

FPX CNY RAYA Promotional Campaign 2026 Terms and Conditions

FPX CNY RAYA Promotional Campaign 2026 (“**Campaign**”) is organised by Malayan Banking Berhad (Registration No.: 196001000142) (“**Maybank**”) and shall be subjected to the Terms and Conditions herein. By participating in this Campaign, Eligible Customers (as defined in Clause 2.0 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

- a) The Campaign will commence from 26 January 2026 at 12:00:00 AM (MYT) until 4 May 2026 at 11:59:59 PM (MYT) [both dates inclusive] (“Campaign Period”).

2. Eligibility

- a) This Campaign is open to individuals who conduct Maybank2u Online Banking transactions, also known as FPX (Financial Process Exchange) or DuitNow Online Banking/Wallet transactions, by selecting Maybank2u Online Banking as their payment method within the Campaign Period (“**Eligible Transactions**”).
- b) Participants must be at least eighteen (18) years of age with valid identification documents. Individuals under the age of eighteen (18) (“**Minors**”) must obtain the consent of their parents and/or legal guardians to participate in this Campaign. By selecting Maybank2u Online Banking as the payment method at checkout, a Minor acknowledges that they have obtained the prior consent of their parents and/or legal guardians. These Terms and Conditions shall apply to their parents and/or legal guardians in lieu of their applicability to the Minor.
- c) All individual customers who meet these criteria and successfully complete Eligible Transactions will be referred to as “**Eligible Customers**”. Eligible Customers will be automatically entered into this Campaign.

3. Campaign Mechanics

- a) Eligible Customers must make an Eligible Transaction within the Campaign Period to be entitled to win Grand Prize (“**Grand Prize**”) as stipulated in Table 1.
- b) The Campaign also features several Discount Promotions across various merchants. Eligible Customers must own a valid and active account for respective merchants and make Eligible Transactions during the period which the Discount Promotion is available for customer use (“**Sales Period**”) to be entitled to claim and use discount in the

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Campaign, which will hereinafter be referred to as "**Discount Promotions**". The Discount Promotions will be as stipulated in Table 2.

- c) Eligible Transactions shall mean any successful Maybank2u Online Banking transaction made within the Campaign Period as per the requirement outlined below in Table 1 and/or Table 2.
- d) Duration and promotion fulfilment will also be subject to the respective merchant's terms and conditions. Maybank shall not be responsible for any modifications in the promotion fulfilment process made by the merchant.

Table 1: Campaign Requirement to win Grand Prize

Eligible Transaction	Entries Earned	Qualifying Amount per Single Transaction	Grand Prize	Prize Quantity
Customers who perform a Maybank2u Online Banking transaction on any online platform/merchant.	One (1) entry per Eligible Transaction.	Any transaction amount	2g of digital gold in Maybank Islamic Gold Account-i (MIGA-i)	Ten (10) Winners throughout the Campaign Period.

Table 2: Campaign Requirement to win Discount Promotions

All discount promotions listed below are applicable on a first-come, first-serve basis subject to the number of vouchers capped per merchant during the Sales Period as stated in Table 4(C).

Merchant	Discount Promotions	Promotions Fulfilment	Qualifying Spends	Sales Period
Shopee	1. RM8 off 2. RM88 off	Discount will be auto-applied at payment page when customer check-out	1. Minimum spend of RM50	1 February 2026 to 10 February 2026 1 March 2026 to 15 March 2026

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Merchant	Discount Promotions	Promotions Fulfilment	Qualifying Spends	Sales Period
		via Maybank2u Online Banking	2. Minimum spend of RM500	
TikTok Shop	1. RM8 off 2. RM88 off	Discount will be auto-applied at payment page when customer check-out via Maybank2u Online Banking	1. Minimum spend of RM50 2. Minimum spend of RM500	1 February 2026 to 10 February 2026 1 March 2026 to 15 March 2026
Lazada	1. RM8 off 2. RM88 off	Discount will be auto-applied at payment page when customer check-out via Maybank2u Online Banking	1. Minimum spend of RM50 2. Minimum spend of RM500	1 February 2026 to 10 February 2026 1 March 2026 to 15 March 2026
Taobao	1. RM8 off 2. RM88 off	Discount will be auto-applied at payment page when customer check-out via Maybank2u Online Banking	1. Minimum spend of RM50 2. Minimum spend of RM500	1 March 2026 to 15 March 2026
ZUS COFFEE	1. RM8 Off	Apply promo code 'MAEZUS8' upon checkout and select Maybank2u Online Banking as payment method	1. Minimum spend of RM20	29 January 2026 5 February 2026 12 February 2026 19 February 2026 26 February 2026 5 March 2026 12 March 2026 19 March 2026 26 March 2026 2 April 2026 9 April 2026 16 April 2026 23 April 2026 30 April 2026

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Merchant	Discount Promotions	Promotions Fulfilment	Qualifying Spends	Sales Period
Watsons	1. RM8 Cashback	Discount applies upon enabling "Maybank2u Promo" under "Bank Promotion" at checkout and selecting Maybank2u Online Banking as the payment method.	1. Minimum spend of RM50	26 January 2026 to 4 May 2026

4. Prize Fulfilment

- a) Maybank reserves the right to substitute the Grand Prize with any other item(s) of similar market value at its reasonable discretion with twenty-one (21) calendar days' prior notice to the Winners which will be communicated on Maybank2u website and/or other platforms deemed appropriate by Maybank.
- b) Examples/scenarios of eligibility for the Grand Prize and Discount Promotions

Scenarios	Eligibility
<p>Customer performed two (2) payments via Maybank2u Online Banking throughout the Campaign Period.</p> <ol style="list-style-type: none"> 1. One (1) payment of RM50 to Shopee on 28 January 2026 2. One (1) payment of RM100 to TikTok Shop on 2 February 2026 	<p><u>Grand Prize</u> Eligible for two (2) entries to stand a chance to win the Grand Prize.</p> <p><u>Discount Promotions</u></p> <ol style="list-style-type: none"> 1. Not eligible for any Discount Promotions on Shopee as it is not within Sales Period 2. Eligible for RM8 off on TikTok Shop based on first-come, first-served basis, subject to the vouchers availability during the sales period.
<p>Customer performed four (4) payments via Maybank2u Online Banking throughout the Campaign Period.</p> <p>Payment to Lazada:</p> <ol style="list-style-type: none"> 1. One (1) payment of RM20 on 17 February 2026 	<p><u>Grand Prize</u> Eligible for four (4) entries to stand a chance to win the Grand Prize.</p> <p><u>Discount Promotions</u></p>

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<p>2. One (1) payment of RM500 on 5 March 2026</p> <p>Payment to Taobao:</p> <ul style="list-style-type: none"> 3. One (1) payment of RM50 on 10 February 2026 4. One (1) payment of RM200 on 2 March 2026 	<ol style="list-style-type: none"> 1. For the payment on 17 February 2026: Not eligible for any Discount Promotion on Lazada as it does not meet the minimum requirement spend and not within Sales Period. 2. For the payment on 5 March 2026: Eligible for RM88 off on Lazada based on first-come, first-served basis, subject to the vouchers availability during the Sales Period. 3. For the payment on 10 February 2026: Not eligible for any Discount Promotion on Taobao as it is not within Sales Period. 4. For the payment on 2 March 2026: Eligible for RM8 off on Taobao based on first-come, first-served basis, subject to the vouchers availability during the Sales Period.
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c) Eligible Customers that have performed the Eligible Transactions will be shortlisted as **"Winners"**. Grand Prize and Discount Promotions will be fulfilled as per below schedule.

Prize	Winner Selection	Prize Fulfillment
Grand Prize: 2g of digital gold in	<p>Winners will be randomly selected by using a randomiser based on the entries earned by Eligible Customers throughout the Campaign Period.</p> <p>A total of ten (10) Eligible Customers will be shortlisted as Winners for the entire Campaign Period. (collectively known as "Winners" or individually a "Winner").</p>	<p>Fulfilment of the Prize shall take place within ninety (90) calendar days from the end of the Campaign Period (30 April 2026), and in any event no later than 29 July 2026.</p>
Shopee: RM8 off RM88 off	<p>Eligible winners will be rewarded based on a first-come, first-served, while stocks last basis, subject to the vouchers availability during the Sales Period.</p>	<p>Immediate discount applied at the point of checkout</p>

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	Voucher availability is subject to 38,575 redemptions across the Sales Period.	
TikTok Shop RM8 off RM88 off	Eligible winners will be rewarded based on a first-come, first-served, while stocks last basis, subject to the vouchers availability during the Sales Period. Voucher availability is subject to 24,400 redemptions across the Sales Period.	
Lazada RM8 off RM88 off	Eligible winners will be rewarded based on a first-come, first-served, while stocks last basis, subject to the vouchers availability during the Sales Period. Voucher availability is subject to 7,404 redemptions across the Sales Period.	
Taobao RM8 off RM88 off	Eligible winners will be rewarded based on a first-come, first-served, while stocks last basis, subject to the vouchers availability during the Sales Period. Voucher availability is subject to 2,010 redemptions across the Sales Period.	
ZUS COFFEE RM8 off	Discount limited to first 833 ZUS COFFEE app users per week (on every Thursday as per Table 2) on a first-come, first-served, while stocks last basis, subject to promo code availability during the Campaign Period. Promo code availability is subject to 12,500 redemptions across the Campaign Period.	Each user is entitled redeem one (1) promo during the Campaign Period, with discount applied at point of checkout.
Watsons RM8 off	Eligible winners will be rewarded based on a first-come, first-served, while stocks last basis, subject to the vouchers availability during the Sales Period. Voucher availability is subject to 6,163 redemptions across the Sales Period.	Users are required to turn on the 'Maybank2u Promo' toggle under 'Bank Promotion' at checkout and select Maybank2u as the payment method.

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- d) In the event that the selected Winner fails to comply with any Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the said Winner's entitlement to the Grand Prize.
- e) The shortlisted Grand Prize Winner will be informed via push notification from the MAE app or/and e-mail/phone call. The shortlisted Grand Prize Winner will be required to correctly answer one (1) question only. If the question is not answered correctly after two (2) attempts; OR if Maybank Group Customer Care is unable to contact the Winner after three (3) voice call attempts, the Winner will be disqualified and the next shortlisted Grand Prize Winner in line will be contacted instead. If the shortlisted Grand Prize Winner is a Minor and is unable to answer the question verbally due to disability reasons, a legal guardian or representative may assist to reply to the question posed.
- f) The Grand Prize will be awarded in the form of digital gold credited to Winner's Maybank Islamic Gold Account -i (MIGA-i) account.
- g) In the event the Winner is unable to create or provide their MIGA-i account within thirty (30) working days after being contacted by Maybank, the Prize will be forfeited. No subsequent or next qualifying winner shall be selected.
- h) Winners without an existing MIGA-i account are required to open a MIGA-i account via the MAE app, with a minimum investment of RM10. A Maybank or Maybank Islamic current or savings account is a prerequisite for opening a MIGA-i account. Upon successful account creation, Winners shall be bound by the MIGA-i Terms & Conditions.
- i) The value of gold received by the winners shall be based on the gold price on the date it is credited into the respective winner's MIGA-i account.
- j) Maybank reserves the right to request for further documentation or proof of identification, age, and place of residence of selected Winners.
- k) 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 or for what so ever reasons.
- l) The Selected Winners acknowledge and agree that Maybank reserves the rights to disqualify their participation in this Campaign; and/or clawback any Prizes if:
 - i) The selected Winner is found or suspected of tampering with the Campaign Mechanics or the operations of the Campaign; or
 - ii) the selected Winner is found or suspected of undertaking fraudulent activities or other activities that are inconsistent with the intention of the Campaign

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Notwithstanding the above, Maybank reserves the right to reject any participation or Winners at its discretion.

- m) Eligible Customers shall be responsible to ensure that their contact details such as mobile number, email address and correspondence address provided are current and updated with the Maybank. Failure to do so may lead to disqualification from the Campaign, and Maybank shall bear no responsibility or liability for any loss, including loss of opportunity and consequential loss, arising from the Eligible Customers' failure to update their contact details in Maybank's records.
- n) Maybank will NOT provide any replacement or substitute for the Grand Prizes if the Winner rejects the Grand Prize and /or sent and /or request for alternative option(s).
- o) Grand Prize awarded to Winner are non-transferrable and non-exchangeable for cash or other kinds, whether in part or in full.

5. Discount Promotions Fulfilment

- a) During the Campaign Period, the Merchants mentioned in Table 2 reserve the right to conduct additional promotional offerings by providing Discount Promotions for Eligible Customers who perform Eligible Transactions, subject to the terms and conditions imposed by each merchant.
- b) Discount Promotions are further subject to respective terms and conditions imposed by each Merchant. These terms and conditions may change at the discretion of the merchants. For the avoidance of doubt, Maybank is not liable or responsible for any Merchant's terms and conditions. In the event of any dispute related to the Discount Promotions, Eligible Customers shall address the issue directly with the Merchants.
- c) Maybank reserves the right to substitute any or all of the listed Discount Promotions with items of similar market value at its reasonable discretion, with twenty-one (21) days' ("day" shall have the same meaning as calendar day) prior notice in any methods deemed reasonable.
- d) Discount Promotions are valid for use until the date specified on the respective promotional materials by the Merchants. If Discount Promotions are not used by the validity date, Maybank will not be responsible for extending the validity or replacing the Discount Promotions, nor will it refund or reimburse any amounts for the unused portion if the Winner and/or Eligible Customer does not fully utilize the Discount Promotions.
- e) Discount Promotions are non-transferable and non-exchangeable for cash or any other forms of payment, either in part or in full.

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- 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.
- e) 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).

- f) 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

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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.

- g) 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.
- h) 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.
- i) 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.