactions. Customer's first and second transactions were performed via Eligible Services & Channels, amounting to more than RM50,000.00, and within the Campaign Period. Customer's third transacted amount was below RM50,000.00 and therefore did not fulfil the criteria for an Eligible Transaction.
SME Customer performed one (1) overseas remittances transaction at a Maybank branch over-the counter (OTC) amounting to RM80,000.00 on 31 st December 2025.	Customer is not entitled to an entry for the lucky draw. Customer did not perform the transaction via Eligible Services Channels and therefore did not fulfil the criteria for an Eligible Transaction.
Sole Proprietor Customer performed one (1) overseas remittances transaction via Foreign Telegraphic Transfer on the MAE app amounting to RM80,000.00 on 21 st March 2026.	Customer is not entitled to an entry for the lucky draw. Customer performed the transaction after the Campaign Period.



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Individual Customer performed one (1) overseas remittances transaction via Foreign Telegraphic Transfer on the MAE app amounting to RM80,000.00 on 31 st December 2025.	<p>Customer is not entitled to an entry for the lucky draw.</p> <p>Only SME and Sole Proprietor customers are eligible for this campaign.</p>
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3. **Prize Fulfilment**

- A. Maybank reserves the right to substitute the prize with any other item(s) of similar market value at its discretion with thirty (30) days prior notice to the Eligible Customers via push notification from the MAE app and/or Electronic Direct Mail (EDM) or any other method of communications which Maybank deems appropriate.
- B. Maybank will identify the Winners and credit the Prize within ninety (90) days after the end of the Campaign Period. The prize will be credited to the Winners' registered Maybank Current Account.
- C. Winners may be contacted by the Maybank Group Customer Care for verification purposes. Maybank reserves the right to request for documentation or proof of identification, age, and place of residence of any of the Winners. Winners must keep their contact details accurate and up to date by reviewing and updating their registered information on the MAE app, Maybank2u web, Maybank2u Biz app, or Maybank2u Biz web. In the event that the Winner cannot be contacted due to inaccurate and/or outdated information, Maybank reserves the right to select the alternate Winners for this Campaign.
- D. Once the prize has been credited, winners will be informed in writing via push notification from the MAE app and/or Electronic Direct Mail (EDM) or any other method of communications which Maybank deems appropriate within ninety (90) days after the Campaign Period .
- E. All Winners' names and their NRIC or BRN number (last 4 digits) may be published on the Campaign's promotional page on <http://www.maybank2u.com.my> and/or any other method of communication that Maybank may deem appropriate for transparency purposes upon receiving the Winners' consent.
- F. The Winner's registered Maybank Current Account must not be dormant or closed at the point the Prize is being credited. Maybank reserves the right to forfeit the Prize(s) if such scenario occurs.
- G. In the event that the Winner fails to comply with any of the Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the prize for that Winner.



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4. General Terms & 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



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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.