Maybank Go Global Campaign for Global Access Account-i ("Campaign")

Terms & Conditions

1. This Campaign is organised by Malayan Banking Berhad (Registration No: 196001000142) and Maybank Islamic Berhad (Registration No: 200701029411 (787435-M)) (hereinafter collectively referred to as (**"Maybank"**) and shall be subjected to the terms and conditions herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1 herein) hereby expressly agree to be bound by these terms & conditions and any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding. This Campaign commences from 1st July 2026 at 12:00 AM MYT to 31st December 2026 at 11:59 PM MYT, inclusive both dates (**"Campaign Period"**).

2. <u>Eligibility</u>

2.1 *Account holder(s): -

a) open to Malaysians at least 18 years and above of age;

b) who hold new or existing ****Maybank Global Access Account-i (GAA-i) ("GAA-i Account")** (which consist of individual holders);

c) whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered; and

d) who has not breached any agreement with Maybank.

shall be eligible to participate in the Campaign (hereinafter referred to as "**Eligible Customers**").

*Inclusive of all Maybank employees.

***Maybank is a member of PIDM. GAA-i Account is protected by PIDM up to RM250,000 for each depositor.*

3. <u>Campaign Mechanics and Conditions</u>

3.1 The Campaign Enrolment Criteria that are compulsory to be fulfilled is the Eligible Customer must have an existing or new GAA-i Account.

3.2 Eligible Customers who have fulfilled the Campaign Enrolment Criteria and meet the respective requirements of one or more of the following **"Qualifying Criteria"** shall be entitled to earn entries for the Campaign Rewards:

NO	QUALIFYING CRITERIA	REQUIREMENTS FOR THE MONTH	ENTRIES
1	**NEW GAA-i ACCOUNT** [Key product] • Refer to Clause 3.3.	<u>Account Opening in MYR</u> • Open GAA-i Account via the MAE application. • Minimum amount to open an account is MYR50.	10
2	**DEPOSIT GROWTH** [Additional Entries] • Refer to Clause 3.4.	<u>Deposit Growth in MYR</u> • Average Daily Balance **("ADB")** growth in GAA-i Account for the month. • Minimum ADB growth of MYR500 to earn entries. • Minimum Month End Balance **("MEB")** of MYR500. <u>Deposit Growth in Foreign Currencies (FC)</u> • Foreign Currency Average Daily Balance **("ADB")** growth (equivalent in MYR) in GAA-i Account for the month. • Minimum FC ADB growth of equivalent MYR500 to earn entries. • Minimum FC Month End Balance **("MEB")** of equivalent MYR500.	5 - 60
3	**FOREIGN CURRENCY CONVERSION** [Additional Entries] • Refer to Clause 3.5.	<u>Conversion to 17 eligible FC from MYR</u> - Entries are based on cumulative MYR value conversion for the month. - Minimum cumulative MYR value conversion is MYR1,000.	10 - 100
4	**DEBIT CARD SPEND** [Additional Entries] • Refer to Clause 3.6.	<u>Activate GAA-i Debit Card</u> Activate the card via the steps as stated in the envelope.	10
		<u>Spend in Ringgit Malaysia **("MYR")** and Foreign Currency **("FC")**</u> Cumulative debit card spend of MYR200 & above for the month.	20
		<u>Spend in Ringgit Malaysia **("MYR")** and Foreign Currency **("FC")**</u> Cumulative debit card spend of MYR1,000 & above for the month.	40

3.3 New GAA-i Account Criteria [Key Product]

To be eligible for the New GAA-i Account, the Eligible Customers must meet the following requirements:

a) Open GAA-i Account via the MAE application;
- Required to be an existing Maybank customer who is a Malaysian citizen individual at the minimum age of 18 years and above with an active conventional current or savings account or Islamic current or savings account or investment account; and
- Minimum amount to open an account is MYR50.

b) Example of entries to be earned for the respective month:

New Account Opening	**Eligibility**	**Entries**
New GAA-i Account opened via MAE application and deposit MYR50	**Yes**	**10**
New GAA-i Account opened via MAE application and deposit MYR0	**No**	**0**

Note: GAA-i Account can only be opened via the MAE application. Branch application is not available.

3.4 Deposit Growth Criteria [Additional Entries]

To be eligible for Deposit Growth, the Eligible Customers must meet the following requirements:

a) Deposit growth in MYR

i. Minimum ADB growth of MYR500 and a minimum MEB balance of MYR500 for the month.

ii. Example of entries to be earned for the respective month:

Deposit Growth (MYR) [ADB Growth]	**Entries**
ADB MYR500 – MYR5,000	**5**
ADB >MYR5,000 – MYR25,000	**20**
ADB >MYR25,000 – MYR50,000	**40**
ADB >MYR50,000	**60**

iii. Eligibility Scenario

Eligibility Scenario	Eligibility	Entries
A customer deposits RM500 into their GAA-i account on 1 July 2026 and maintains the minimum balance of RM500 in the account until 31 July 2026.	**Yes**	**5**
A customer deposits RM10,000 into their GAA-i account on 1 July 2026 and maintains the minimum balance of RM10,000 in the account until 31 July 2026.	**Yes**	**20**
A customer deposits RM500 into their GAA-i account on 1 July 2026 and withdraws the full amount of RM500 on 25 July 2026.	**No**	**0**

b) Deposit growth in foreign currencies (FC)

- Minimum foreign currencies ADB growth of MYR500 equivalent and a minimum foreign currencies MEB balance of MYR500 equivalent for the month.

- Example of entries to be earned for the respective month:

Foreign Currency Deposit Growth (MYR equivalent) [ADB Growth]	Entries
ADB MYR500 – MYR5,000	**5**
ADB >MYR5,000 – MYR25,000	**20**
ADB >MYR25,000 – MYR50,000	**40**
ADB >MYR50,000	**60**

Eligibility Scenario

Eligibility Scenario	Eligibility	Entries
A customer deposits RM500 equivalent of FC into their GAA-i account on 1 July 2026 and maintains the minimum balance of RM500 in the account until 31 July 2026.	**Yes**	**5**
A customer deposits RM10,000 equivalent of FC into their GAA-i account on 1 July 2026 and maintains the minimum balance of RM10,000 equivalent of FC in the account until 31 July 2026.	**Yes**	**20**
A customer deposits RM500 equivalent of FC into their GAA-i account on 1 July 2026 and withdraws the full amount of RM500 equivalent of FC on 25 July 2026.	**No**	**0**

i. ADB growth in the Account refers to the difference of the ADB for the month as compared to the ADB in the Account for the previous month **("Moving Baseline").**

ii. Definition of "Moving Baseline" shall be termed as below:

<table>
<tr><th>NO</th><th>ACCOUNT TYPE</th><th>MOVING BASELINE (MYR)</th></tr>
<tr><td>1</td><td>New Account</td><td>The Moving Baseline shall be MYR 0.</td></tr>
<tr><td>2</td><td>Existing Account</td><td>The Moving Baseline shall be the ADB for the previous month.
Example:
<table>
<tr><th>Month</th><th>ADB Baseline Month</th></tr>
<tr><td>July'26</td><td>June'26</td></tr>
<tr><td>August'26</td><td>July'26</td></tr>
<tr><td>September'26</td><td>August'26</td></tr>
<tr><td>October'26</td><td>September'26</td></tr>
<tr><td>November'26</td><td>October'26</td></tr>
<tr><td>December'26</td><td>November'26</td></tr>
</table>
</td></tr>
</table>

iii. ADB growth is calculated based on the calendar month as below:

<table>
<tr><th>NO</th><th>CUSTOMER TYPE</th><th>DETAILS</th></tr>
<tr><td>1</td><td>New GAA-i Account (during the 1st month of account opening)</td><td>ADB Growth for the month is calculated as follow:
$$\frac{\text{Sum of Daily End Day balance from the date of account opening till the end of month}}{\text{Number of days from the date of account opening till the end of month}} \quad \text{Minus } (-) \quad \text{Baseline}$$

Example:

A customer opens a GAA-i account on 10 July 2026 and performs the following transactions:

Maintains a balance of RM500 from 10 July to 20 July 2026 (11 days)
Maintains a balance of RM1,000 from 21 July to 31 July 2026 (11 days)

The total number of days from account opening to month end is 22 days.</td></tr>
</table>

		Calculation: Sum of daily end-of-day balances: (RM500 × 11 days) = RM5,500+ (RM1,000 × 11 days) = RM11,000 Total = RM16,500 Average Daily Balance (ADB): ADB = RM16,500 ÷ 22 days = RM750 Baseline: RM0 (applicable for new accounts) ADB Growth: RM750 – RM0 = RM750 ADB Growth for the month = RM750
2	Existing GAA-i Account (2nd month of account opening onwards)	ADB Growth for the month is calculated as follow: $\dfrac{\text{Sum of Daily End Day balance in the particular month}}{\text{Number of days in the particular month}}$ Minus (-) Baseline Example: For the month of August 2026 (31 days), the same customer maintains a daily balance of RM1,000 throughout the month. The baseline (ADB of the previous month, July 2026) is RM750. Calculation: Sum of daily end-of-day balances: RM1,000 × 31 days = RM31,000 Average Daily Balance (ADB): ADB = RM31,000 ÷ 31 days = RM1,000 Baseline: RM750 (previous month ADB) ADB Growth: RM1,000 – RM750 = RM250 ADB Growth for the month = RM250

3.5 Foreign Currency Conversion [Additional Entries]

To be eligible for Foreign Currency Conversion, the Eligible Customers must meet the following requirements:

a) Perform currency exchange from the base currency of MYR to any of the 17 eligible foreign currencies available at the Global Access through the MAE application.
b) Eligible currencies are as below:

No	Base Currency	Code
1	Malaysia Ringgit	MYR

No	Foreign Currencies	Code
1	United Arab Emirates Dirham	AED
2	Australian Dollar	AUD
3	Brunei Dollar	BND
4	Canadian Dollar	CAD
5	Danish Krone	DKK
6	Euro	EUR
7	Hong Kong Dollar	HKD
8	Japanese Yen	JPY
9	New Zealand Dollar	NZD
10	Norwegian Krone	NOK
11	Qatari Riyal	QAR
12	Saudi Arabia Riyal	SAR
13	Singapore Dollar	SGD
14	Sterling Pound	GBP
15	Swedish Krona	SEK
16	Swiss Franc	CHF
17	US Dollar	USD

c) The minimum cumulative currency exchange is equivalent to the MYR1,000 value in order to earn entries for the month;

d) Example of entries to be earned for the respective month:

Foreign Currency Conversion (MYR Equivalent)	Entries
MYR1,000 – MYR5,000	**10**
>MYR5,000 – MYR25,000	**25**
>MYR25,000 – MYR50,000	**50**
>MYR50,000	**100**

Note: For GAA-i Account Foreign Currency Conversion, it can only be done via the MAE application.

3.6 Debit Card Spend [Additional Entries]

To be eligible for the Debit Card Spend, the Eligible Customers must meet the following requirements:

a) Activate Maybank Global Access MasterCard World Debit Card (GAA-i Debit Card) during the campaign period to earn 10 entries.

Maybank Global Access MasterCard World Debit Card	**Entries**
Activation of GAA-i Debit Card	**10**

b) Cumulative Debit Card Spend using the 'Maybank Global Access MasterCard World Debit Card' on retail transactions for the month.

c) Spend in Ringgit Malaysia ("MYR") and Foreign Currency ("FC")
- Minimum cumulative MYR and MYR Equivalent GAA-i Debit Card Spend is MYR200 & above to earn entries for the month.
- Example of entries to be earned for the respective month:

Debit Card Spend (MYR and MYR Equivalent)	**Entries**
Spend using MYR and FC - Cumulative Spend MYR200 & above	**20**

- Minimum cumulative MYR and MYR Equivalent Spend equivalent to MYR1,000 & above to earn entries for the month.
- Example of entries to be earned for the respective month:

Debit Card Spend (MYR & MYR Equivalent)	**Entries**
Spend using FC - Cumulative Spend equivalent to MYR500 & above	**40**

d) The Eligible Customers must have a valid and active 'Maybank Global Access MasterCard World Debit Card' and continue to be enrolled in the Campaign until the end of the Campaign Period.

e) For the purposes of this Campaign, "retail transactions" refer to the purchase of goods or services (local or overseas) using the 'Maybank Global Access MasterCard World Debit Card'.

f) The equivalent amount in MYR will be used if the spending is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the MYR equivalent.

g) Transactions using any other non-participating Maybank Debit Card will not be considered for this Campaign.

h) Maybank will use the date on which the transaction is posted to the Eligible Customers' card account to calculate the minimum spend amount.

4. Campaign Registration and Rewards

4.1 Campaign Registration

4.1.1 Eligible Participants must register their participation for the Campaign, on a one-time basis within the Campaign Period.

4.1.2 Campaign registration can be made by depositing RM22.22 ("Specified Deposit Amount") into GAA-i, to register for the Campaign.

4.1.3 Only deposits of exactly RM22.22 will be considered valid registration and make the Eligible Participants eligible for the Campaign Prizes (as defined in 4.2).

4.1.4 Deposit amounts that are above or below the Specified Deposit Amount will not qualify as a valid registration.

4.1.5 In the event that the Eligible Participants register more than once, Maybank will only acknowledge and accept the first registration from 1st July to 31st December 2026 the official record.

4.2 The Campaign Rewards are stipulated as below:

a) Category: Main Rewards

Reward Type	Worth	Number of Winners
Grand Prize: Premium Travel Voucher	RM20,000 per winner	1
Second Prize: Macbook Neo 13 Inch 256gb	Worth RM2,500 each	12
Third Prize: RM1,000 Cash Prize	RM1,000 Per winner	50

b) Category: Consolation Reward

Reward Type	Worth	Number of Winners
RM500 Cash Prize	RM500	110

4.3 Grand Prize: Premium Travel Voucher

i. The travel destination may only be one of the 18 countries where GAA-i currencies are offered, as listed below:

No	Foreign Currencies
1	Malaysia
2	Australia
3	Brunei
4	Canada
5	Denmark
6	Europe
7	Hong Kong
8	Japanese
9	New Zealand
10	Norway
11	Qatar
12	Saudi Arabia
13	Singapore
14	United Kingdom
15	Sweden
16	Switzerland
17	United Arab Emirates
18	United States

4.4 Each Eligible Customer is entitled to win one (1) reward only. For example:

a) If an Eligible Customer has won the Main Reward, the Eligible Customer would not be eligible for the Consolation Reward; or
b) If an Eligible Customer has won the Grand Prize, the Eligible Customer would not be eligible for the Second Prize and Third Prize.

4.5 The distribution of the Campaign Rewards are stipulated as below:

a) Winners will be selected through a randomized drawing 1 month after the end of the Campaign Period, i.e., 1st February 2027. The Campaign Rewards will be distributed within 3 months from the prize draw.

b) The winner's participating account must be active for the fulfilment of the reward.

c) Any Cash Back Prize will be forfeited after three unsuccessful crediting attempt.

d) Upon distribution, Maybank shall no longer be responsible for the use of the Campaign Rewards.

e) Maybank reserves the right to substitute the Campaign Rewards (value of which to be decided by Maybank) for any reason Maybank reasonably deems fit, within twenty-one (21) calendar days' notice. Maybank will contact the winners via call or any mode that Maybank deems reasonable.

f) Winners of this Prize Draw hereby agree that Bank may disclose their contact details to the vendor for fulfilment purpose and/or registration of the prizes.

g) The Campaign Rewards are given on an "as is" basis and are neither transferable nor exchangeable and are subject to the Terms and Conditions.

h) It shall be the winners' responsibility to ensure that the contact details provided and maintained in the Maybank's record are current and updated. Prizes will be forfeited if the winners are uncontactable.

i) Prizes must be claimed within three (3) months from the date of the Bank's notification (e.g. phone call, email, MAE app, or other means deemed appropriate by the Bank). For instance, Winners who were notified in March 2027 should claim their prizes within three (3) months after the notification i.e. before June 2027. Winners who fail to claim their prizes within the stipulated timeframe will be disqualified and deemed to have forfeited their entitlement. Late claims will not be entertained by the Bank.

j) Details on prize fulfilment and collection are outlined below:

a) Cash Prize

i. Cash prizes will be credited directly into the Winner's GAA-i within twenty-one (21) business days from the date of the Winner announcement, subject to system readiness and successful processing by the Bank.

ii. Winners are advised to ensure that their account remains active during the fulfilment period The Bank shall not be held responsible for any delay or failure to credit the prize due to inactive or suspended accounts.

b) **Non-Cash Prizes** (e.g. vouchers)

i. Non-cash prizes will be communicated by the Bank's registered appointed vendor to the Winner. Once the prize is available, the vendor will contact the Winner to arrange for next steps.

ii. The Bank will not entertain any request for third-party collection without proper written authorization. The Bank shall not be held responsible for any delay in fulfilment or forfeiture arising from incorrect or outdated customer information, or from failure by the Winner to respond within the collection period specified above.

4.6 The winners may be required to attend a reward 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. Failure to attend the reward presentation ceremony and / or other publicity programs may constitute a forfeiture of the Campaign Reward.

4.7 An Eligible Customer who closes his or her participating account(s) before the winner selection and fulfilment of the Campaign Reward shall not be entitled to receive any Campaign Reward.

4.8 Only active participating accounts shall be eligible to participate in the Campaign. Participating accounts that are in dormant status shall not be considered.

4.9 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.

4.10 Picture(s) of the Campaign Rewards 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 Reward.

4.11 Any dispute in relation to the 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 Campaign Rewards or any terms and conditions thereof.

4.12 All Eligible Customers 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.

4.13 If there is any dispute (except dispute under clause 4.9 above) related to prize distribution or non-receipt of the prizes, winners are required to contact Maybank Customer Service at 1300 88 6688, within three (3) months after the notification of winner i.e. June 2027 is made, to request for an inquiry. No request for any inquiry shall be entertained thereafter i.e After July 2027.

5 <u>General Terms and Conditions</u>

5.1 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.

5.2 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.

5.3 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.

5.4 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).

5.5 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.

5.6 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.

5.7 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.

5.8 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.