

Maybank AMEX KrisFlyer Acquisition & Activation Campaign 2026
TERMS AND CONDITIONS

The “**Maybank AMEX KrisFlyer Acquisition & Activation Campaign 2026**” (“**Campaign**”) is organized by Malayan Banking Berhad (Registration. No. 196001000142) (“**Maybank**”) and shall be subject to the Terms and Conditions set out herein. By participating in this Campaign, the Eligible Cardmembers (as defined in Clause 2 below) hereby expressly agree to be bound by these Terms & 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 August 2026 at 12:00 AM MYT** and expires on **31 October 2026 at 11:59 PM MYT**, both dates inclusive (“Campaign Period”).

2. Eligibility

- 2.1 “Eligible Cardmembers” are defined as new or existing Maybank customers who are First-Time Applicants of Eligible Product (as defined in Clause 2.5 below) during the Campaign Period.
- 2.2 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 For the avoidance of doubt:
 - a) “**new**” principal cardmembers refers to:
 - Those who have never become a principal cardmember of any of the Eligible Product; or
 - Principal cardmembers whose Eligible Product(s) has been cancelled for more than six (6) months prior to the commencement of the Campaign.
- 2.4 The following persons are **NOT** eligible to participate in this Campaign:
 - 2.4.1 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;
 - 2.4.2 Any Eligible Cardmembers 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.
 - 2.4.3 Permanent and contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank.

- 2.5 The eligible card product to be applied is the Singapore Airlines KrisFlyer American Express® Platinum Credit Card and/or Singapore Airlines KrisFlyer Gold Credit Card ("Eligible Product").

3. **Campaign Mechanics and Conditions**

3.1 Qualifying Spend

Qualified Spend (as explained in Clause 3.2) required to earn entries ("Qualifying Entries") for the Prize is as set out in the table below:

Number of Entry	Minimum spend during Campaign Period
1X Entry	Total cumulative spend of RM20,000 within the Campaign Period

- 3.2 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:

- 3.2.1 Any disputed, cancelled, refunded, unauthorized or fraudulent transactions;
- 3.2.2 Payment of annual membership fees;
- 3.2.3 Late payment charges, any taxes imposed by law and any other form of service / miscellaneous fees;
- 3.2.4 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.

- 3.3 Qualified Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, 0% EzyPay/-i Instalment Plan ("EzyPay/-i") performed via Eligible Product during the Campaign Period based on local transaction time and Qualifying Entries shall be allocated in accordance to Clause 3.1.

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.

- 3.4 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.

- 3.5 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.
- 3.6 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.
- 3.7 Maybank reserves the right to cancel any Qualified Spend earned on the Eligible Product:
- 3.7.1 Where payment has been due for thirty (30) days or more;
 - 3.7.2 Where the account(s) is suspended due to having been operated fraudulently; and/or
 - 3.7.3 On any account(s) which has otherwise been closed by Maybank.
- 3.8 Computation of the total Qualified Spend will be based on Qualified Spend transacted with Eligible Product issued under the same Eligible Cardmembers throughout the Campaign Period.
- 3.9 Qualified Spend by a Supplementary Cardmember under an Eligible Principal Cardmember's Eligible Product will be included in the computation of the Eligible Principal Cardmember's Qualifying Spending.
- 3.10 Supplementary cardmembers are not eligible to win Prizes for this Campaign.
- 3.11 Participation in this Campaign is automatically registered once Eligible Cardmembers have applied for the Eligible Products during the Campaign Period. No campaign entry forms or registration are required. Eligible Cardmembers will be notified of this Campaign and its Terms and Conditions through Maybank's marketing and communication materials.

4. **Prize**

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

Eligible Card	Welcome Bonus KrisFlyer Miles	Additional KrisFlyer Miles	Total Winners
Singapore Airlines KrisFlyer American Express® Platinum Credit Card	7,000	13,000	769
Singapore Airlines KrisFlyer American Express® Gold Credit Card	3,000		

- 4.2 Up to 10,000,000 KrisFlyer miles will be awarded via the Campaign to the first 769 eligible Cardmembers who fulfil the cumulative spending requirement of RM20,000, on a first-come, first-served basis.
- 4.3 For this Campaign, the Prize comprises additional 13,000 KrisFlyer miles awarded to each Winner. For the avoidance of doubt, these 13,000 KrisFlyer miles are in addition to the existing 3,000 or 7,000 Welcome Bonus KrisFlyer miles offered under the card's prevailing welcome offer, subject to the applicable terms and conditions.

5. Prize Fulfillment

- 5.1 Prize
 - 5.1.1 Selection will be carried out after the end of the Campaign Period on a first come first serve basis, limited up to 10,000,000 KrisFlyer miles. (after 31 October 2026).
- 5.2 Eligible Cardmembers who fulfill the Eligibility Criteria(s) and Qualified Spend(s) requirement shall receive a one-off amount of additional 13,000 KrisFlyer miles within sixteen (16) weeks from the end of Campaign Period. The additional 13,000 KrisFlyer miles will be credited into the KrisFlyer membership number registered in the Bank's records as per Clause 6 below.

6. Fulfillment of Prize(s)

- 6.1 Only Eligible Cardmembers that have fulfilled the Eligibility Criteria(s) as set out in Clause 2 will be eligible to get the Prize(s).
- 6.2 At the time of awarding the Prize, all Maybank Card Account(s) of the Eligible Cardmembers must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmembers shall be disqualified from receiving the Prizes.
- 6.3 The additional 13,000 KrisFlyer miles under this Campaign will be credited to the KrisFlyer membership number registered in the Bank's records.

Customers are responsible for ensuring that their KrisFlyer membership number registered with the Bank is accurate and up to date. Failure to do so may result in the bonus KrisFlyer miles not being credited, and the Bank shall not be liable for any failure or delay in the crediting of the miles arising from inaccurate, incomplete, or outdated membership information.
- 6.4 Maybank reserves the right to request documentation or proof of identification, age, phone number and place of residence of any of the Winners and to contact the Winners in relation to this Campaign and/or any future marketing and promotional activities, subject to applicable laws and

regulations.

- 6.5 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:
- 6.5.1 the Winner is found or suspected of undertaking fraudulent activities or other activities that are harmful to the Campaign; or
 - 6.5.2 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.
- 6.6 The Prizes are not transferable and/or exchangeable for up-front cash or credit of any kind, whether in part or in full.
- 6.7 Maybank will NOT provide any replacement or substitute Prizes if the Winner rejects the Prizes and /or request for alternative option(s).
- 6.8 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.
- 6.9 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 21 February 2027 to request for an inquiry. No request for any inquiry shall be entertained after 21 February 2027.

7. Other Terms and Conditions

- 7.1 By participating in the Campaign, Eligible Cardmembers/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 Cardmembers/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) where necessary, Eligible Cardmembers/Winners may be contacted during the Prize fulfilment to request their explicit consent for 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.

7.2 Other Terms

- a) Spending must be made with the selected American Express KrisFlyer 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.

8. General Terms & Conditions

- 8.1 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.
- 8.2 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 Cardmembers to be informed of or otherwise seek out any such notice validly posted.
- 8.3 By participating in this Campaign, Eligible Cardmembers 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 not be fully understood.

- 8.4 By participating in this Campaign, Eligible Cardmembers 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 Cardmembers 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 with the entries, interviews material as well as responses and related photographs. In this regard, Eligible Cardmembers 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).

- 8.5 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 Cardmembers 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.
- 8.6 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.
- 8.7 Maybank may disqualify/reject any Eligible Cardmembers 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.

8.8 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

8.9 Terms and Conditions of KrisFlyer (https://www.singaporeair.com/en_UK/ppscclub_krisflyer/termsconditions-kf/) apply. The Terms & Conditions of KrisFlyer are subject to the revision of Singapore Airline at any time without prior notice.

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