

Terms & Conditions: By Invitation: Maybank KrisFlyer American Express Miles Giveaway Campaign 2026

The '**By Invitation: Maybank KrisFlyer American Express Miles Giveaway Campaign 2026**' ("**Campaign**") is organized by Malayan Banking Berhad (Registration. No. 196001000142) ("**MBB**") and shall 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 and binding.

1. CAMPAIGN PERIOD

The Campaign commences from **1 September 2026 at 00:00AM MYT and expires on 30 November 2026 at 23:59PM MYT**, both dates inclusive, ("**Campaign Period**").

2. ELIGIBILITY

- 2.1. This campaign is eligible to selected Singapore Airlines KrisFlyer American Express Platinum and Gold Credit Card Principal Cardmember(s) issued by Maybank Malaysia who received the campaign invitation to participate through e-Direct Mailer (eDM) **OR** short messaging service (SMS)

Campaign Invitation	Details
SMS Message	RM0 MBB: By Invitation: Get Bonus 10,000 KrisFlyer Airmiles when you spend RM8,000 with your Maybank Amex KrisFlyer Card! From 1Sep2026-30Nov2026. T&C apply
EDM Title	By Invitation: Maybank AMEX KrisFlyer Miles Giveaway Campaign

Note: Received either the SMS or eDM will be sufficient to confirm that Maybank has invited the receiving cardmember to participate in the campaign.

- 2.2. Permanent and contractual employees of Maybank (other than from Cards Marketing Department of Maybank Malaysia 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 Prizes (as defined in Clause 4 below).

- 2.3. The following persons are **NOT eligible** to participate in the Campaign:

- 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;
- Cardmembers who are in default of any facility granted by Maybank at any time;
- Permanent and/or contractual employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank; and
- Vendors, suppliers, advertising and promotion agencies for the Campaign

- 2.4. "Cardmembers" who fulfill the abovementioned criteria are referred to as "**Eligible Cardmembers**"

3. CAMPAIGN MECHANICS AND CONDITIONS

3.1. The details of the Campaign Mechanics are as follows

Selected Maybank American Express KrisFlyer Credit Card Cardmembers

Spend RM8,000 or more during the campaign period and receive 10,000 bonus KrisFlyer Airmiles.

Campaign Period : 1 September 2026 – 30 November 2026

3.2. A maximum of 1,600,000 KrisFlyer airmiles can be won from the campaign. However, each Maybank American Express KrisFlyer Credit Cardmember is only eligible to receive the 10,000 bonus KrisFlyer Airmiles one (1) time during the campaign period

3.3. Spend amount of RM8,000 will be calculated on a calendar month basis (September and November 2026) and will exclude spending in the following Merchant Category Codes "MCC Codes"

Exclusion MCC Codes	Name
9311	Tax Payments (Government Services)
9399	Government Services
8398	Charitable and Social Service Organisations
5931	Used Merchandise and Second-Hand Stores
8641	Civic, Social and Fraternal Associations
8651	Political Organisations
8661	Religious Organisations
8675	Automobile Associations
8699	Membership Organisations
6540	Non-Financial Institutions Stored Value Vard Purchase
6012	Financial Institutions Merchandise and Services
4784	Tolls and Bridge Fees

3.4. Qualified Spend shall includes:

- 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.
- Qualified Spend by a supplementary cardmember under an Eligible Cardmember's Maybank Cards account(s) will be included in the computation of the Eligible Cardmember's Qualified Spend.

3.5. 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.
- 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.

- c. Split and/or repetitive retail transaction of five (5) times and above in a day from the same merchant(s) are disallowed and will not be considered as part of the Qualified Spend to earn entries.
- d. Any disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions;
- e. Payment of annual Maybank Credit Card membership fees;

4. PRIZES

4.3. Campaign: Details of the prizes in this Campaign is set as below: -

Campaign Month	Prize	Total Airmiles Allocated	Winners
1 September 2026 to 30 November 2026	10,000 KrisFlyer Airmiles	1,600,000	First 160 Eligible Cardmembers that meet RM8,000 Qualified Spend (First-come-first serve)

4.4. Selection of Winner(s)

Based on the Qualifying Spend, Eligible Cardmembers will be selected on a first-come-first-serve basis ("**Winner**") subject to the available Airmiles allocated for the Campaign. Once the Airmiles allocation has been fully utilised, an announcement will be made on the official campaign landing page (maybank.my/bonusmiles), and no further rewards will be awarded.

- (i) Prize Winner
 - a. Selection will be carried out after the end of the Campaign Period.
 - b. Selection will be based on the first 160 Maybank American Express KrisFlyer Cardmembers that accumulate a total of RM8,000 Qualified Spend or more between 1 September 2026 to 30 November 2026

6. FULFILLMENT OF PRIZES

- 7.1. At the time of awarding the prize(s), all Maybank Card account(s) of the Eligible Cardmember must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmember shall be disqualified from receiving the prizes.
- 7.2. The selected Eligible Cardmembers will be contacted by Maybank (at the latest telephone numbers or email address 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.
- 7.3. 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.
- 7.4. The fulfillment of the prizes may be done within sixteen (16) weeks from the end of the Campaign Period and no later than thirty two (32) weeks from the end of the Campaign Period.
- 7.5. Prizes are subject to availability & Maybank reserves the right to replace the prizes with similar value, as may be determined by Maybank with 21 days prior notice

- 7.6. 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.
- 7.7. 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.
- 7.8. The prizes are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.

8. GENERAL TERMS AND CONDITIONS

- 8.1. 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.
- 8.2. 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.
- 8.3. 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.
- 8.4. 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.
- 8.5. 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).

- 8.6. 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 negligence or omission by Maybank.
- 8.7. 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, suspension of air travel, 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.
- 8.8. 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.
- 8.9. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 8.10. Terms and Conditions of KrisFlyer (https://www.singaporeair.com/en_UK/ppscclub_krisflyer/termsconditions-kf/) apply. The Terms & Conditions of KrisFlyer are subject to the revision of Singapore Airline at any time without prior notice.

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