



Maybank Work+ Employee Campaign

Maybank Work+ Employee Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (Company No.: 196001000142) and Maybank Islamic Berhad (Company No.: 200701029411) (collectively referred to as “**Maybank**”) and shall be subjected to the Terms and Conditions herein (“**Terms and Conditions**”).

By participating in this Campaign, **Eligible Participants** (as defined in Clause 2 below) hereby expressly agree to be bound by the Terms and Conditions and any decisions made by Maybank in respect of this Campaign shall be **final and binding**.

1. Campaign Period

This Campaign commences on 1st July 2025 and expires on 31st December 2025 (both dates inclusive), unless notified otherwise (“**Campaign Period**”).

2. Eligibility

2.1. This Campaign is **eligible** for:

2.1.1. New and existing Maybank individual customer who opens or maintains Current Account/ Savings Account (“CASA”) or Current Account-i/ Savings Account-I (“CASA-i”) or Mudarabah Islamic Investment account (“IA”) for salary crediting purposes; **OR**

2.1.2. Existing Maybank individual customer who designated their existing CASA or CASA-i or Mudarabah Islamic Investment account (“IA”) as salary crediting account,
known as (“**Maybank Salary Account**”)

2.2. Campaign Registration is **required and mandatory** for Maybank Individual Customer who fulfills Clause 2.1 via SMS, M2U website or Maybank Branch as per further stipulated in Clause 3.



2.3. For the avoidance of doubt, the following individuals are not eligible to participate in this Campaign:

- 2.3.1. Customer who maintains a non-Maybank account as salary crediting account; **OR**
- 2.3.2. Joint account holders; **OR**
- 2.3.3. Employees of Maybank and its related companies

Customers who fulfill the abovementioned requirements in Clause 2 are referred to as **“Eligible Participants”**.

3. Campaign Registration

- 3.1. Eligible Participants **must register** to participate in this campaign.
- 3.2. Campaign Registration is also served as Maybank Work+ Employee program registration.
- 3.3. There are 3 methods available for the Campaign Registration as follows:
 - i. In-person Registration via any Maybank branch with the required documents stated in M2U Website such as IC/Passport, working visa/permit and Employee confirmation letter (whichever applicable); **OR**
 - ii. M2U Registration which is available via M2U Website (Campaign Page); **OR**
 - iii. SMS Registration
SMS: WORK to 66628
- 3.4. Eligible Participants must register their participation in this Campaign using the mobile phone number that is registered with Maybank. In the event that the information that has been provided does not match with the records within Maybank’s database, Maybank reserves the right to reject the registration.
- 3.5. Eligible Participants shall pay the standard SMS charges levied by their respective Telco service providers for each Registration sent to the designated number “66628” for this Campaign.
- 3.6. Eligible Participants are solely responsible to ensure that the details in the Registration sent to “66628” are complete, accurate and within the Campaign Period; failing which, the Registration shall be deemed invalid or unsuccessful.



- 3.7. Cancellation and/or any changes made after the Registration which has been successfully sent to “66628” will not be entertained.
- 3.8. Proof of SMS sent to “66628” by Eligible Participants shall not be considered as being a successful SMS Registration. The SMS Registration is successful when the Eligible Participants receives a confirmation SMS from “66628” and such confirmation SMS will be sent to the same mobile phone number used for the Registration, subject to the SMS traffic at the respective Telco’s network. The confirmation SMS is automatically generated to confirm receipt of a successful Registration and shall not be deemed as a notification that the Eligible Participant has been confirmed as the Winner of the Campaign.
- 3.9. Maybank reserves the right to disqualify any Registration sent to “66628” due to reason(s) including, but not limited to duplicate registrations, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period and Maybank shall not, in any way, be held liable and/or responsible for such disqualification.
- 3.10. Maybank shall not be responsible and does not have any control over the SMS traffic, possible network failures and/or interruptions on the part of the respective Telco or Maybank’s SMS service provider or for any other reason(s) whatsoever during the process of the Registration sent to “66628” or SMS confirmation sent from “66628” to Eligible Participants which may result in the delay of the Registration during the Campaign Period.

4. Campaign Mechanics and Conditions

4.1. Acquisition Contest

To be eligible for this Campaign’s Acquisition Contest with Cash Reward of RM30, Eligible Participants would need to fulfil the following criteria:

- i. Successful Work+ Employee Registration via SMS, M2U website or any Maybank Branch; **AND**
- ii. New to Maybank Work+ Employee with Active Maybank Salary Account status (i.e. consistent monthly salary crediting) as at 31st December 2025; **AND**



- iii. Have a minimum Month End Balance of RM2,000 in their Maybank Salary Account as at 31st December 2025

4.2. Retention Contest

4.2.1. To be eligible for this Campaign’s Retention Contest to stand a chance to win from a prize pool of RM222,000, Eligible Participants would need to fulfil the following criteria:

- i. New or Existing to Maybank Work+ Employee with Active status (consistent monthly salary crediting) as at 31st December 2025; **AND**
- ii. For New to Maybank Work+ Employee, Eligible Participants are required to **maintain** a minimum Month End Balance of RM2,000 in their Maybank Salary Accounts as at 31st December 2025; **OR**
- iii. For Existing to Maybank Work+ Employee, Eligible Participants are required to **grow** a minimum of RM2,000 in their Maybank Salary Accounts as at 31st December 2025 against the Campaign Baseline of 30th June 2025; **OR**
- iv. Eligible Participants are able to earn/unlock more entries by performing the following banking transactions below:

Ways to Boost Entries	Entries Earned
Successful registration for Maybank Work+ Campaign	10
Open a new Maybank/Maybank Islamic Account via Maybank2U OR the MAE app as Salary Account	10
Referral programme	20 for each successful referral
Minimum of 3X consecutive monthly salary crediting into Maybank/Maybank Islamic Account	60



Successful sign-up for any of the following products below: i. Any Maybank Credit Card/-i ii. Goal-Based Investment	30 for each new product sign-up
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4.2.2. The Month End Balance (MEB) calculation is as follows:

MEB = Balance Outstanding as at 31st December 2025

4.2.3. The Baseline calculation is as follows:

- i. For **new Maybank accounts** opened during the Campaign Period, the Baseline for the Campaign is zero (0).
- ii. For **existing Maybank accounts**, the Baseline for the Campaign is MEB/Balance Outstanding as at 30th June 2025 ("**Campaign Baseline**").

4.2.4. The Deposit growth calculation is as per calculated below:

Campaign Deposit Growth =
*MEB as at 31st December 2025 – MEB as at 30th June 2025 ("**Campaign Baseline**")*

5. Campaign Prizes

5.1. This Campaign offers prizes for both the Acquisition and Retention Contests as per stipulated in Clause 4.

Acquisition Contest

5.2. For the Acquisition Contest, winners' selection will be carried out after the end of the Campaign Period on 1st come, 1st served basis based on the monthly capping upon fulfilling the eligibility criteria.

Campaign Month	Number of Early Birds
July	200
August	200
September	200



October	200
November	100
December	100
Total Early Birds	1,000

5.3. Each Eligible Participant is only entitled to win a maximum of one (1) Acquisition prize of RM30 Cash Reward.

5.4. All Eligible Participants including Acquisition Contest Winners are entitled to stand a chance to win the Retention Contest.

Retention Contest

5.5. For the Retention Contest, a total of 667 winners will be selected from the pool of Eligible Participants who meet the Campaign criteria outlined in Clause 4.2. The selection process will be conducted using the Maybank’s Randomiser programme after the end of Campaign Period.

5.6. Maybank’s decision on all matters relating to the Campaign shall be **final, conclusive and binding**. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.

Prizes Category	Monthly Winners	Total Campaign Winners
<u>Campaign Grand Prize</u> RM36,000 Cash Reward	-	1
<u>Monthly Grand Prize</u> iPhone (<i>latest available model</i>)	1	6
<u>Monthly Cash Reward</u> RM2,000 Cash Reward	10	60
<u>Monthly Consolation Prize</u> RM50 Cash Reward	100	600
Total Campaign Winners		667



- 5.7. Each Eligible Participant is only entitled to win a maximum of one (1) Monthly Prize (Monthly Grand Prize, Monthly Cash Reward and Monthly Consolation Prize).
- 5.8. All Eligible Participants including Monthly Prize Winners (Monthly Grand Prize, Monthly Cash Reward and Monthly Consolation Prize) are entitled to stand a chance to win Campaign Grand Prize.

6. Prize Fulfillment

- 6.1. All Prizes for this Campaign will be distributed within three (3) months after the Campaign Period has ended, i.e. by 31st March 2026 or any date determined by the Maybank.
- 6.2. Winners' salary account with Maybank must be Active (consistent monthly salary crediting) during Campaign Prize fulfillment. Campaign Prizes will be forfeited should there be any closed or dormant Maybank Salary Account.
- 6.3. It shall be the Winners' responsibility to ensure that the contact details provided and maintained in Maybank's records are current and up-to-date.
- 6.4. Upon distribution, Maybank shall not be responsible for the use of the Prizes.
- 6.5. Maybank reserves the right to substitute the Prizes (at equivalent value of which to be decided by Maybank) for any reason Maybank reasonably deems fit.
- 6.6. Maybank will notify the Winners after the end of the Campaign Period via M2U website announcement with the winner's name and his or her Maybank Salary Account number (last 4 digits) or Push Notification ("PN") or electronic direct mailer ("eDM") OR through any mode of communication which Maybank deems appropriate.
- 6.7. The Prizes are given on an "as is" basis and are neither transferable nor exchangeable and are subject to this Terms and Conditions.
- 6.8. In the event the dealer is unable to supply the same model of the Monthly Grand Prize as described herein to Maybank due to any reasons which include, but are not limited to manufacturer's recall or damage, force majeure, lost or stolen during storage and/or delivery, Maybank reserves the right to substitute the Monthly Grand Prize with another model of like or similar value with prior notice of at least twenty one (21) calendar days on M2U website at



<https://www.maybank2u.com.my/> or any other methods as it deems fit. However, Maybank bears no responsibility to replace the Monthly Grand Prize when it is damaged or stolen after delivery to the Winner.

- 6.9. The inclusion of the Monthly Grand Prize in this Campaign cannot be construed as any endorsement or recommendation of the Monthly Grand Prize by Maybank. For any dispute in relation to quality or warranty of the Monthly Grand Prize or any Terms and Conditions in respect thereof, the winner shall deal with the dealer directly without any recourse to Maybank. Maybank shall not be held liable for any breach of quality or warranty of the Monthly Grand Prize or any Terms and Conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Monthly Grand Prize.
- 6.10. The Winners may be required to attend a Prize presentation ceremony and/or other publicity programs, as and when required, and the Winners consent to any disclosure of the same in any manner as determined by Maybank according to this Terms and Conditions. Failure to attend the Prize presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.
- 6.11. An Eligible Participant who closes his/her account(s) before the winner selection, distributions of Prizes are completed and being notified of being selected as the Winners (whichever is later) shall not be entitled to receive any Prize under this Campaign.
- 6.12. Only Eligible Participants with an active Maybank Salary Accounts shall be eligible to participate in the Campaign. Maybank Salary Accounts that are in dormant status shall not be considered.
- 6.13. Maybank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.
- 6.14. Picture(s) of the Prizes shown in any advertisement, promotion and other publicity materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specification of the Prize.
- 6.15. Any dispute in relation to quality, merchantability and/or warranty of the Prizes (whichever applicable) must be settled directly by the Winner with the dealer/supplier without recourse to Maybank. Maybank is not responsible for



any breach of quality or warranty of the Prizes or any terms and conditions thereof.

- 6.16. All Eligible Participants shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them, under the applicable laws, if any.
- 6.17. If there is any dispute related to Prize distribution or non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688 to request for an inquiry.

7. General Terms & 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 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 Participants to be informed of or otherwise seek out any such notice validly posted.
- 7.3. By participating in this Campaign, Eligible Participants 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 Participants 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 Participants 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 Participants 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).

- 7.5. 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 Participants 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 the any gross negligence or omission by Maybank.
- 7.6. 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.
- 7.7. Maybank may disqualify/reject any Eligible Participant 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



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this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

7.8. 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 Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.