TERMS AND CONDITIONS

"MAYBANK MASTERCARD DEBIT CARD OVERSEAS SPEND & WIN CAMPAIGN"

The "Maybank Mastercard Debit Card Overseas Spend & Win Campaign" ("Campaign") is organised by Malayan Banking Berhad (Registration No. 196001000142) ("Maybank").

By participating in this Campaign, Eligible Cardholders, as defined in Clause 2 below, agree to be bound by these Terms and Conditions

1. CAMPAIGN PERIOD

1.1. The Campaign commences on 1 November 2026 at 12:00 AM Malaysian Time and ends on 28 February 2027 at 11:59 PM Malaysian Time, both dates inclusive ("Campaign Period").

1.2. The Campaign is divided into the following four Campaign Months:

Campaign Month	Period
Campaign Month 1	1 November 2026 to 30 November 2026
Campaign Month 2	1 December 2026 to 31 December 2026
Campaign Month 3	1 January 2027 to 31 January 2027
Campaign Month 4	1 February 2027 to 28 February 2027

2. ELIGIBILITY

2.1. The Campaign is open to individual customers who:

2.1.1. hold a participating Maybank Mastercard Debit Card issued in Malaysia; and

2.1.2. have a savings or current account linked to the participating Maybank Mastercard Debit Card that is current, valid and subsisting, as determined by Maybank.

2.1.3. For avoidance of doubt, permanent and contractual employees of Maybank are eligible to participate in the Campaign, except employees from the Cards Marketing Department and Regional Cards Marketing Department of Maybank, and employees of vendors, suppliers, advertising and promotion agencies directly involved in the Campaign.

2.2. For the purpose of this Campaign, the participating Maybank Mastercard Debit Cards are:

2.2.1. Maybank Mastercard Platinum Debit Card;

2.2.2. Maybank Global Access Mastercard World Debit Card; and

2.2.3. any other Mastercard-branded consumer debit card issued by Maybank in Malaysia that Maybank designates as eligible for this Campaign.

2.3. The following persons are not eligible to participate in the Campaign:

2.3.1. cardholders whose Maybank Mastercard Debit Card or linked account is delinquent, suspended, cancelled, closed, invalid or in breach of any applicable Maybank card or account terms and conditions during the Campaign Period;

2.3.2. cardholders who are in default of any facility granted by Maybank;

2.3.3. cardholders of Maybank Commercial or Corporate Cards;

2.3.4. cardholders of Maybank Visa Debit Cards;

2.3.5. cardholders of Maybank Credit Cards or Charge Cards; and

2.3.6. cardholders of Maybank Prepaid Cards.

2.4. Cardholders who satisfy the requirements in this Clause 2 are referred to as "Eligible Cardholders".

3. PARTICIPATION

3.1. No registration is required to participate in the Campaign.

3.2. An Eligible Cardholder will automatically participate in the Campaign upon performing an Eligible Transaction or qualifying action in accordance with these Terms and Conditions during the Campaign Period.

3.3. By performing an Eligible Transaction or qualifying action during the Campaign Period, an Eligible Cardholder agrees to participate in the Campaign and be bound by these Terms and Conditions. Eligible Cardholders will be notified of their participation in this Campaign through Maybank's marketing and communication materials.

4. ELIGIBLE TRANSACTIONS

4.1. "Eligible Transaction" means a retail purchase transaction that:

4.1.1. is performed using a valid participating Maybank Mastercard Debit Card linked to a Maybank savings or current account;

4.1.2. is successfully authorised, captured and posted in Maybank's system; and

4.1.3. comprises either:

4.1.3.1. a point-of-sale transaction performed at a merchant located outside Malaysia; or

4.1.3.2. an online or e-commerce transaction conducted in a foreign currency other than Ringgit Malaysia.

4.2. Eligible Transactions include qualifying transactions performed overseas in person and qualifying online transactions conducted in a foreign currency.

4.3. Eligible Transactions charged in a foreign currency will be converted into Ringgit Malaysia for the purpose of determining the Eligible Cardholder's qualifying spend and Campaign entries. The Ringgit Malaysia amount posted in Maybank's system will be used for this purpose.

4.4. The following transactions are excluded from the Campaign:

4.4.1. transactions conducted in Ringgit Malaysia;

4.4.2. cash withdrawals or cash advances;

4.4.3. fund transfers;

4.4.4. fees, charges, profit, interest, penalties or other amounts imposed by Maybank;

4.4.5. transactions that are cancelled, voided, reversed or refunded;

4.4.6. disputed, unauthorised or fraudulent transactions;

4.4.7. transactions that are not successfully posted in Maybank's system; and

4.4.8. any other transaction that Maybank reasonably determines does not constitute a genuine retail purchase.

4.5. Maybank will rely on the transaction information submitted by the merchant, Mastercard and/or the relevant payment service provider to determine whether a transaction is an Eligible Transaction.

4.6. If the transaction information submitted by the merchant, Mastercard or payment service provider is inaccurate, incomplete or delayed for reasons beyond Maybank's reasonable control, the transaction may not be taken into account for the Campaign.

4.7. Maybank's transaction records will be used to determine the date, time, amount, currency, merchant location and posting status of an Eligible Transaction, save for fraud or manifest error.

4.8. Eligible Transactions performed during a Campaign Month must be captured and posted in Maybank's system no later than the fourteenth (14th) day after the end of that Campaign Month. Transactions posted after this cut-off will not qualify for the Shopping Rewards for that Campaign Month, but may be counted for Dream Holiday Reward entries if posted within fourteen (14) days after the end of the Campaign Period, subject to these Terms and Conditions.

4.9. Maybank will not be responsible for any failure or delay in the transmission of transaction records by a merchant establishment, Mastercard or any other party, where the failure or delay is beyond Maybank's reasonable control.

4.10. Maybank will not be responsible for any delay or failure in delivering a Reward arising from inaccurate or incomplete contact details maintained in Maybank's

records, or for any reason beyond Maybank's reasonable control, except where caused by Maybank's negligence or omission.

4.11. An Eligible Transaction that is subsequently cancelled, reversed, refunded, disputed or found to be fraudulent will be excluded from the Campaign. Maybank may withdraw the relevant Reward or Campaign entries if they were awarded based on that transaction.

5. CAMPAIGN REWARDS AND ENTRIES

5.1. Travel-Ready Reward

5.1.1. To qualify for the Travel-Ready Reward, an Eligible Cardholder must, during the Campaign Period:

5.1.1.1. activate both the Overseas Flag and E-Commerce Flag for the participating Maybank Mastercard Debit Card; and

5.1.1.2. subsequently perform one Eligible Transaction of at least RM100 in a single transaction.

5.1.2. Multiple Eligible Transactions cannot be combined to meet the RM100 requirement.

5.1.3. Eligible Cardholders who satisfy Clause 5.1.1 will qualify for the following Shopping Reward:

Participating card	Shopping Reward	Monthly cap	Total Campaign Period cap
Maybank Mastercard Debit Card, excluding the Maybank Global Access Mastercard World Debit Card	RM15 Shopping Reward	First 2,000 qualifying Eligible Cardholders per Campaign Month	8,000 Rewards
Maybank Global Access Mastercard World Debit Card	RM30 Shopping Reward	First 500 qualifying Eligible Cardholders per Campaign Month	2,000 Rewards

5.1.4 The Travel-Ready Rewards will be awarded on a first-come, first-served basis, according to the posting date and posting timestamp of the qualifying Eligible Transaction recorded in Maybank's system.

5.1.5 Once the monthly allocation for the relevant Shopping Reward has been fully redeemed, subsequent Eligible Cardholders who satisfy Clause 5.1.1 during the same Campaign Month will not be entitled to the Travel-Ready Reward for that Campaign Month.

5.1.6 Each Eligible Cardholder is entitled to receive a maximum of one Travel-Ready Reward throughout the Campaign Period, regardless of the number of participating Maybank Mastercard Debit Cards held by the Eligible Cardholder.

5.2 Monthly Spend Achiever Reward

5.2.1 To qualify for the Monthly Spend Achiever Reward, an Eligible Cardholder must accumulate at least RM1,000 in Eligible Transactions within the same Campaign Month.

5.2.2 Where an Eligible Cardholder holds more than one participating Maybank Mastercard Debit Card, Eligible Transactions will be aggregated at customer level based on Maybank's customer records.

5.2.3 Eligible Cardholders who satisfy Clause 5.2.1 will qualify for the following Shopping Reward:

Participating card	**Shopping Reward**	**Monthly cap**	**Total Campaign Period cap**
Maybank Mastercard Debit Card, excluding the Maybank Global Access Mastercard World Debit Card	RM50 Shopping Reward	First 1,000 qualifying Eligible Cardholders per Campaign Month	4,000 Rewards
Maybank Global Access Mastercard World Debit Card	RM100 Shopping Reward	First 250 qualifying Eligible Cardholders per Campaign Month	1,000 Rewards

5.2.4 The Monthly Spend Achiever Rewards will be awarded on a first-come, first-served basis, according to the posting date and posting timestamp of the Eligible Transaction that causes the Eligible Cardholder's customer-level accumulated Eligible Transactions to reach RM1,000 within the relevant Campaign Month.

5.2.5 Where an Eligible Cardholder holds both card types, the applicable Monthly Spend Achiever Reward will be determined by the participating card used for the transaction that first causes the Eligible Cardholder's customer-level accumulated Eligible Transactions to reach RM1,000.

5.2.6 Once the monthly allocation for the relevant Shopping Reward has been fully redeemed, subsequent Eligible Cardholders who reach the qualifying spend during the same Campaign Month will not be entitled to the Monthly Spend Achiever Reward for that Campaign Month.

5.2.7 Each Eligible Cardholder is entitled to receive a maximum of one Monthly Spend Achiever Reward in each Campaign Month, regardless of the number of participating Maybank Mastercard Debit Cards held by the Eligible Cardholder.

5.2.8 Qualifying spend cannot be carried forward from one Campaign Month to another Campaign Month.

5.3 Entitlement to More Than One Shopping Reward

5.3.1 An Eligible Cardholder may qualify for both the Travel-Ready Reward and the Monthly Spend Achiever Reward, provided the Eligible Cardholder separately fulfils the applicable qualifying requirements and the respective monthly or Campaign Period caps have not been fully redeemed.

5.3.2 Each Shopping Reward is awarded independently according to the applicable qualifying criteria and allocation rules.

5.4 Dream Holiday Reward Entries

5.4.1 An Eligible Cardholder will earn one Campaign entry for every RM100 in Eligible Transactions performed during the Campaign Period.

5.4.2 Entries will be calculated based on the total value of Eligible Transactions recorded for the Eligible Cardholder. Any amount below the next complete RM100 will not earn a partial entry.

5.4.3 An Eligible Cardholders who have gained a minimum of ten (10) qualifying entries stand a chance to be shortlisted by Maybank's randomizer programme as Winners of Dream Holiday Rewards.

5.4.4 An Eligible Cardholder who is issued and activates a new Maybank Global Access Mastercard World Debit Card during the Campaign Period will receive ten bonus Campaign entries. No first-spend requirement applies to the bonus entries.

5.4.5 All Eligible Transactions and bonus entries earned by the same Eligible Cardholder may be consolidated at customer level using the customer identification information maintained in Maybank's records.

5.4.6 Campaign entries have no monetary value and cannot be transferred, exchanged, assigned or redeemed for cash or any other benefit.

6 DREAM HOLIDAY REWARD WINNER SELECTION

6.1 The following Dream Holiday Rewards are available:

Participating card segment	Dream Holiday Reward	Number of Winners
Maybank Mastercard Debit Card, excluding the Maybank Global Access Mastercard World Debit Card	RM10,000 Dream Holiday Reward	One Winner
Maybank Global Access Mastercard World Debit Card	RM20,000 Dream Holiday Reward	One Winner

6.2 Winner selection will be conducted after the end of the Campaign Period using Maybank's randomiser programme from the relevant pool of eligible Campaign entries.

6.3 Maybank may shortlist one or more reserve winners for each Dream Holiday Reward. A reserve winner may replace a shortlisted winner who is disqualified, does not respond within the stated period, declines the Reward or cannot be contacted after reasonable attempts.

6.4 Each Eligible Cardholder is entitled to win a maximum of one Dream Holiday Reward under the Campaign.

6.5 An Eligible Cardholder who has received a Shopping Reward remains eligible for a Dream Holiday Reward, provided the Eligible Cardholder fulfils the relevant requirements in these Terms and Conditions.

6.6 At the time of winner selection and fulfilment, the Winner's participating Maybank Mastercard Debit Card and linked account must remain current, valid and subsisting, and must not be delinquent, suspended, cancelled, closed or in breach of the applicable Maybank terms and conditions.

6.7 A shortlisted winner may be disqualified if:

6.7.1 the eligibility requirements in these Terms and Conditions are not satisfied

6.7.2 any Eligible Transaction used to earn the relevant Campaign entries is cancelled, reversed, refunded, disputed, unauthorised or fraudulent;

6.7.3 the shortlisted winner is found or reasonably suspected to have tampered with the Campaign mechanics or operation:

6.7.4 the shortlisted winner is found or reasonably suspected to have undertaken fraudulent or abusive activity relating to the Campaign; or

6.7.5 the shortlisted winner breaches these Terms and Conditions.

7 WINNER NOTIFICATION AND REWARD FULFILMENT

7.1 Winners will be notified by Maybank through SMS, email, telephone call, MAE App push notification and/or another communication channel determined by Maybank, using the contact details maintained in Maybank's records.

7.2 Winners will be notified and the Shopping Rewards and Dream Holiday Rewards will be fulfilled within sixteen (16) weeks after the end of the Campaign Period.

7.3 The winner notification will state any response, verification, acceptance or redemption requirements applicable to the Reward.

7.4 Winners are required to respond to the SMS and/or email within seven (7) business days after the notification if the Winners do not wish to receive the Prizes ("Opt Out").

7.5 If Maybank does not receive any response from the Winners upon the expiry of seven (7) business days after the date of email notification, the distribution of Prizes will be conducted accordingly. Any "Opt Out" request from the Winners will not be entertained upon the expiry of seven (7) business days after the date of notification.

7.6 Shopping Rewards will be fulfilled in the form of AEON e-Vouchers and sent via (SMS) and/or email to the Winner's mobile phone number and/or email address maintained in Maybank's records.

7.7 Dream Holiday Rewards will be fulfilled in the form of Holiday Tours Travel vouchers. The relevant Winners will be contacted regarding the applicable redemption, booking and fulfilment arrangements.

7.8 The Shopping Rewards and Dream Holiday Rewards are:

7.8.1 non-transferable and cannot be assigned to another person;

7.8.2 not exchangeable for cash, credit or any other item, whether in part or in full; and

7.8.3 subject to the applicable validity period and redemption or usage conditions communicated to the Winner.

7.9 Any unused value remaining after the expiry of a Reward will be forfeited.

7.10 Maybank may, by providing twenty-one (21) calendar days' with prior notice, replace or substitute a Reward with another reward of equal or similar value if the original Reward becomes unavailable.

7.11 Shopping Rewards and Dream Holiday Rewards are subject to the issuing partner's applicable redemption, booking, validity and usage terms and conditions. Winners are responsible for reviewing and complying with those conditions.

7.12 The Dream Holiday Reward is valid for one-time redemption only and is not exchangeable for cash. No refund, cash payment, or credit will be provided for any unused balance where the selected booking value is below the Reward value. If the selected booking exceeds the Reward value, the Winner shall be responsible for paying the difference directly to the relevant provider.

7.13 Unless expressly included in the Dream Holiday Reward, all additional costs and expenses incurred in using or redeeming the Reward will be borne by the Winner. These may include passport and visa costs, travel insurance, taxes, levies, transportation, accommodation, meals and personal expenses.

8 ADDITIONAL TERMS

8.1 Subject to obtaining the Winner's prior consent, Maybank may:

8.1.1 disclose the Winner's particulars to third-party service provider(s) and/or authorised supplier(s), including vendors, suppliers, advertising and promotion agencies engaged by Maybank, for contact purposes during and after the Campaign Period; and

8.1.2 share the Winner's email address with AEON and/or Holiday Tours Travel solely for the purpose of delivering e-vouchers to Winners of the Campaign.

9 GENERAL TERMS AND CONDITIONS

9.1 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.

9.2 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.

9.3 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.

9.4 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).

9.5 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.

9.6 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.

9.7 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.

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