TERMS & CONDITIONS: "MAYBANK MASTERCARD DEBIT CARD WELCOME REWARDS CAMPAIGN"

The **"Maybank Mastercard Debit Card Welcome Rewards Campaign"** ("**Campaign**") is organized by Malayan Banking Berhad (Registration No. 196001000142) (referred to as "**Maybank**" throughout the Terms and Conditions herein). By participating in this Campaign, Eligible Cardholders (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

1.1. The Campaign commences on 1 September 2026 at 12:00 AM MYT and ends on 31 December 2026 at 11:59 PM MYT, both dates inclusive ("Campaign Period").

1.2. The Campaign is divided into four (4) Campaign Months as follows:

Campaign Month	Campaign Month Period
1	1 September 2026 to 30 September 2026
2	1 October 2026 to 31 October 2026
3	1 November 2026 to 30 November 2026
4	1 December 2026 to 31 December 2026

2. ELIGIBILITY

2.1. This Campaign is open to New Eligible Cardholders who:

2.1.1. successfully apply for and are issued a Maybank Mastercard Debit Card in Malaysia from 1 July 2026 to 31 December 2026; and

2.1.2. whose account(s) held with Maybank are current, valid and subsisting as determined by Maybank.

2.2. For the purpose of this Campaign: **"Maybank Mastercard Debit Card"** means any Mastercard-branded consumer debit card issued by Maybank in Malaysia and linked to a Maybank savings and/or current account, including but not limited to the Maybank Mastercard Platinum Debit Card, Maybank Global Access Mastercard World Debit Card and any other Mastercard-branded consumer debit card introduced by Maybank from time to time.

2.3. For the purpose of this Campaign, "**New Eligible Cardholder**" refers to a customer who does not hold any active Maybank Debit Card and successfully applies for and is issued a new Maybank Mastercard Debit Card from 1 July 2026.

2.4. For the avoidance of doubt, the following customers <u>shall not be</u> considered New Eligible Cardholders:

2.4.1. existing Maybank Debit Cardholders who hold an active Maybank Debit Card prior to 1 July 2026;

2.4.2. customers whose existing Maybank Debit Card is renewed, replaced, re-issued or converted during the Campaign Period;

2.4.3. customers switching from one Maybank Debit Card type to another; and

2.4.4. customers who cancel and subsequently re-apply for a Maybank Mastercard Debit Card during the Campaign Period.

2.5. For avoidance of doubt, permanent and contractual employees of Maybank (other than employees 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 this Campaign.

2.6. The following persons are NOT eligible to participate in the Campaign:

2.6.1. Cardholders whose Debit Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Card Agreement during the Campaign Period;

2.6.2. Cardholders who are in default of any facility granted by Maybank at any time;

2.6.3. Cardholders of Maybank Commercial / Corporate Cards;

2.6.4. Cardholders of Maybank Visa Debit Card; and

2.6.5. Cardholders of Maybank Credit Card(s), Charge Card(s) and/or Prepaid Cards.

2.6 Cardholders who fulfil the above-mentioned criteria are hereinafter referred to as "**Eligible Cardholder(s)**".

3. CAMPAIGN REWARDS

3.1. During the Campaign Period, Eligible Cardholders will be entitled to earn cashback upon fulfilling the Qualifying Actions set out below, subject to these Terms and Conditions:

Trigger	Qualifying Action	Cashback Awarded	Monthly Reward Cap
1	Perform the **first Eligible Transaction**, with a minimum spend of RM20 in a single transaction, during the Campaign Period.	RM5	3,425 Eligible Cardholders per Campaign Month
2	**Add** the Maybank Mastercard Debit Card to **Apple Pay, Google Pay or Samsung Pay** and **perform the first transaction** using Apple Pay, Google Pay or Samsung Pay with a minimum spend of RM50 in a single transaction during the Campaign Period.	RM5	3,425 Eligible Cardholders per Campaign Month
3	Perform more than six **(6) Eligible Transactions** withinthe same calendar month during the Campaign Period, with a minimum spend of RM50 per transaction.	RM10	3,425 Eligible Cardholders per Campaign Month

Trigger	Qualifying Action	Cashback Awarded	Monthly Reward Cap
4	Accumulate **total Eligible Spend exceeding RM1,000** within the same calendar month during the Campaign Period.	RM15	3,425 Eligible Cardholders per Campaign Month

3.2. Each Eligible Cardholder may earn cashback under each Trigger once only throughout the Campaign Period.

3.3. The maximum cashback that may be awarded to an Eligible Cardholder throughout the Campaign Period is Ringgit Malaysia Thirty-Five (RM35) only.

3.4. The total cashback allocation for the Campaign is Ringgit Malaysia Four Hundred Seventy-Nine Thousand Five Hundred (RM479,500) only.

3.5. Cashback will be awarded on a first-come, first-served basis according to the Eligible Transaction posting date and posting timestamp captured in Maybank's system.

3.6. Once the monthly cashback allocation for a Trigger has been fully redeemed, subsequent Eligible Cardholders satisfying the same Trigger for the relevant Campaign Month will not be entitled to cashback under that Trigger.

4. CAMPAIGN MECHANICS AND CONDITIONS

4.1. Participation in this Campaign is automatically registered once an Eligible Cardholders has successfully applied for and is issued a Maybank Mastercard Debit Card during the Campaign Period. No registration is required to participate in this Campaign. Eligible Cardholders will be notified of their participation in this Campaign through Maybank's marketing and communication materials.

4.2. For the purpose of Trigger 2, the Eligible Cardholder must successfully add or tokenize the participating Maybank Mastercard Debit Card into Apple Pay, Google Pay or Samsung Pay and perform the first transaction using the same digital wallet and participating Maybank Mastercard Debit Card during the Campaign Period.

4.3. For the purpose of Trigger 3, only Eligible Transactions with a minimum spend of RM50 per transaction and performed within the same calendar month shall count towards the transaction count.

4.4. For the purpose of Trigger 4, only posted Eligible Transactions performed within the same calendar month shall count towards the accumulated Eligible Spend requirement.

4.5. Eligible Transactions must be captured and posted in Maybank's system not later than thirty (30) calendar days from the Campaign Period.

4.6. Maybank shall rely on transaction records maintained in Maybank's system and information received from Mastercard, merchants and/or payment service providers in determining whether an Eligible Cardholder has fulfilled the Campaign requirements. Such determination shall be final and conclusive, save for manifest error.

5. ELIGIBLE TRANSACTIONS

5.1. "Eligible Transaction" means any retail purchase transaction successfully performed and posted using a valid Maybank Mastercard Debit Card linked to a savings or current account, including:

5.1.1. point-of-sale transactions;
5.1.2. contactless transactions;
5.1.3. online or e-commerce transactions;
5.1.4. overseas transactions performed online or at overseas merchants;
5.1.5. e-wallet top-up transactions funded by the Maybank Mastercard Debit Card.

5.2. For overseas transactions charged in foreign currency, the transaction amount will be converted into Ringgit Malaysia (RM) based on the prevailing foreign exchange rate as applied by Maybank and/or Mastercard for the purpose of calculating the applicable minimum spend and accumulated Eligible Spend under this Campaign.

6. EXCLUDED TRANSACTIONS

6.1. The following transactions shall not be considered Eligible Transactions and will be excluded from the Campaign:

6.1.1. transactions which are subsequently cancelled, reversed or refunded;
6.1.2. disputed, unauthorized or fraudulent transactions;
6.1.3. cash withdrawals by any method;
6.1.4. cash-like transactions, including gambling and betting transactions; and
6.1.5. fees, charges, interest payments and taxes imposed by Maybank.

6.2. **FULFILMENT OF CASHBACK**

6.2.1. At the time of awarding the cashback, all Debit Card account(s) of the Eligible Cardholders must not be delinquent and/or invalid or cancelled. Otherwise, such Eligible Cardholders shall be disqualified from receiving the cashback.

6.2.2. Cashback will be credited into the Eligible Cardholder's savings or current account linked to the participating Maybank Mastercard Debit Card within sixteen (16) weeks after the end of the Campaign Period.

6.2.3. The cashback is non-transferable to any other party or parties and not exchangeable for credit or other goods, whether in part or in full.

6.2.4. If there is any dispute or non-receipt of cashback, Eligible Cardholders are required to contact Maybank Customer Service at 1300 88 6688 or +603 7844 3696 latest by 31

August 2027 to request for an inquiry. No request for any inquiry shall be entertained after 31 August 2027.

6.2.5. Eligible Cardholders acknowledge and agree that Maybank reserves the right to disqualify participation in the Campaign or withdraw any cashback if:

6.2.5.1. the Eligible Cardholder is found or suspected of tampering with the Campaign mechanics or the operation of the Campaign;
6.2.5.2. the Eligible Cardholder is found or suspected of undertaking fraudulent activities or other activities harmful to the Campaign;
6.2.5.3. the Eligible Cardholder has been disqualified from previous campaigns organized by Maybank; or
6.2.5.4. the Eligible Cardholder is in breach of any obligations or any terms and conditions of this Campaign.

7. ADDITIONAL TERMS

7.1. By participating in this Campaign, Eligible Cardholders agree that:

7.1.1. all records of transactions captured by Maybank's system during the Campaign Period and within the calendar month where applicable based on the posting date and posting timestamp shall be accurate, conclusive and final;
7.1.2. Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardholders. No further appeal or correspondence will be entertained;
7.1.3. any reversal of an Eligible Transaction shall be excluded from the Campaign; and
7.1.4. Maybank may 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, where required for the purposes of administering the Campaign, subject to obtaining the Eligible Cardholders' prior consent.

8. GENERAL TERMS AND CONDITIONS

8.1. Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, interventions, interruptions, and/or electronic or human errors in the administration and/or processing of transactions performed via the MAE app, Maybank2u Biz, Maybank2u, Maybank2e or any relevant payment channel, 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 twenty-one (21) calendar days' prior notice, 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 Cardholders to be informed of or otherwise seek out any such notice validly posted.

8.3. By participating in this Campaign, Eligible Cardholders 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 and Conditions be not fully understood.

8.4. By participating in this Campaign, Eligible Cardholders agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data to be collected, processed and used by Maybank in accordance with Maybank's 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 Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Cardholders agree and consent to his/her personal data or information being collected, processed and used by Maybank for the purposes of the Campaign and 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.

8.6. Marketing and promotional activities include without limitation the use and/or publication of any details provided in and/or in connection with the Campaign, interviews, materials as well as responses and related photographs. In this regard, Eligible Cardholders 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).

8.7. 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 Cardholders in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by any gross negligence or omission by Maybank.

8.8. Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but are 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.

8.9. Maybank may disqualify/reject any Eligible Cardholders who do 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, including fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

8.10. 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 Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively, Eligible Cardholders may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.