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Terms & Conditions

Maybank Islamic Ikhwan Credit Card-i Spend & Win 2026 Campaign

Maybank Islamic Ikhwan Credit Card-i Spend & Win ("Campaign") is organised by Maybank Islamic Berhad (Registration No. 200701029411) (herein referred as "**Maybank Islamic**"). These are the terms and conditions applicable to this Campaign ("**Terms and Conditions**").

By participating in this Campaign, **Eligible Cardmember(s)** (as defined below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank Islamic in respect of this Campaign shall be final, conclusive and binding.

Campaign Period

1. This Campaign commences on **1 August 2026**, at 00:00:00 MYT and ends on **31 December 2026**, at 23:59:59 MYT, both dates inclusive, unless notified otherwise ("**Campaign Period**").

Eligibility

2. Subject to these Terms and Conditions, this Campaign is open to all existing and new Principal Cardmembers of the following cards issued by Maybank Islamic (as defined below) of:
 - i. Maybank Islamic PETRONAS Ikhwan Visa Gold Card-i
 - ii. Maybank Islamic PETRONAS Ikhwan Visa Platinum Card-i
 - iii. Maybank Islamic Ikhwan Mastercard Gold Card-i
 - iv. Maybank Islamic Ikhwan Mastercard Platinum Card-i
 - v. Maybank Islamic Ikhwan American Express Gold Card-i
 - vi. Maybank Islamic Ikhwan American Express Platinum Card-i
 - vii. Maybank Islamic Ikhwan myimpact Mastercard Platinum Credit Card-i

These cards are collectively referred to as "**Maybank Islamic Ikhwan Credit Card-i**". This Campaign is open to both existing and new principal cardmembers who have registered successfully via short messages service ("**SMS**") and online through the Campaign registration page on Maybank2u (maybank.my/ikhwancards).

3. The following persons are **NOT eligible** to participate in the Campaign:
 - a) Cardmembers whose Maybank Islamic Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Islamic Card Agreement during the Campaign Period;
 - b) Cardmembers who are in default of any facility granted by Maybank Islamic at any time;
 - c) Cardholders of Maybank Commercial/ Corporate Cards;
 - d) Cardholders of Maybank Debit Card(s) and/or Maybank Prepaid Cards; and
 - e) Permanent and/or contract employees of the Cards Marketing Department of Maybank/Maybank Islamic Malaysia and Regional Cards Marketing Department of Maybank/Maybank Islamic.



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"Cardmembers" who fulfill the above mentioned criteria under Clauses 2 and 3 are hereinafter referred to as "**Eligible Cardmember(s)**".

Supplementary Maybank Islamic Ikhwan Credit Card-i Cardmembers ("**Supplementary Cardmembers**") are not eligible to receive prizes for this Campaign. However, for each Principal Cardmember who is an Eligible Cardmember, Qualifying Spend (**as defined in Clause 21(b)**) made by Supplementary Cardmembers will be consolidated under the Principal Cardmember's credit card account for the purpose of accumulating the total spend.

Campaign Registration

4. To be eligible for the Campaign, Maybank Islamic Ikhwan Credit Card-i ("**Principal Cardmembers**") are required to register once via SMS using any of the registered telecommunication companies ("Telco") number within the Campaign Period ("**Registration**") as followed:

SMS: "MENANG" to 66628 (E.g. MENANG)

5. The Principal Cardmembers with multiple Maybank Islamic Ikhwan Credit Cards-i are only required to register once within the Campaign Period.
6. Eligible Cardmember(s) must register their participation in this Campaign using the mobile phone number that was registered with Maybank Islamic and multiple registrations using the same phone number is prohibited. In the event the information that has been provided by the cardmember does not match with Malayan Banking Berhad and Maybank Islamic database, Maybank Islamic reserves the right to reject the registration.
7. Principal Cardmembers shall pay the standard SMS charges levied by their respective Telco service providers for each Registration sent to the designated number "66628" for this Campaign.
8. Principal Cardmembers are solely responsible to ensure that the details in the Registration sent to "66628" are complete, accurate and within the Campaign Period; failing which, the Registration shall be deemed invalid or unsuccessful.
9. Cancellation and/or any changes made after the Registration which has been successfully sent to "66628" will not be entertained.
10. Proof of SMS sent to "66628" by Principal Cardmembers shall not be considered as being a successful SMS Registration. The SMS Registration is successful when the Principal Cardmember receives a confirmation SMS from "66628" and such confirmation SMS will be sent to the same mobile phone number used for the Registration, subject to the SMS traffic at the respective Telco's network. The confirmation SMS is automatically generated to confirm receipt of a successful Registration and shall not be deemed as notification that the Principal Cardmembers had been confirmed as the Winner (as defined below).
11. Maybank Islamic reserves the right to disqualify any Registration sent to "66628" due to reason(s) including, but not limited to duplicate registrations, incorrect SMS format, the unsuccessful or

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delayed transmission of SMS during the Campaign Period and Maybank Islamic shall not, in any way, be held liable and/or responsible for such disqualification.

12. Maybank Islamic shall not be responsible and does not have any control over the SMS traffic, possible network failures and/or interruptions on the part of the respective Telco or Maybank's SMS service provider or for any other reason(s) whatsoever during the process of the Registration sent to "66628" or SMS confirmation sent from "66628" to Principal Cardmembers which may result in the delay of the Registration during the Campaign Period.
13. SMS service is provided and supported by the service provider appointed by Maybank Islamic.
14. Alternatively, cardmembers can also register for the campaign online which is available on the Campaign page at www.maybank.my/ikhwancards on Maybank2u.

Campaign Mechanics and Conditions

15. Upon successful registration, Eligible Cardmember(s) must spend using their Maybank Islamic Ikhwan Credit Card-i on any Retail Spend (as defined in Clause 21(b)) to meet the applicable spending requirements to earn qualifying entries and stand a chance to win the Grand Prize, Monthly Prizes, and Bonus Prize which will be selected through Maybank Randomiser Program at the end of the Campaign Period.
16. Eligible Cardmember(s) of the Monthly Prize and Bonus Prize will be excluded from the following month's winner list. For example, August winner will be excluded from the September winner list.

17. Qualifying Criteria for Grand Prize

Qualifying Criteria Requirement	Grand Prize	No. of Winner
Three (3) Eligible Cardmember(s) who meet the Qualifying Spend of minimum RM12,000 during the Campaign Period will stand a chance to win the Grand Prize which will be determined by randomiser.	RM50,000 equivalent value of 999.9 gold, credited directly into each winner's Maybank Islamic Gold Account-i (MIGA-i)	3

18. Qualifying Criteria for Monthly Prize

Qualifying Criteria Requirement	Entries for Monthly Prizes
Newly approved cardmembers (Visa/Mastercard/Amex)	10X Entries
Every spend of RM100 (applicable to new and existing cardmembers)	2X Entries

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Every RM1,500 accumulative spend in month

Additional 5X Entries

19. Qualifying Criteria for Bonus Prize

Qualifying Criteria Requirement	No. of Winner
The Bonus prizes will be awarded randomly, and winners will be selected by Maybank Islamic randomiser program based on entry collection from the pool of Eligible Cardmember(s) within each category (minimum one entry).	500

20. Retail Spend

"Retail Spend" means the purchase of any goods or services (local or international) with the use of Maybank Islamic Ikhwan Credit Card-i and may include, at Maybank Islamic discretion, any card transaction (inclusive e-commerce transactions) as may be determined by Maybank Islamic **except** for the following transactions:

- instalments paid under Maybank's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Dial for Cash, Balance Transfer-i, Balance Transfer via Instalment Plan, e-Wallets and Cash Advance. Easy Payment Plan transaction is not categorised as "Retail Spend" transaction; cash advance, balance transfer-i, fund transfer, outstanding balance, reversals, fees, and charges imposed by Maybank Islamic.
- Any e-wallet reloads (Eg: Grab wallet, Touch 'n Go, ShopeePay)
- any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
- payment of annual Maybank Islamic Ikhwan Credit Card-i membership fees;
- management fee payments, late payment charges, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
- transactions made by the Eligible Cardmember(s) with any merchant associated with or controlled by them (whether as an employee, employer, shareholder, or director). i.e., transactions by Eligible Cardmember(s) 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.

21. For avoidance of doubt:

- Maybank Islamic Principal Cardmembers refers to:
 - Those who have never become a Principal Maybank Islamic Ikhwan Credit Card-i Cardmember; or
 - Principal Cardmembers whose Maybank Islamic Ikhwan Credit Card-i has been cancelled for more than six (6) weeks prior to the commencement of the Campaign.
- Qualifying Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, auto-reload for, 0% EzyPay-i Instalment Plan ("**EzyPay-i**") performed via Maybank Islamic Card(s) during the Campaign Period based on local

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transaction time and qualifying entries. For the avoidance of doubt, EzyPay-i shall be treated as Qualifying Spend based on the full transaction amount, and all overseas transactions in foreign currency shall be converted into Ringgit Malaysia (RM) based on Maybank Islamic prevailing in-house exchange rate.

- c) Retail transactions that are split and/or repeated five (5) times or more in a day from the same merchant are not allowed and will result in disqualification.

Campaign Prizes

Prize Category	Prize	No of Winners
Grand Prize	RM50,000 equivalent value of 999.9 gold, credited directly into the winner's Maybank Islamic Gold Account-i (MIGA-i)	3
Monthly Prize	RM100 Cash Back	400
	RM100 Cash Back (for newly approved cardmembers only)	200
Bonus Prize	RM30 Cash Back	500

Grand Prize

22. Three (3) Eligible Cardmember(s) who meet the Qualifying Spend of minimum RM12,000 during the Campaign Period will stand a chance to win the Grand Prize which will be determined by randomiser.

Monthly Prizes (Randomised): RM100 Cash Back

23. The Monthly Prizes will be awarded randomly and winners will be selected by Maybank Islamic randomiser program based on entry collection from the pool of Eligible Cardmember(s) within each category (This shall take the form of a probability-weighted mechanism with proprietary operational details that will not be revealed to Eligible Cardmember(s) or the public at large). Participation in the Campaign shall be construed as consent to the usage of said randomiser program and explicit acceptance of any and all Campaign results it may produce.
24. If an Eligible Cardmember(s) has more than one (1) Maybank Islamic Ikhwan Credit Card-i and actively spends with those cards, all Qualifying Spend for all the cards will be consolidated as one total spending.
25. Eligible Cardmember(s) cannot receive more than one (1) Monthly Prize throughout the Campaign Period.
26. However, the Eligible Cardmember(s) is still in the running to win the Grand Prize based on his/her accumulated spending throughout the Campaign Period.



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Bonus Prize (Randomised): RM30 Cash Back

27. The Bonus Prize will be awarded randomly and winners will be selected by Maybank Islamic randomiser program based on entry collection from the pool of Eligible Cardmember(s) within each category (This shall take the form of a probability-weighted mechanism with proprietary operational details that will not be revealed to Eligible Cardmember(s) or the public at large). Participation in the Campaign shall be construed as consent to the usage of said randomiser program and explicit acceptance of any and all Campaign results it may produce.
28. If an Eligible Cardmember(s) has more than one (1) Maybank Islamic Ikhwan Credit Card-i and actively spends with those cards, all Qualifying Spend for all the cards will be consolidated as one total spending.
29. Eligible Cardmember(s) cannot receive more than one (1) Bonus Prizes throughout the Campaign Period.
30. However, the Eligible Cardmember(s) is still running to win the Grand Prize based on his/her accumulated spend throughout the Campaign Period.

Prize Fulfilment

31. Tracking of the qualifying spend is based on transaction dates (Malaysian time) and the time in which the transactions are successfully posted in Maybank Islamic system throughout the Campaign Period.
32. At the time of awarding the prize(s), all Maybank Islamic Ikhwan Credit Card-i of the Eligible Cardmember(s) must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmember(s) shall be disqualified from receiving the prize(s).
33. Prize fulfilment will be carried out within twelve (12) weeks from the Campaign's end date. Winners will be notified either via email or via SMS to the email address or mobile number that was registered with Maybank Islamic or will be posted through Maybank2u website at www.maybank2u.com.my or any other method of communication which Maybank Islamic deems appropriate.

Example:

This Campaign ends on 31 December 2026, the fulfilment will be done within 12 weeks starting from 1 January 2027. The fulfilment is expected to be completed latest by 26 March 2027.

34. For the Grand Prize, winner will be contacted by Maybank representative at the mobile phone numbers registered or recorded in Maybank's system.
35. In the event the Grand Prize winner is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the Grand Prize winner wishes to withdraw from the



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Campaign upon being contacted by Maybank's Islamic representative, he/she will be disqualified from the Campaign.

36. Maybank Islamic shall determine the methods of the Grand Prize giving, including but not limited to, a Grand Prize giving ceremony, or any other methods which Maybank Islamic deems reasonable.
37. The Grand Prize winner is required to attend the Grand Prize giving ceremony (if any/necessary) and in the event the Grand Prize winner is unable to attend the said ceremony, he/she will automatically be disqualified and no compensation or arrangement will be made.
38. It is mandatory for the Grand Prize winner to hold an active Maybank Islamic Gold Account-i (MIGA-i) to qualify for the Grand Prize. The MIGA-i account must remain active prior to the prize fulfillment or presentation ceremony, the date and venue of which will be determined by Maybank Islamic.
39. Maybank Islamic shall not be responsible to bear any of the cost on the account opening and any other miscellaneous costs relating to the Grand Prize.
40. The Grand Prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. Visual(s) of the Grand Prize used in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are only for illustration purposes of the Grand Prize.
41. Maybank Islamic reserves the right to substitute the Grand Prize with similar value at its discretion with prior notice of at least twenty one (21) calendar days on Maybank Islamic website at <https://www.maybank2u.com.my/> or any other methods as it deems fit. Following the successful crediting of the gold value into the winner's Maybank Islamic Gold Account-i (MIGA-i) account, Maybank Islamic bears no responsibility for any subsequent account transactions, market price fluctuations, or losses incurred by the winner.
42. The inclusion of the Grand Prize in this Campaign does not constitute an endorsement or financial recommendation of the product by Maybank Islamic. Maybank Islamic makes no representations or warranties regarding gold market performance or price fluctuations. Any disputes regarding the management, transactions, or terms of the Maybank Islamic Gold Account-i (MIGA-i) platform shall be governed by the standard MIGA-i Terms and Conditions, and the bank shall not be liable for any investment losses incurred by the winner.
43. The winner shall assume full liability and responsibility for the management of their Maybank Islamic Gold Account-i (MIGA-i) once the Grand Prize has been successfully credited. Maybank Islamic shall not be held responsible for any financial loss, account mismanagement, or depreciation in the prize value resulting from gold market price fluctuations or any transactions performed by the winner post-fulfillment.



44. The title to the Grand Prize and all associated risks including but not limited to market price volatility, unauthorized account access, or the winner's inability to access or trade within their MIGA-i account shall pass entirely to the winner immediately upon the successful digital crediting of the gold value into the winner's MIGA-i account.
45. Any dispute(s) or operational issues arising from the utilization, sale, or transfer of the gold within the MIGA-i platform must be governed by and resolved in accordance with the standard Maybank Islamic Gold Account-i (MIGA-i) Terms and Conditions. Maybank Islamic shall not be responsible for investigating or resolving any dispute(s) relating to the winner's subsequent investment activities or account transactions
46. All Prize winners' selection will be carried out after the end of the Campaign Period.
47. In accordance to the selection sequence of Maybank Islamic randomiser programme, the first 120 monthly shortlisted Eligible Cardmember(s) shall be deemed as the monthly winners. This winner selection process will repeat for the subsequent months throughout the total 5-months of the Campaign Period.
48. In accordance to the selection sequence of Maybank Islamic randomiser programme, the first 100 monthly shortlisted Eligible Cardmember(s) shall be deemed as the Bonus Prize winners. This winner selection process will repeat for the subsequent months throughout the total 5-months of the Campaign Period.
49. The Monthly Prizes and Bonus Prizes will be credited to winners' Maybank Islamic Ikhwan Credit Card-i accounts and it will be the same Maybank Islamic Ikhwan Credit Card-i that was registered for this Campaign.
50. Prizes awarded to winners are non-transferrable and non-exchangeable for cash or of any kind, whether in part or in full.
51. Maybank Islamic reserves the right to disqualify an Eligible Cardmember(s) from participating in this Campaign and/or from receiving the Prize(s), due to the following:
 - a. where the minimum payment or any amounts due and payable under any of the Eligible Cardmember(s) Maybank Islamic Ikhwan Credit Card-i account(s) are not settled on or before its due date;
 - b. If the Eligible Cardmember(s) Maybank Islamic Ikhwan Credit Card-i account is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Prize(s); and/or
 - c. If the Eligible Cardmember(s) has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.



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- 52. All cost, fees and/or expenses incurred or to be incurred by the Prize(s) winners in relation to the Campaign and/or claiming the Prize, which shall include but not limited to the cost of the transportations, accommodation, meals, personal costs and/or other costs, are the sole responsibility of the Prize winners.
- 53. Maybank Islamic will NOT provide any replacement or substitute Prize(s) if the winner rejects the Prize(s) sent and /or request for alternative option(s).
- 55. Maybank Islamic reserves the right at its discretion to allow or disallow transfer of prizes to another person/party even without any form of authorization from any of the winners.

General Terms & Conditions

- 56. Maybank Islamic 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 Islamic.
- 57. Maybank Islamic 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 through Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank Islamic. It shall be the responsibility of the Eligible Cardmember(s) to be informed of or otherwise seek out any such notice validly posted.
- 58. By participating in this Campaign, Eligible Cardmember(s) agree to access Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank Islamic should any of the Terms & Conditions be not fully understood.
- 59. By participating in this Campaign, Eligible Cardmember(s) 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 Islamic in accordance with Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the PDPA Form for Individual Customers.
- 60. In addition, and without prejudice to the terms in Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Cardmember(s) agree and consent to his/her personal data or information being collected, processed and used by Maybank Islamic for:
 - a) the purposes of the Campaign; and



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- b) marketing and promotional activities conducted by Maybank Islamic, 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 responses and related photographs. In this regard, Eligible Cardmember(s) agree to co-operate and participate in all advertising and publicity activities of Maybank Islamic in relation to the Campaign.

*Note: "PDPA" refers to Personal Data Protection Act (2010).

61. Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic for the purposes of this Campaign) shall not be liable to Eligible Cardmember(s) 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 gross negligence or omission by Maybank Islamic.
62. Maybank Islamic 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 Islamic.
63. Maybank Islamic may disqualify/reject any Eligible Cardmember(s) 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.
64. 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 Cardmember(s) may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.