



Maybank
Islamic



Maybank

Terms & Conditions: Maybank Luxury Watch Spend & Win 2026

The '**Maybank Luxury Watch Spend & Win 2026 Campaign**' ("**Campaign**") is organized by Malayan Banking Berhad (Registration. No. 196001000142) ("**MBB**") and Maybank Islamic Berhad (Registration No. 200701029411) ("**MIB**"), both MBB and MIB shall collectively be referred to as "**Maybank**" throughout the Terms and Conditions herein. By participating in this Campaign, Eligible Cardmembers (as defined in Clause 2 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

The Campaign commences from **1 July 2026 at 00:00AM MYT and expires on 30 November 2026 at 23:59PM MYT**, both dates inclusive, ("**Campaign Period**").

2. ELIGIBILITY

- 2.1. The Campaign is open to all new and existing Principal Cardmembers ("**Cardmembers**") of Maybank & Maybank Islamic issued cards (excluding Debit Card(s) and/or Prepaid Card(s)) (which shall be referred to as "**Maybank Cards**") who have successfully registered for the Campaign in accordance with Clause 3 of these Terms and Conditions.
- 2.2. Permanent and contractual employees of Maybank (other than from Cards Marketing Department of Maybank Malaysia and 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 Prizes (as defined in Clause 5 below).
- 2.3. For avoidance of doubt:
 - a. A "New" Principal Cardmember refers to:
 - An individual who has never been a Principal Cardmember of any of the Maybank Credit or Charge Cards; or
 - A Principal Cardmember whose Maybank Card(s), i.e., Credit or Charge has been cancelled for more than six (6) weeks prior to the commencement of the Campaign Period.
- 2.4. The following persons are **NOT eligible** to participate in the Campaign:
 - a. Cardmembers whose Maybank Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Card Agreement during the Campaign Period;
 - b. Cardmembers who are in default of any facility granted by Maybank at any time;
 - c. Cardholders of Maybank Commercial/ Corporate Cards;
 - d. Cardholders of Maybank Debit Card(s) and/or Maybank Prepaid Cards;
 - e. Permanent and/or contractual employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank; and
 - f. Vendors, suppliers, advertising and promotion agencies for the Campaign
- 2.5. "Cardmembers" who fulfill the abovementioned criteria are referred to as "**Eligible Cardmembers**"



3. SMS REGISTRATION / WEB REGISTRATION

- 3.1. Registration for the Campaign shall be done on a one-time basis by using any of the registered telecommunication companies' ("Telco") services in Malaysia and must be made by the Eligible Cardmembers within the Campaign Period as below:

Type "**LUX**" and send to **66628** (e.g. **LUX**)

- 3.2. The Eligible Cardmembers must register their participation for the Campaign using the mobile phone number registered with Maybank. Multiple registrations using the same mobile phone number will not be accepted. In the event that the information provided by the Eligible Cardmembers during the registration process does not match the record with Maybank's database, Maybank reserves the right to reject and/or disqualify the registration.
- 3.3. Alternatively, registration for the Campaign can also be done via web registration through Maybank's website at www.maybank2u.com.my. Eligible Cardmembers must register their participation for the Campaign by completing the web form with the Eligible Cardmembers' full name, phone number registered with Maybank and selecting Maybank Luxury Watch Spend & Win Campaign. In the event that the information provided by the Eligible Cardmembers during the registration process does not match the record with Maybank's database, Maybank reserves the right to reject and/or disqualify the registration.
- 3.4. To be eligible to participate in the Campaign the Eligible Cardmembers with multiple Maybank Cards are only required to register once within the Campaign Period.
- 3.5. The Eligible Cardmembers shall be responsible to pay the standard SMS charges levied by his/her respective Telco for each registration sent via SMS to the designated number "66628" for the Campaign.
- 3.6. The Eligible Cardmembers are responsible to ensure that the details stated in the registration SMS sent to 66628 or web registration is complete, accurate and sent within the Campaign Period, failing which, the registration via SMS or web registration will be considered invalid and/or unsuccessful.
- 3.7. Cancellation of registration and/or change of any details in the registration SMS / web form will not be accepted nor will it be entertained after the registration via SMS has been successfully sent to 66628 or web form successfully submitted.
- 3.8. Proof of the SMS sent to 66628 or proof of the submission via web registration by the Eligible Cardmembers shall not be considered as a successful registration, unless the Eligible Cardmembers receive a confirmation SMS from 66628 (which is automatically generated) sent to the same mobile phone number used for registration, subject to the SMS traffic on the respective Telco's network. For avoidance of doubt, the receiving of confirmation SMS does not constitute any confirmation that the Eligible Cardmember(s) is a Winner of any Prize(s).
- 3.9. Maybank reserves the right to disqualify any registration sent to 66628 through SMS for any reason(s) whatsoever including, but not limited to, duplicate registration(s), incorrect SMS format, unsuccessful or deleted transmission of SMS during the Campaign Period and Maybank shall not, in any way, be liable and/or responsible for such disqualification.



3.10. Maybank does not have control over the SMS traffic and shall not be responsible or held liable in respect of any network failure 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 registration via SMS sent to 66628 or SMS confirmation sent from 66628 to the Eligible Cardmembers which may result in the delay of the SMS registration during the Campaign Period.

3.11. SMS service is provided and supported by the service provider appointed by Maybank, i.e. Macro Kiosk Berhad (Registration No.: 199201005212 (236716-T)).

4. CAMPAIGN MECHANICS AND CONDITIONS

4.1. The details of the Campaign Mechanics are as follows

Campaign A: All Maybank Credit Card Cardmembers

Spend to earn entries and win Prize(s).	Spend and stand a chance to win the Prize(s) as listed in Clause 6 by earning Qualifying Entries (as set out in Clause 5 below)
Campaign Period: 1 July 2026 – 30 September 2026	

Campaign B: New Maybank Visa Infinite, Mastercard World Elite, AMEX Reserve and AMEX Platinum Charge Card Cardmembers

Spend to earn entries and win Prize(s).	Spend and stand a chance to win the Prize(s) as listed in Clause 6 by earning Qualifying Entries (as set out in Clause 5 below)
Campaign Period: 1 July 2026 – 30 November 2026	

4.2. Upon successful SMS/web registration, the Eligible Cardmembers will need to meet the spending requirement(s) to earn "Qualifying Entries" (as set out in Clause 5 below) and stand a chance to win Prize(s) (as set out in Clause 6 below).

5. QUALIFYING ENTRIES

5.1. **Campaign A:** Qualifying Spend requirements for to earn entries ("Qualifying Entries") are as follows:

Entries	Qualifying Entry
Eligibility for Campaign A Participation	1. Registration via SMS or Web Form Submission 2. Minimum of RM15,000 spent during the campaign period
1x Entries	Every RM5,000.00 spent during the campaign period**
5x Bonus Entries	Every RM1,000.00 spent on eCommerce, F&B* and Overseas
3x Bonus Entries	Every RM1,000.00 spent on Mobile Pay (Apple and Google Pay)
3x Bonus Entries	Every RM1,000.00 spent on Card-On-File for Insurance/Takaful Payments

Note: *Merchant Category Codes ("MCC") for F&B (5812, 5813, 5422, 5441, 5451, 5462, 5499, 5811, 5814, 5921) and Insurance (5960, 5966, 6300); **Exclusion MCC Codes (9311, 9399, 8398, 5931, 8641, 8651, 8661, 8675, 8699, 6540, 6012, 4784)



- 5.2. Example of spending scenario to earn Qualifying Entries (Refer to last row – Item 11 for final eligible entries earned example):

Item	Transactions (RM)	Customer A		Customer B	
		Total Spend	Entries	Total Spend	Entries
1	F&B, eCommerce & Overseas	9,918	45	6,589	30
2	Insurance (Card on File*)	1,387	3	1,351	3
3	Mobile Pay (Apple / Google Pay)	3,391	9	2,100	6
4	Groceries	6,977	No Bonus Entries	2,574	No Bonus Entries
5	Petrol	1,247	No Bonus Entries	541	No Bonus Entries
6	Other Retail Spend	9,867	No Bonus Entries	369	No Bonus Entries
7	eWallet / Gov. / Charity	478	No Bonus Entries	3,101	No Bonus Entries
8	Total Spend	33,265	–	16,625	–
9	Total Eligible Spend (Excl. Item 7)	32,787	6	13,524	2
10	Customer Eligibility	YES (Item 9 >RM15,000)		NO (Item 9 <RM15,000)	
11	Total Entries	63		0**	

Note:

*Only transactions made after the card has been saved as preferred and default payment card will be tabulated as Eligible Spend.

**While spend met criteria to earn entries, as the customer did not meet RM15,000 in Total Eligible Spend (Item 9 in the table above), this customer is not eligible and will ultimately have 0 entries.

- 5.3. **Campaign B:** Qualifying Spend requirements for to earn entries (“Qualifying Entries”) are as follows:

Entries	Qualifying Entry
Eligibility for Campaign B Participation	1. Registration via SMS or Web Form Submission 2. Minimum of RM 50,000 spent during the campaign period
1x Entries	Every RM50,000.00 spent** during the campaign period
1x Bonus Entries	Every RM1,000.00 spent on eCommerce, F&B* and Overseas
1x Bonus Entries	Every RM1,000.00 spent on Mobile Pay (Apple and Google Pay)
1x Bonus Entries	Every RM1,000.00 spent on Card-On-File for Insurance Payments

Note: *MCC Codes for F&B (5812, 5813, 5422, 5441, 5451, 5462, 5499, 5811, 5814, 5921) and Insurance (5960, 5966, 6300); **Exclusion MCC Codes (9311, 9399, 8398, 5931, 8641, 8651, 8661, 8675, 8699, 6540, 6012, 4784)



- 5.4. Example of spending scenario to earn Qualifying Entries (Refer to last row – Item 11 for final eligible entries earned example):

Item	Transactions (RM)	Customer A		Customer B	
		Total Spend	Entries	Total Spend	Entries
1	F&B, eCommerce & Overseas	15,698	15	20,336	20
2	Insurance (Card on File*)	5,421	5	3,365	3
3	Mobile Pay (Apple / Google Pay)	6,689	6	2,002	2
4	Groceries	8,122	No Bonus Entries	6,995	No Bonus Entries
5	Petrol	2,989	No Bonus Entries	1,359	No Bonus Entries
6	Other Retail Spend	19,587	No Bonus Entries	6,879	No Bonus Entries
7	eWallet / Government / Charity	1,511	No Bonus Entries	9,876	No Bonus Entries
8	Total Spend	60,017	–	50,812	–
9	Total Eligible Spend (Excl. Item 7)	58,506	1	40,936	0
10	Customer Eligibility	YES (Item 9 >RM50,000)		NO (Item 9 <RM50,000)	
11	Total Entries	27		0**	

Note:

*Only transactions made after the card has been saved as preferred and default payment card will be tabulated as Eligible Spend.

**While spend met criteria to earn entries, as the customer did not meet RM50,000 in Total Eligible Spend (Item 9 in the table above), this customer is not eligible and will ultimately have 0 entries.

- 5.5. Upon successful SMS / web registration, Eligible Cardmembers will need to meet the spending requirement ("**Qualified Spend**") to earn Qualifying Entries and stand a chance to win the Prize(s) listed in Clause 6.
- 5.6. Total entries accumulated throughout the Campaign Period will be used in the draw for the Prize(s) as per Clause 6.
- 5.7. Qualified Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, 0% EzyPay/-i Instalment Plan ("**EzyPay/-i**") performed via Maybank Card(s) during the Campaign Period based on the local transaction time. 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.
- 5.8. Qualified Spend shall exclude monthly instalment of EzyPay/-i, EzyPay/-i Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.
- 5.9. Split and/or repetitive retail transaction of five (5) times and above in a day from the same merchant(s) are disallowed and will not be considered as part of the Qualified Spend to earn entries.
- 5.10. Computation of the total Qualified Spend will be based on Qualified Spend transacted with valid Maybank Card(s) issued under the same Eligible Cardmember throughout the Campaign Period.



- 5.11. Qualified Spend by a supplementary cardmember under an Eligible Cardmember's Maybank Cards account(s) will be included in the computation of the Eligible Cardmember's Qualified Spend.
- 5.12. Qualified Spend shall exclude transactions that Maybank may deem as non-retail transactions, such as those made by the cardholder with any merchant associated or controlled by them (whether as an employee, employer, shareholder or director) e.g. transactions by cardholder 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.
- 5.13. "Retail Spend" means the purchase of any goods or services (local or international) with the use of the Maybank Cards and may include, at Maybank's discretion, any card transaction (inclusive e-commerce transactions) as may be determined by Maybank **except** for the following transactions
- a. 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, Balance Transfer via Instalment Plan, e-Wallets and Cash Advance. Easy Payment Plan transaction is not categorized as "Retail Spend" transactions;
 - b. Any disputed, cancelled, refunded, unauthorised or fraudulent purchase transactions;
 - c. Payment of annual Maybank Credit Card membership fees;
 - d. Interest/management fee/ management charge payments, late payment fees, chages for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
 - e. Transactions made by the Eligible Cardmembers with any merchant associated with or controlled by them (whether as an employee, employer, shareholder, or director. i.e., transactions by Eligible Cardmember with any corporation or business entity in which he / she is on an employee or employer or works with or has shares or interest in or is a director of.

The minimum entry for each Eligible Cardmember is one (1) entry and no maximum entry for this Campaign.



6. PRIZES

6.1. Campaign A: Details of the prizes and minimum eligibility criteria to participate in this Campaign is set as below: -

Prize Category	Maybank Cards Eligible (New and Existing)	Prize Details	Total Winners
Overall Grand Prize	All Maybank/Maybank Islamic Credit Cards/-i	Rolex	5
Special Prize 1	Maybank/Maybank Islamic VISA Credit Cards/-i ONLY	Bell & Ross	12
Special Prize 2	Maybank/Maybank Islamic Mastercard Credit Cards/-i ONLY	Breitling	12

6.2. Campaign B: Details of the prizes and minimum eligibility criteria to participate in this campaign is set as below

Prize Category	Maybank Cards Eligible (New ONLY)	Prize Details	Total Winners
Grand Prize	NEW Maybank/Maybank Islamic Visa Infinite, Mastercard World Elite, AMEX Reserve and AMEX Platinum Charge cardmembers ONLY*	Rolex	5

Note: New cardmembers refers to cardmembers that had their Maybank/Maybank Islamic Visa Infinite, Mastercard World Elite, AMEX Reserve and AMEX Platinum Charge card approved within the Campaign Period.

6.3. Selection of Winner(s)

Based on the Qualifying Entries earned, Eligible Cardmembers stand a chance to win the prizes, after being shortlisted by Maybank's randomizer programme ("**Winner**")

(i) Campaign A

a. Overall Grand Prize

- Selection will be carried out after the end of the Campaign Period.
- In accordance to the selection sequence of Maybank's randomizer programme, the first five (5) shortlisted Eligible Cardmember shall be deemed as the final Winners (subject to Clause 7 below).

b. Special Prize 1

- Selection will be carried out after the end of the Calendar Period.
- Selection will exclude Grand Prize Winner and other Special Prize 1 & 2 Winners
- In accordance to the selection sequence of Maybank's randomizer programme, the first twelve (12) shortlisted Eligible Cardmember shall be deemed as the final Winners (subject to Clause 7 below).

c. Special Prize 2

- Selection will be carried out after the end of the Calendar Period.
- Selection will exclude Grand Prize Winner and other Special Prize 1 & 2 Winners
- In accordance to the selection sequence of Maybank's randomizer programme, the first twelve (12) shortlisted Eligible Cardmember shall be deemed as the final Winners (subject to Clause 7 below).

(ii) Campaign B

a. Grand Prize

- Selection will be carried out after the end of the Campaign Period.
- Selection will exclude winners from Campaign A



3. In accordance to the selection sequence of Maybank's randomizer programme, the first five (5) shortlisted Eligible Cardmember shall be deemed as the final Winners (subject to Clause 7 below).

7. FULFILLMENT OF PRIZES

- 7.1. At the time of awarding the prize(s), all Maybank Card account(s) of the Eligible Cardmember must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmember shall be disqualified from receiving the prizes.
- 7.2. The selected Eligible Cardmembers will be contacted by Maybank (at the latest telephone numbers or email address furnished to Maybank within Maybank's record) at any time during office hours (8:45AM to 5:45PM) within sixteen (16) weeks from the end of the Campaign Period.
- 7.3. In the event that Maybank is unable to contact (via telephone call and email) the selected Eligible Cardmember after three (3) attempts and/or the selected Eligible Cardmember does not wish to participate in the Campaign upon being contacted by Maybank, the selected Eligible Cardmember will be deemed to be disqualified from the Campaign. In such cases, Maybank reserves the right to select a replacement winner.
- 7.4. The confirmation letter/email will be sent to the Winners' billing address or email address recorded in Maybank's system within sixteen (16) weeks from the end of the Campaign Period.
- 7.5. Announcement of the Winners (e.g. name and partially masked NRIC) shall also be made on Maybank2u's website at www.maybank2u.com.my within sixteen (16) weeks from the end of the Campaign Period.
- 7.6. The fulfillment and delivery of the prizes may be done within sixteen (16) weeks from the end of the Campaign Period or at a later date due to delivery constrain such as geography, weather and/or any other unforeseen challenges. The delivery of the physical prizes will be sent to the winner's address registered with Maybank at the time of winner selection.
- 7.7. Prizes are subject to availability and Maybank reserves the right to replace the prizes with similar value, as may be determined by Maybank at its own discretion with 21 days prior notice
- 7.8. Maybank shall determine the methods of the prize giving, including but not limited to a prize giving ceremony or any other methods which Maybank may deem reasonable.
- 7.9. The Winner is required to attend the prize giving ceremony (if any/necessary) and in the event that the Winner is unable to attend the said ceremony, he/she will automatically be disqualified and no compensation or arrangement will be made after the prize giving ceremony.
- 7.10. The prizes are non-transferable and non-exchangeable for cash or other kinds, whether in part of in full.



8. GENERAL TERMS AND 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 be not 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.
- 8.5. 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 to 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).
- 8.6. 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.
- 8.7. 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, suspension of air travel, 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.

8.8. 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.

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