



**The Platinum Card® – Apply, Spend & Get Rewarded and Member-Get-Member
TERMS & CONDITIONS**

This "**The Platinum Card® – Apply, Spend & Get Rewarded and Member-Get-Member**" ("**Campaign**") is organised by Malayan Banking Berhad (Registration No.: 196001000142) ("**MBB**") and Maybank Islamic Berhad (Company No. 200701029411) ("**MIB**") (MBB and MIB shall collectively be referred to 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 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 and binding.

1. Campaign Period

The Campaign commences from **1 January 2026 at 12:00 AM MYT** and expires on **31 August 2026 at 11:59 PM MYT**, both dates inclusive ("**Campaign Period**").

2. Eligibility for the Apply, Spend & Get Rewarded

- 2.1 "**Eligible Customers**" are defined as new or existing Maybank customers who are **First-Time Applicants** of **Eligible Product** (as defined in Clause 2.4 below) during the Campaign Period.
- 2.2 For the avoidance of doubt, permanent and contractual employees of Maybank (excluding employees from Cards Marketing Department and the 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.
- 2.3 The following persons are **NOT** eligible to participate in this Campaign:
 - 2.3.1. Customers whose Maybank Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Cards Agreement during the Campaign Period;
 - 2.3.2. Any Eligible Customer 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.



- 2.3.3. Cardmembers of Maybank Commercial/ Corporate Cards;
- 2.3.4. Cardmembers of Maybank Prepaid Cards and Maybank Debit Cards; and/or
- 2.3.5. Permanent and contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank.

2.4 The eligible card product to be applied is the American Express Platinum Charge Card ("The Platinum Card®") ("Eligible Product").

3 Eligibility for the Member-Get-Member

- 3.1. This Campaign is open to all principal cardmembers of all type of Maybank Cards issued in Malaysia ("Referrer"), including the principal cardmembers of The Platinum Card (as defined herein).
- 3.2. The eligibility of employees and agencies of Maybank shall be subject to Clause 2.2.
- 3.3. The eligible card product to be applied by the Referrer's referral ("Referee") is the American Express Platinum Charge Card ("The Platinum Card").
- 3.4. To be eligible for the rewards, the Referee must be the New Principal Cardmember (as defined herein).
- 3.5. Referrers and Referees may be entitled to receive multiple rewards during the Campaign Period, subject to fulfilment of the Campaign requirements.
- 3.6. Eligibility exclusions set out in Clause 2.3 above shall apply equally to the Member-Get-Member Campaign.

4 Campaign Mechanics and Conditions – Apply, Spend & Get Rewarded

4.1 Qualifying Entries

Qualified Spend (as explained in Clause 4.2) requirements to earn entries ("Qualifying Entries") for the Prize:



Number of entries	Minimum spend during Campaign Period
1X entry	Total cumulative spend of RM30,000 within 30 days from card issuance date

4.2 Qualified Spend means the purchase of any goods or services (local or international) using the Eligible Product and may include, at Maybank's discretion, any card transaction as may be determined by Maybank, except for the following transactions:

- 4.2.1 Any disputed, cancelled, refunded, unauthorized or fraudulent transactions;
- 4.2.2 Payment of annual membership fees;
- 4.2.3 Late payment charges, any taxes imposed by law and any other form of service / miscellaneous fees;
- 4.2.4 Transactions that Maybank may deem as non-retail transactions, such as those made by the cardmember with any merchant associated or controlled by them (whether as an employee, employer, shareholder or director) e.g. transactions by cardmember 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.

4.3 Qualified Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, auto-reload for Maybank Touch n' Go Zing Card(s), 0% EzyPay/-i Instalment Plan ("EzyPay/-i") performed via Maybank Card(s) during the Campaign Period based on local transaction time and Qualifying Entries shall be allocated in accordance to Clause 4.1. 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.

4.4 Qualified Spend shall **exclude** monthly installment of EzyPay/-i, EzyPay/-i Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.

4.5 Qualified Spend will be determined based on the posting date of the card transaction and must be captured by the card system maintained by Maybank during the Campaign Period in order to be eligible. Maybank will not be held responsible for any late posting of transactions caused by either merchants and/or any third parties.



- 4.6 Tracking of spend is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in Maybank's system throughout the Campaign Period.
- 4.7 Maybank reserves the right to cancel any Qualified Spend earned on the Eligible Product:
 - 4.7.1 Where payment has been due for thirty (30) days or more;
 - 4.7.2 Where the account(s) is suspended due to having been operated fraudulently; and/or
 - 4.7.3 On any account(s) which has otherwise been closed by Maybank.
- 4.8 Split and/or repetitive retail transaction of five (5) times or more in a single day from the same merchant(s) are not allowed and will be disqualified.
- 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 Customers throughout the Campaign Period.
- 4.10 Qualified 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 The minimum entry for each Eligible Cardmembers is one (1) entry and no maximum entry for this Campaign.
- 4.12 Supplementary cardmembers are not eligible to win Prizes for this Campaign.
- 4.13 Participation in this Campaign is automatically registered once Eligible Customers have applied for the Eligible Products during the Campaign Period. No campaign entry forms or registration are required.

5 Campaign Mechanics and Conditions - Member-Get-Member (The Referrer)

- 5.1 The Referrer must be an active principal cardmember of any Maybank Card to refer any third party as Referee for this Campaign.
- 5.2 The Referrer must first obtain the consent of the Referee to disclose his or her personal data particulars, namely, the name and contact number to Maybank so as to allow Maybank to contact the Referees. In this respect, the Referrer hereby



consents to Maybank disclosing the Referrer's personal data to the Referee if the Referee requests so.

- 5.3 To make a referral of a Referee to Maybank, the Referrer must perform the following:

SMS *MGMPLAT* <space> *Name of your referee* <space> *Mobile number of your referee* to **66628**

(e.g. MGMPLAT DavidLim 60121234567)

- 5.4 Upon approval by Maybank of the Referee's application for The Platinum Card, the Referrer will be rewarded with a one-off amount of one hundred thousand (100,000) Membership Rewards points/Treats Points.
- 5.5 The Referrer will be entitled to Membership Rewards points/Treats Points of up to one million (1,000,000) (up to ten (10) successful referrals). Capped at 200 successful referrals and 20,000,000 points in total throughout the Campaign Period, on a first come, first served basis.
- 5.6 Maybank staff will only be entitled to receive one hundred thousand (100,000) Membership Rewards points/Treats Points if they successfully refer non-Maybank staff as Referee. The Maybank staff will not be entitled to the one hundred thousand (100,000) Membership Rewards points/Treats Points if they refer a Maybank staff as Referee.
- 5.7 Where the Referrer holds both a Maybank Credit Card (earning Treats Points) and a Maybank Amex Charge/Credit Card (earning Membership Rewards points), the reward shall be credited as Membership Rewards points only, and no Treats Points shall be awarded.

6 Prizes

- 6.1 The Prize(s) to be won under this Campaign ("Prize") is set as below: -



Spend Duration	Campaign	Prize	Total Winners
1 January 2026 – 31 August 2026	Apply, Spend & Get Rewarded	A pair of Business Class flight tickets to a destination of the winner's choice up to RM36,000.	2 winners per month (a total of 16 winners)
	Member-Get-Member	100,000 Membership Rewards points/Treats Points per successful referral	Up to 200 successful referrals (20,000,000 points in total)
Total Winners			216 Winners

- 6.1.1. For the "Apply, Spend & Get Rewarded" Campaign, the Prize comprises one (1) pair of Business Class flight tickets for the Winner and one (1) accompanying guest.
- 6.1.2. The destination of travel shall be at the Winner's choice, subject to a maximum airfare allocation of Ringgit Malaysia Thirty-Six Thousand (RM36,000), availability, airline terms and conditions, prevailing travel restrictions, and Maybank's approval.
- 6.1.3. The maximum airfare allocation for the Business Class flight tickets of RM36,000 applies strictly to one (1) pair of tickets only, covering the Winner and one (1) accompanying guest and shall not be used to cover the cost of travel for more than two (2) passengers.
- 6.1.4. Should the total cost of the selected Business Class flight tickets exceed RM36,000, the Winner may elect to proceed by paying the price difference at their own cost, subject to Maybank's approval and the airline's terms and conditions.
- 6.1.5. The allocated amount of RM36,000 shall not be used, combined, or apportioned to cover airfare costs for more than two (2) passengers, and any additional passengers shall be at the sole cost and arrangement of the Winner.
- 6.1.6. All flight bookings must be made through a travel agent appointed by Maybank, which shall be advised to the Winner upon selection and notification as a Winner. Direct bookings made independently by the Winner shall not be permitted.



6.2 Prize for the "Apply, Spend & Get Rewarded" Campaign **EXCLUDES** the following (which list is not exhaustive):

- a) Transportation to and from Kuala Lumpur International Airport (KLIA);
- b) Any meal, event, and/or activity during the travel
- c) Hotel Incidentals;
- d) Passports and/or travel visas;
- e) Travel insurance/takaful;
- f) Direct drop-offs;
- g) Any and all applicable taxes.

6.3 In the event there is a travel restriction such as closing of border, flight limitation imposed by either the Government of Malaysia and/or the Government of other countries during the prize fulfilment period, Maybank has the right to replace the prize with similar value.

7 **Selection of Winner**

Apply, Spend & Get Rewarded

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

7.1 Prize

- 7.1.1 Selection will be carried out after the end of the Campaign Period (after 31 August 2026).
- 7.1.2 Based on the Qualifying Entries earned, Eligible Customers shall be shortlisted by Maybank's randomizer programme for the respective Prizes.
- 7.1.3 In accordance to the selection of Maybank's randomizer programme, 16 winners shortlisted Eligible Customers shall be deemed as the final Winners (subject to clause 8.2 below).

7.2 Each Eligible Customers is entitled to win only one (1) Prize throughout the Campaign Period.

Member-Get-Member

- 7.3 Upon successful referral, The Referrer will be rewarded with a one-off amount of one hundred thousand (100,000) Membership Rewards points/Treats Points, within sixteen (16) weeks from the end of the Campaign period.
- 7.4 The one hundred thousand (100,000) Membership Rewards points/Treats Points will be credited into the Eligible Product as per Clause 8.2 below.



8 **Fulfilment of prize(s)**

- 8.1. Only Eligible Customers that have fulfilled the Eligibility Criteria(s) as set out in Clause 2 and/or 3 will be eligible to get the prize(s).
- 8.2. At the time of awarding the Prize(s) for the Apply, Spend & Get Rewarded, all Maybank charge card account(s) of the Eligible Customers must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Customers shall be disqualified from receiving the Prizes.
- 8.3. The fulfilment of the Prizes will be done within sixteen (16) weeks from the end of the Campaign Period.
- 8.4. Winner(s) of the Apply, Spend & Get Rewarded will be contacted by a Maybank representative via telephone call at the mobile phone numbers registered or recorded in Maybank's system within 16 weeks after the Campaign Period.
- 8.5. In the event the Apply, Spend & Get Rewarded winner is not contactable after three (3) call attempts on the same day for whatsoever reason(s) and/or the Winner wishes to withdraw from the Campaign upon being contacted by Maybank's representative, he/she will be disqualified from the Campaign.
- 8.6. 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.
- 8.7. 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) to eighteen (18) weeks from the end of the Campaign Period.
- 8.8. 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.
- 8.9. 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:

- 8.9.1. the Winner is found or suspected of undertaking fraudulent activities or other activities that are harmful to the Campaign; or
- 8.9.2. 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 the Winners at its reasonable discretion without assigning any reasons.
- 8.10 Prize is subject to availability and Maybank reserves the right to replace the Prize with similar value.
- 8.11 The Prizes are not transferable and/or exchangeable for up-front cash or credit of any kind, whether in part or in full.
- 8.12 Maybank will NOT provide any replacement or substitute Prizes if the Winner rejects the Prizes and /or request for alternative option(s).
- 8.13 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.
- 8.14 All cost, fees and/or expenses incurred or to be incurred by the Winners in relation to the Campaign and/or the claiming of the Prize, which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the sole responsibility of the Winners.
- 8.15 If there is any dispute or non-receipt of the Prize, Winners are required to contact Maybank Customer Service at 1300 88 6688 latest by **22 December 2026** to request for an inquiry. No request for any inquiry shall be entertained after **22 December 2026**.

9 Other Terms and Conditions

- 9.1 By participating in the Campaign, Eligible Customers/Winners:

- a) agree to be bound by the Terms and Conditions contained in this document;
- b) agree that all records of transactions captured by Maybank's system within the Campaign Period based on the local date and time shall be accurate, conclusive and final;



- c) agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Customers/Winners. No further appeal or further correspondence will be entertained;
- d) agree that any reversal of Qualified Spend shall be excluded from the Campaign; and
- e) consent for Maybank to disclose their particulars to third party service provider(s)/ authorized supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Maybank for contact purposes during and after the Campaign Period;
- f) authorize Maybank to publish their names, photographs taken or other information provided by him/her for current & future advertising and publicity purposes in any advertising or publicity material relating to the Campaign without any compensation; and
- g) agree to access Maybank2u at www.maybank2u.com.my to view the Terms and Conditions and are deemed to have agreed to it and with any changes or any of the Terms and Conditions be not fully understood; shall not be entitled to claim for and waive rights to any compensation against Maybank nor any of its officers.

9.2 Other terms:

- a) Spending must be made with the selected American Express Cards issued by Maybank pursuant to a license from American Express.
- b) Offer cannot be exchanged for cash or used in conjunction with other promotions / offers, coupon / vouchers or loyalty / privilege cards.
- c) Maybank is not the supplier of the goods or services and makes no representation as to the quality of the goods or services provided by respective merchants
- d) Any dispute about the goods and/or services is to be resolved directly with the merchants.
- e) Any Pictures shown are for illustration only.
- f) Subject to the terms and conditions imposed by the respective merchants.
- g) Terms and conditions of the selected cards apply.

10. General Terms & Conditions

10.1 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.

- 10.2 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 Customers to be informed of or otherwise seek out any such notice validly posted.
- 10.3 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.
- 10.4 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:

- 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 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).



- 10.5 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 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.
- 10.6 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.
- 10.7 Maybank may disqualify/reject any Eligible Customers 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.
- 10.8 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 1300 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.