



Terms & Conditions

Maybank Mastercard Credit Card Spend and Win Luxury Car Campaign 2026

The Maybank Mastercard Credit Card Spend and Win Luxury Car Campaign (“**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 will commence from **1 April 2026 at 00:00 MYT** and expire **on 31 July 2026 at 23:59 MYT**, both dates inclusive, (“**Campaign Period**”).

Campaign Month	Campaign Dates
1	1 st April 2026 – 30 th April 2026
2	1 st May 2026 – 31 st May 2026
3	1 st June 2026 – 30 th June 2026
4	1 st July 2026 – 31 st July 2026

2. ELIGIBILITY

2.1 The Campaign is open to all new and existing Principal Cardmembers (“**Cardmembers**”) of Maybank issued Mastercard Credit Card(s) (excluding Debit Card(s) and/or 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 Prize.

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) 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) Any Cardmember(s) who has committed or is suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of any Terms and Conditions in relation to their account(s), any facility, and/or any services granted by Maybank.
- b) Any Cardmember(s) of Maybank Commercial/ Corporate Cards;
- c) Any Cardmember(s) of Maybank Debit Card(s) and/or Maybank Prepaid Cards;
- d) Any permanent and/or contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank;
- e) Employees of Maybank's business partners including advertising and promotion agencies, vendors, suppliers and any other persons involved in organizing, promoting and/or conducting the Campaign;
- f) Persons who are or have become insane, insolvent or have legal proceedings of any nature instituted against them prior to the end of the Campaign Period; and/or
- g) Any other persons as Maybank may decide to exclude with valid reason(s) and reasonable notice.

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 **CLA** and send to **66628** (E.g. CLA)

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** 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).
- 3.7** 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.
- 3.8** 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.
- 3.9** SMS service is provided and supported by the service provider appointed by Maybank, i.e. MacroKiosk.

4. CAMPAIGN MECHANICS AND CONDITIONS

- 4.1** 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).
- 4.2** Supplementary Cardmembers are not eligible to receive the reward for this Campaign. However, for each principal Cardmember who is an Eligible Cardmember(s), the Qualifying Spend made by the supplementary Cardmember(s) will be consolidated under the card account of the principal Eligible Cardmember(s) for the purpose of accumulating Qualifying Entries.
- 4.3 Qualifying Entries**
- 4.3.1 Each Eligible Cardmember must accumulate a minimum of RM 1,000 in monthly Qualifying Spend with Maybank Mastercard Credit Card during the Campaign Period for a chance to earn entries and win the monthly prizes.



4.3.2 The Qualifying Entries mechanics are detailed as follow:

No.	Spend Criteria	No. of Qualifying Entry(ies)
1	Every minimum RM 100 transaction on local spend	1
2	Every minimum RM 100 transaction on overseas spend	2
3	Newly approved Principal Cardmember of Maybank Mastercard Credit Card	10 (one-time only)

4.4 Qualifying Spend

4.4.1 Qualifying Spend shall include retail and online purchases transacted locally and/or internationally, AutoPay Bills, auto-reload for Maybank Touch n' Go Zing Card(s), 0% EzyPay/-i instalment Plan ("**EzyPay/-i**") performed via Qualifying Product during the Campaign Period based on local transaction time and Qualifying Spend entries shall be allocated in accordance to Clause 4.3. 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's prevailing in-house exchange rate.

4.4.2 Qualifying Spend shall exclude the following:

- a. Monthly installment of EzyPay/-i, EzyPay/-i Plus.
- b. E-wallet reload transactions.
- c. Payment to government bodies.
- d. Payment to charity.
- e. Cash advance.
- f. Balance transfer.
- g. Fund transfer.
- h. Outstanding balance.
- i. Reversals.
- j. Fees and charges imposed by Maybank.
- k. Transactions made for business purposes, such as purchasing petrol for business transport, insurance/takaful agents paying for insurance /takaful policies on behalf of Eligible Cardmembers' customers, paying for office utility bills etc.
- l. Transactions made by Eligible Cardmembers at their own business premises.
- m. Any suspicious or irregular transactions made by Eligible Cardmembers during Campaign Period that is deemed as manipulating the Campaign Terms and Conditions.



n. Transactions that are subsequently reversed or refunded during or after the Campaign Period ends.

4.4.3 Any reversals/refund that is posted during the Campaign Period will deduct the Qualifying Spend and Qualifying Entries earned for the Campaign.

4.4.4 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.

5 PRIZE(S):

5.1 Each Eligible Cardmember is entitled to win a maximum of one (1) unit of Monthly Grand Prize **or** one (1) unit of Monthly Bonus Prize throughout the Campaign Period.

Prize(s) Category	Prize(s)	Number of Winners Per Campaign Month	Total Number of Winners throughout Campaign Period
Monthly Grand Prize	Mercedes-Benz CLA	1	4
Monthly Bonus Prize	RM500 Trip.com voucher	90	360

6 SELECTION OF WINNERS [“Winner(s)”]

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

6.1.1 Monthly Grand Prize

- a) Selection will be carried out within ninety (90) calendar days from the end of the Campaign Period.
- b) In accordance to the selection sequence of Maybank’s randomizer programme, the first (1) shortlisted Eligible Cardmember(s) for each promotion month shall be deemed as the final Winner(s) (subject to clause 7.1 below).

6.1.2 Monthly Bonus Prize

- a) Selection will be carried out within ninety (90) calendar days from the end of the Campaign Period.
- b) In accordance to the selection sequence of Maybank’s randomizer programme, the first ninety (90) shortlisted Eligible Cardmember(s) for each promotion month shall be deemed as the final Winner(s) (subject to clause 7.1 below).



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 Monthly Grand Prize category (Mercedes-Benz CLA):

- 7.2.1 Winner(s) of Grand Prize(s) will be contacted by a Maybank representative via telephone call at the mobile phone numbers registered or recorded in Maybank's system within sixteen (16) weeks after the Campaign Period.
- 7.2.2 In the event the Grand Prize Winner(s) is not contactable after three (3) call attempts on the same day for whatsoever reason(s) and/or the Winner wishes to withdraw from the Campaign upon being contacted by Maybank's representative, he/she will be disqualified from the Campaign.
- 7.2.3 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.
- 7.2.4 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.
- 7.2.5 To claim the Grand Prize, Each Winner(s) is required to register the vehicle with Jabatan Pengangkutan Jalan (JPJ) before the Prize Giving Ceremony at his/her own costs and expenses in which the date and venue will be determined by Maybank.
- 7.2.6 Each Grand Prize Winner(s) shall bear the car registration fee, road tax, takaful/insurance coverage and any other miscellaneous costs relating to the Grand Prize. Maybank shall not be responsible to bear any of the cost on car registration fee, road tax, takaful/insurance coverage and any other miscellaneous costs relating to the Grand Prize.
- 7.2.7 Maybank's liability with regards to the Grand Prize is only to pay the purchase price for the same to the distributor. The Grand Prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. Maybank reserves the right to select the colour of the Grand Prize, where applicable. 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 and may not depict the actual colour, model or specifications of the Grand Prize and excludes any optional accessories.



- 7.2.8 In the event the distributor is unable to supply the same model of the Grand Prize as described herein to Maybank due to any reasons which include, but are not limited to manufacturer's recall or damage, force majeure, lost or stolen during storage and/or delivery, Maybank reserves the right to substitute the Grand Prize with another model of like or similar value with prior notice of at least twenty one (21) calendar days before announcement of Winner(s) on Maybank website at <https://www.maybank2u.com.my/> or any other methods as it deems fit. However, Maybank bears no responsibility to replace the Grand Prize when it is damaged or stolen after delivery to each Winner(s).
- 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 distributor 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 liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from the usage of the Grand Prize upon delivery. Maybank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the Winner(s) as a result of the use of the Grand Prize upon delivery.
- 7.2.11 The title to the Grand Prize and any risk of inability to use, loss or damage to the Grand Prize passes to the respective Winner upon the delivery of the Grand Prize or if the Grand Prize is substituted with other model, upon delivery of such model.
- 7.2.12 Any dispute(s) arising out of the terms and conditions applicable to such Grand Prize must be settled directly by the respective Winner(s) and the distributor. Maybank is not responsible for investigating or resolving any disputes between the respective Winner(s) and the distributor and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).

7.3 For the Monthly Bonus Prize category (Trip.com Voucher):

- 7.3.1 Winner(s) of Bonus Prize(s) will be contacted by a Maybank representative via telephone call at the mobile phone numbers registered or recorded in Maybank's system within sixteen (16) weeks after Campaign Period to confirm acceptance of the prize.



- 7.3.2 In the event the Bonus Prize Winner(s) is not contactable after three (3) call attempts on the same day for whatsoever reason(s) and/or the Winner wishes to withdraw from the Campaign upon being contacted by Maybank's representative, he/she will be disqualified from the Campaign.
- 7.3.3 Upon confirming acceptance of the prize, Bonus Prize Winner(s) will receive a unique code from Maybank via Electronic Direct Mail ("eDM") at the email address recorded in Maybank's system.
- 7.3.4 Prize can be redeemed for bookings made on Trip.com Malaysia website and mobile application.
- 7.3.5 **Booking Period:** 1st September 2026 – 30th June 2027 (both dates inclusive)
- 7.3.6 **Travel Period:** 1st September 2026 – 31st December 2027 (both dates inclusive)
- 7.3.7 **Other Trip.com Voucher Terms and Conditions**
- a) Discount applies to the total price after taxes and fees have been applied.
 - b) Promo code applies only to pre-paid rooms (paid online at time of booking). Pay-at-hotel properties are excluded, and the promotion may not apply to selected properties.
 - c) Transactions must be made in Malaysian Ringgit, ("MYR") only. Payment using other currencies will not be valid for the Promotion.
 - d) Payment must be made via a valid and active Maybank Mastercard Credit Card issued by Maybank Malaysia only. Other payment modes will not be accepted.
 - e) No minimum spend is required.
 - f) Promo code is applicable to one (1) time usage by one user account on the Promotion Platform.
 - g) Different hotels may have different change and cancellation policies. Winners are required to read the change and cancellation policies for the specific hotels/room types before booking.
 - h) To reuse the promo code, the Winner must cancel the original booking and create a new booking within the Booking Period.
 - i) Promo codes cannot be used in conjunction with any other promotions or offers and cannot be exchange for cash or Trip Coins.
 - j) To the extent permitted by law, Trip.com will not be liable for any losses, damages, expenses, costs, or claims arising out of or relating to this Campaign.
 - k) Trip.com reserves the right to reject any non-eligible booking and to the final interpretation of this Campaign. Additional terms and conditions for the rooms and flights may apply.
- 7.3.8 Maybank is not the supplier of the Bonus Prizes and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the Bonus Prize provided and shall not be responsible for any



defect or any other loss or damage that may be suffered in connection with the Bonus Prize. Any dispute over the Prizes provided by the Trip.com should be resolved directly between Eligible Cardmembers and the Trip.com.

7.3.9 The Bonus Prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full

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

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 Monthly Grand Prize and Monthly Bonus Prizes).

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 Prize(s) are subject to availability and Maybank reserves the right to replace the Prize(s) with a prize of similar value.

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

7.9 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).

7.10 If there is any dispute or non-receipt of the Monthly Grand Prize and Monthly Bonus Prize, Winner(s) are required to contact Maybank Customer Care Hotline at 1300 88 6688 latest by **30 June 2027** to request for an inquiry. No request for any inquiry shall be entertained after **30 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):
- 8.2.1 agrees to be bound by these Terms and Conditions;
 - 8.2.2 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;
 - 8.2.3 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;
 - 8.2.4 agrees that any reversal of Qualified Spend shall be excluded from the Campaign; and
 - 8.2.5 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 Cardmembers.

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).

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 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.

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 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.

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.



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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.