Terms & Conditions: Maybank Cards 2026 Year End Campaign

The **'Maybank Cards 2026 Year End'** ("**Campaign**") is organized by Malayan Banking Berhad (Registration. No. 196001000142) ("**MBB**") and Maybank Islamic Berhad (Registration No. 200701029411) ("**MIB**"), both collectively referred to as "**Maybank**" throughout these terms and conditions ("**Terms and Conditions"**). By participating in this Campaign, Eligible Cardmembers (as defined in Clause 2 below) hereby expressly agree to be bound by this Terms and Conditions and any decisions made by Maybank in respect of this Campaign shall be final, conclusive and binding.

1. CAMPAIGN PERIOD

The Campaign commences from **15 November 2026 at 00:00 MYT and expires on 28 February 2027 at 23:59 MYT**, both dates inclusive, ("**Campaign Period**").

2. ELIGIBILITY

2.1 The Campaign is open to all new and existing Principal Cardmembers ("**Cardmembers**") of Maybank issued Visa, Mastercard or American Express Card (excluding Debit Card(s) and Prepaid Card(s)) (which shall collectively be referred to as "**Maybank Cards**") who have successfully registered for the Campaign via Short Messages Service ("**SMS**") 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 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 Special Prize (as defined in Clause 5 below).

2.3 For avoidance of doubt:
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 Cardmembers whose Maybank Card(s)-Credit or Charge has been cancelled for more than six (6) weeks prior to the commencement of the Campaign.

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; and
e) Permanent and/or contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank.

2.5 "Cardmembers" who fulfill the abovementioned criteria are referred to as "**Eligible Cardmember(s)**".

3. SMS REGISTRATION

3.1 Registration for the Campaign is done on a one-time basis by using any of the registered telecommunication companies' ("**Telco**") services and must be made by the Eligible Cardmember (s) within the Campaign Period as below:

Type **YE26** and send to **66628** (E.g. YE26)

3.2 The Eligible Cardmember(s) must register their participation for the Campaign using the mobile phone number registered with Maybank. Multiple registrations using the same mobile phone number are not accepted. In the event the information provided by the Eligible Cardmember(s) during the registration process does not match with Maybank database, Maybank reserves the right to reject and/or decline the registration.

3.3 To be eligible to participate in the Campaign, the Eligible Cardmember(s) with multiple Maybank Cards are only required to register once within the Campaign Period.

3.4 The Eligible Cardmember(s) 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" under the Campaign.

3.5 The Eligible Cardmember(s) is responsible to ensure that the details stated in the registration SMS sent to 66628 are complete, accurate and sent within the Campaign Period. Failing which, the registration via SMS will be considered invalid and/or unsuccessful.

3.6 Cancellation of registration and/or change of any details in the registration SMS will not be accepted nor will it be entertained after the registration via SMS has been successfully sent to 66628.

3.7 Proof of an SMS sent to 66628 by the Eligible Cardmember(s) shall not be considered as successful SMS registration, unless the Eligible Cardmember receives a confirmation SMS from 66628 and such confirmation SMS which is automatically generated will be sent to the same mobile phone number used for registration, subject to the SMS traffic on the respective Telco's network. The

confirmation SMS shall not and never be deemed as notification that the Eligible Cardmember(s) has been confirmed as a Winner of any Prize(s).

3.8 Maybank reserves the right to disqualify any registration sent to 66628 through SMS due to any reason(s) including, but not limited to, duplicate registration(s), incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period and Maybank shall not, in any way, be liable and/or responsible for such disqualification.

3.9 Maybank is not responsible and does not have control over the SMS traffic, 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 Cardmember(s) which may result in the delay of the SMS registration during the Campaign Period.

3.10 SMS service is provided and supported by the service provider appointed by Maybank, i.e. MacroKiosk.

4. CAMPAIGN MECHANICS AND CONDITIONS

4.1 The details of Campaign mechanics as follows:

Spend to earn entries and win Prize(s).	Spend a minimum of RM100 in a single transaction to earn Qualifying Entries (as set out in Clause 4.3 below) and stand a chance to win Prize(s) as listed in Clause 5.

4.2 Upon successful SMS registration, the Eligible Cardmember(s) will need to meet the spending requirement(s) to earn "Qualifying Entries" (as set out in Clause 4.3 below) and stand a chance to win Prize(s) (as set out in Clause 5 below).

4.3 QUALIFYING ENTRIES/PRIZE(S) TO BE WON

4.3.1 Qualified Spend (as below tables) requirements to earn entries ("**Qualifying Entries**") to win Prize(s):

Entries	Qualifying Entry
1x Entry	Every transaction with a minimum RM100 retail spend
Additional 5x Entries	Every transaction minimum RM100 spend via: ✓ ApplePay ✓ Samsung Wallet ✓ GooglePay

Additional 100 Bonus Entries	Accumulated Spend of RM10,000
Additional 5x Entries	✓ For every EzyPay transaction
10x Entries	New principal approved card.

4.3.2 Scenario of spending to earn Qualifying Entries & Prize(s) to be won are illustrated below: -

a) Scenario 1: **'Cardmember A'** –Cardmember spend with **Maybank Visa Infinite Card & Maybank Mastercard World Elite**

Transaction	**Total Spend RM**		**Total Qualifying Entries**			
		1x Entry	**Additional 5x entries**		**Additional 100 entries**	**Total**
			Transaction via ApplePay/ Samsung Wallet/ GooglePay	**EzyPay/-i**		
Jaya Grocer	345.00	3		-	-	**3**
Kapten Batik	259.00	2	-	-	-	**2**
Petronas	120.00	1	-	-	-	**1**
Batik Air	899.00	8	-	-	-	**8**
Parkson Elite	299.00	2	10	-	-	**12**
Aeon Supermarket	478.90	4	-	-	-	**4**
Shell Station	110.00	1	-	-	-	**1**
Harvey Norman @ EzyPay transaction	8,999.00	89	-	445	-	**534**
Coffee Bean	145.00	1	5	-	-	**6**
Total	**11,654.90**	**111**	**15**	**445**	-	**571**
Spend more than RM10k					100	**671**

Qualifying Entries for each prize category are computed based on the Qualified Spend made by **'Cardmember A'** during the Campaign Period, as illustrated below:

Date of Successful Registration	**Date of Spend**	**Prize categories to be won**
15 November 2026	In Nov 26, Dec 26 and Jan 27	**Grand Prize - Ultimate Luxury Escape:** One of the following destinations: • The Datai, Langkawi • Mandarin Oriental, Desaru Coast • Gaya Island Resort, Sabah

		• Club Med Borneo
		Or
		Special Prize: RM1,000 Cash Back

b) Scenario 2: **'Cardmember B'** – Cardmember spend with **Maybank Islamic World Elite Mastercard Ikhwan and Maybank American Express Green Charge Card.**

Transaction	**Total Spend RM**		**Total Qualifying Entries**			
		1x Entry	**Additional 5x entries**		**Additional 100 entries**	**Total**
			Transaction via ApplePay/ Samsung Wallet/ GooglePay	**EzyPay/-i**		
Village Grocer	458.00	4	20	-		**24**
Jakel	1,200.00	12	-	-		**12**
Shell Station	120.00	1	-	-		**1**
Rembayung	459.00	4	20	-		**24**
Isetan	890.00	8	-	-		**8**
Chillis	249.00	2	-	-		**2**
Shell Station	110.00	1	-	-		**1**
HABIB @ EzyPay transaction	12,500.00	125	-	625		**750**
Starbucks	98.90	-	-	-		**0**
Total	**16,084.90**	**157**	**40**	**625**		**822**
Spend more than RM10k					100	**922**

Qualifying Entries for each prize category are computed based on the Qualified Spend made by **'Cardmember B'** during the Campaign Period, as illustrated below:

Date of Successful Registration	**Date of Spend**	**Prize categories to be won**
20 February 2027	In Dec 26 and Feb 27	**Grand Prize - Ultimate Luxury Escape:** One of the following destinations: • The Datai, Langkawi • Mandarin Oriental, Desaru Coast • Gaya Island Resort, Sabah • Club Med Borneo
		Or
		Special Prize: RM1,000 Cash Back

c) Scenario 3: **'Cardmember C'** – Cardmember spend with **Maybank Petronas Visa Platinum card.**

Transaction	Total Spend RM		Total Qualifying Entries			
		1x Entry	Additional 5x entries		Additional 100 entries	Total
			Transaction via ApplePay/ Samsung Wallet/ GooglePay	EzyPay/-i		
Sogo	245.00	2	10	-		**12**
Petronas	110.00	1	-	-		**1**
Lotus	320.00	3	-	-		**3**
McDonalds	89.00	-	-	-		**0**
Parkson Elite	378.00	3	15	-		**18**
NSK	520.00	5	-	-		**5**
Watson	110.00	1	-	-		**1**
Bata	199.90	1	-	-		**1**
Total	**1,971.90**	**16**	**25**	**-**		**41**
Spend more than RM10k					n/a	**41**

Qualifying Entries for each prize category are computed based on the Qualified Spend made by **'Cardmember C'** during the Campaign Period, as illustrated below:

Date of Successful Registration	Date of Spend	Prize categories to be won
20 February 2027	In Dec 26 and Jan 27	**Grand Prize - Ultimate Luxury Escape:** One of the following destinations: • The Datai, Langkawi • Mandarin Oriental, Desaru Coast • Gaya Island Resort, Sabah • Club Med Borneo
		Or
		Special Prize: RM1,000 Cash Back

4.4 Qualifying Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, auto-reload for Maybank Touch n' Go Zing Card(s), 0% EzyPay/-i Instalment Plan ("**EzyPay/-i**") performed via Maybank Card(s) during the Campaign Period based on local transaction time and Qualifying Entries shall be allocated in accordance to Clause 4.3. 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.

4.5 Qualifying 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.

4.6 Split and/or repetitive retail transactions of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.

4.7 Qualifying Spend by supplementary Cardmember(s) under an Eligible-Cardmember's Maybank Cards account(s) will be included in the computation of the Eligible Principal Cardmember's Qualifying Spending.

5 PRIZE(S):

Prize Category	Prize	Card Type	Total Winners
Grand Prize	**Ultimate Luxury Escape, worth RM40,000 each** 1. The Datai, Langkawi	Credit/ Charge Card	2
	2. Mandarin Oriental, Desaru Coast (originally known as One&Only Resort, Desaru Coast)		2
	3. Gaya Island Resort, Sabah		2
	4. Club Med Borneo		2
	Sub Total		8
Special Prize	Cash Back worth RM1,000	Credit/ Charge Card	200
	Sub Total		200
Total			**208**

6 SELECTION OF WINNERS ["Winner(s)"]

Spend to earn Qualifying Entries and win Prize(s):

Based on the Qualifying Entries earned, the Eligible Cardmember(s) shall be shortlisted by Maybank's randomizer programme for the respective Prize(s).

6.1 Grand Prize

a) Selection will be carried out after the end of the Campaign Period.
b) In accordance to the selection sequence of Maybank's randomizer programme, the first eight (8) shortlisted Eligible Cardmember(s) shall be deemed as the final Winner(s) (subject to clause 7.1 below)

c) The first two (2) winners, being the first and second winners selected in sequence through the randomizer, will be given priority to select their preferred destination.

6.2 Special Prize category:

a) Selection will be carried out after the end of the Campaign Period.
b) Selection will exclude Winners of the Grand Prize.
c) In accordance to the selection sequence of Maybank's randomizer programme, the first two hundred (200) shortlisted Eligible Cardmembers shall be deemed as the final Winners (subject to clause 7.1 below).

6.3 Each Eligible Cardmember(s) can only win one (1) prize throughout the Campaign.

6.4 Eligible Cardmembers who have won a Grand Prize category in any Maybank Cards campaign within the six (6) months immediately preceding the commencement date of this Campaign are not eligible to win the Grand Prize in this Campaign.

7 FULFILLMENT OF PRIZE(S)

7.1 At the time of awarding the Prize(s), all Maybank Card account(s) 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).

7.2 For the Grand Prize category.

7.2.1 Winner(s) of the Grand Prize(s) will be contacted by a Maybank representative via telephone call and/or email using the contact details registered or recorded in Maybank's system, within sixteen (16) weeks after the end of the Campaign Period as defined in Clause 1.

7.2.2 In the event the Grand Prize Winner(s) is contacted via telephone call, Maybank will make up to three (3) attempts to contact the Winner(s). If the Winner(s) is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the Winner(s) wishes to withdraw from the Campaign upon being contacted by Maybank representative, he/she will be disqualified from the Campaign.

7.2.3 Where the Grand Prize Winner(s) is contacted via email, the Winner(s) is required to respond within five (5) business days from the date of the email. Failure to respond within the stipulated timeframe will result in the Winner(s) being disqualified from the Campaign.

7.2.4 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.

7.2.5 The Grand Prize Winner(s) are required to attend the prize giving ceremony (if any/necessary) and in the event the Winner(s) 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.

7.2.6 Each Grand Prize Winner will be entitled to an Ultimate Luxury Escape package valued at RM40,000 at the respective destination. The duration of stay, room type, package inclusions and number of guests permitted will be subject to the final arrangement with the respective hotel/resort and availability.

7.2.7 Maybank's liability with regards to the Grand Prize is only to pay the purchase price for the same to the dealer. 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.

7.2.8 In the event that any of the Grand Prize destinations and/or accommodation under the "Ultimate Luxury Escape" becomes unavailable for booking or fulfilment due to circumstances beyond Maybank's reasonable control, including but not limited to closure of the property, change in management or operator, cessation of operations, force majeure or other unforeseen circumstances, Maybank reserves the right to substitute the affected destination and/or accommodation with another destination, accommodation or travel prize of equivalent or similar value, where reasonably practicable. Any such substitution or change shall be notified to the affected Winner(s) at least twenty-one (21) calendar days prior to the effective date of the substitution or change, where reasonably practicable. Maybank shall not be responsible for any changes, cancellations or disruptions arising after the Grand Prize has been confirmed or booked due to circumstances beyond Maybank's reasonable control.

7.2.9 The inclusion of the Grand Prize in this Campaign cannot be construed as any endorsement or recommendation of the Grand Prize by Maybank. For any dispute in relation to quality or warranty of the Grand Prize any terms and conditions in respect thereof, Each Winner(s) shall deal with the dealer directly without any recourse to Maybank. Maybank shall not be held liable for any breach of quality or warranty of the Grand Prize or any terms and conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Grand Prize.

7.2.10 Each Winner(s) shall assume full responsibility for any loss, damage, injury, accident, claim or other liability arising from or in connection with the redemption, acceptance and/or enjoyment of the Grand Prize, including any travel, accommodation, transportation and activities associated with the Grand Prize. Maybank shall not be held responsible for any loss, damage, injury (including death) or other liability suffered or incurred by the Winner(s) during or arising from the Grand Prize, except to the extent prohibited by applicable law.

7.2.11 Any dispute(s) arising from the redemption or enjoyment of the Grand Prize, including matters relating to accommodation, travel arrangements, facilities, services or activities provided as part of the Grand Prize, shall be settled directly between the respective Winner(s) and the relevant hotel,

resort, travel service provider or other service provider. Maybank shall not be responsible for investigating or resolving any such dispute(s) between the Winner(s) and the relevant service provider.

7.3 For the Special Prize category.

7.3.1 For the Special Prize, the cash back (prize) will be credited into cardmember's valid Maybank Card account.

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 (for Grand Prize).

7.5 Announcement of the Winner(s) (e.g. Name and masked Maybank Card Number) shall also be made on Maybank2u's website at www.maybank2u.com.my and/or Maybank social media within sixteen (16) weeks from the end of the Campaign Period.

7.6 The fulfilment of the Prize(s) will be done within sixteen (16) weeks from the end of the Campaign Period.

7.7 Maybank reserves the right to allow or disallow any request to transfer of Prize(s) to another person/party made by the Winners or his or her authorized representative.

7.8 All cost, fees and/or expenses incurred or to be incurred by each of the Winner(s) in relation to the Campaign and/or the claiming of the Prize(s), which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the sole responsibility of the respective Winner(s).

7.9 If there is any dispute or non-receipt of the Grand Prize and Special Prize, Winner(s) are required to contact Maybank Customer Care Hotline at 1300 88 6688 latest by **20 June 2027** to request for an inquiry. No request for any inquiry shall be entertained after **20 June 2027.**

8. ADDITIONAL TERMS

8.1 SMS sent by Eligible Cardmember(s) to 66628 for registration purpose shall be deemed as consent to participate in the Campaign and to be bound by all Terms and Conditions stipulated herein.

8.2 By participating in the Campaign, each Eligible Cardmember(s)/Winner(s):

(a) agrees to be bound by these Terms and Conditions;
(b) agrees 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) agrees that Maybank's decision on all matters relating to the Campaign shall be final and binding on the Eligible Cardmember(s)/Winner(s). No further appeal or further correspondence will be entertained;

(d) agrees that any reversal of Qualified Spend shall be excluded from the Campaign; and

(e) consents 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 the purpose of the Campaign during and after the Campaign Period.

9. GENERAL TERMS AND CONDITIONS

9.1 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.

9.2 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.

9.3 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.

9.4 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 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).

9.5 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.

9.6 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.

9.7 Maybank may disqualify/reject any Eligible Cardmember 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.

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