Payday Campaign (November 2026 – February 2027) - Terms and Conditions

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The Payday 2026 - 2027 ("**Campaign**") is organised by Malayan Banking Berhad (Company Registration No: 196001000142), Maybank Islamic Berhad (Company Registration No: 200701029411) (collectively known as "**Maybank**"), and Etiqa General Insurance Berhad (Company Registration No: 197001000276) and Etiqa General Takaful Berhad (Company Registration No: 201701025031)(collectively referred to as "**Etiqa**") and shall be subject to the terms and conditions set out herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 1D below) hereby expressly agree to be bound by these terms and conditions set out herein and any decisions made by Maybank in respect of this Campaign shall be final and binding.

1. Eligibility

A. This Campaign is open to individuals who fulfilled these criteria:
   - Sign up for Car, Motorcycle or TripCare 360 insurance/takaful plan for the first time via the MAE app or Maybank2u website **("Eligible Transactions" / "New applicants")**.
   - Who has not bought any insurance or takaful plan via the MAE app or Maybank2u website prior to the campaign period.

B. This Campaign is open to individuals who are eighteen (18) years of age and above with valid identification documents.

C. Current employees of Maybank and its group of companies who are directly connected to the campaign/ organising committee are NOT eligible to participate in this Campaign.

D. All individual customers who have fulfilled the above criteria stated in Clauses 1A and 1B, and have carried out successful Eligible Transaction(s) will hereinafter be referred to as "**Eligible Customers**". Eligible Customers would be automatically eligible to participate in this Campaign.

2. Campaign Mechanics

A. This Campaign will be held from 25 November 2026 at 12:00:00 AM (MYT) until 28 February 2027 at 11:59:59PM (MYT) [both dates inclusive] **("Campaign Period").**

B. This Campaign is only valid for transactions made within the MAE app and Maybank2u website. Any transaction made outside the MAE app and Maybank2u website will not

contribute towards or be considered for this Campaign. This Campaign is valid for Maybank accounts registered in Malaysia only.

C. The Campaign Mechanics are stipulated in **Table 1**.

Table 1: Campaign Mechanics

Eligible Transactions	Dates	Mechanics
Eligible Customers who sign up for • Car • Motorcycle • TripCare 360 insurance/takaful for the first time via the MAE app or Maybank2u website.	Eligible Customers can stand to win the prize within the following phases each month. Phase 1: 25 November 2026 – 30 November 2026 Phase 2: 25 December 2026 – 30 December 2026 Phase 3: 25 January 2027 – 30 January 2027 Phase 4: 23 February 2027 – 28 February 2027	**PRIZES:** **Car/Motorcycle Insurance/Takaful** The first 200 first-time applicants for every Campaign Phase will get RM30 e-commerce voucher • Phase 1: 200 winners • Phase 2: 200 winners • Phase 3: 200 winners • Phase 4: 200 winners **TripCare 360 Insurance/Takaful** The first 100 first-time applicants for every Campaign Phase will get RM30 e-commerce voucher • Phase 1: 100 winners • Phase 2: 100 winners • Phase 3: 100 winners • Phase 4: 100 winners

A total of 1,200 winners will be selected during the Campaign Period. Each Eligible Customer is only entitled to receive maximum of one (1) e-commerce voucher throughout the Campaign Period, regardless of the type of insurance/takaful purchased or the phase entered. This applies even if the Eligible Customer purchases multiple insurance/takaful in more than one phase.

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Each Eligible Customer shall not be entitled to receive any other prizes from other ongoing Insurance/Takaful campaigns by Maybank and its group of companies.

D. Examples / scenarios of prize eligibility are stipulated in **Table 2**.

Table 2: Scenarios

Scenarios	**Eligibility to Receive e-commerce voucher**
Customer sign up for one (1) Car insurance/takaful plan via the MAE app or Maybank2u website for the first time in Month 1. Eligible Customer was the 25th customer to make a purchase.	Customer is entitled to receive RM30 e-commerce voucher
Customer signs up for one (1) Motorcycle insurance/takaful plan via the MAE app or Maybank2u website for the first time in Month 1. Eligible Customer was the 800th customer to make a purchase.	Customer is not entitled to receive RM30 e-commerce voucher as the customer is not among the first 200 customers.
Customer signs up for one (1) Car insurance/takaful plan via the MAE app or Maybank2u website in Month 1 and has sign up for another Car Insurance/Takaful plan 3 months ago. Customer was the 225th customer to make a purchase.	Customer is not entitled to receive to receive RM30 e-commerce voucher because the customer is not a first time applicant of Car insurance/takaful.
Customer was the 70th customer to make a purchase of Car Insurance/Takaful plan in Month 1 via the MAE app, and the 80th customer to make a purchase of Motorcycle Insurance/Takaful plan in Month 1 via the MAE app.	Customer is entitled to receive RM30 e-commerce voucher on Car insurance/takaful but not the Motorcycle insurance/takaful as customer may only win one prize per campaign.
Customer was the 100th customer to make a purchase of Car insurance/takaful plan in Month 1 via Etiqa website and was the 80th customer to make a purchase of	Customer is not entitled for the RM30 e-commerce voucher on Car insurance/takaful and Motorcycle insurance/takaful because the application was not made via the MAE app or Maybank2u website.

Motorcycle insurance/takaful plan in Month 2 via Etiqa website	
Customer renewed one (1) existing Motorcycle insurance/takaful plan and sign up for one (1) new Car insurance/takaful plan for the first time, both via the MAE app.	Customer is NOT entitled to receive RM30 e-commerce voucher because the customer has purchased Car insurance/takaful prior to the Campaign Period.

3. Prize Fulfilment

A. Maybank reserves the right to substitute the prize with any other item(s) of similar market value at its discretion with thirty (30) days prior notice to the Eligible Customers via push notification from the MAE app and/or Electronic Direct Mail (EDM) or any other method of communications which Maybank deems appropriate.

B. Winners will be informed in writing via push notification from the MAE app and/or Electronic Direct Mail (EDM) or any other method of communications which Maybank deems appropriate. Winners must keep their contact details up to date, failing which a different Winner would automatically be selected without prior notice.

C. Winners may be contacted by the Maybank Group Customer Care for verification purposes. Maybank reserves the right to request for documentation or proof of identification, age, and place of residence of any of the Winners.

D. All Winners' names and their NRIC number (last 4 digits) may be published on the Campaign's promotional page on http://www.maybank2u.com.my and/or any other method of communication that Maybank may deem appropriate for transparency purposes upon receiving the Winners' consent.

E. Maybank will identify the Winners and deliver the vouchers/prize within ninety (90) days after the end of the Campaign Period. The prize will be delivered to the Winners residential address which is registered with Maybank, or Electronic Direct Mail (EDM), or any other method of communications which Maybank deems appropriate.

F. In the event that the Winner fails to comply with any of the Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the prize for that Winner.

G. In the event that the Winner did not receive the vouchers/prize within ninety (90) days after the end of the Campaign Period, the Winner may contact MGCC at 1300886688 (Malaysia), +603-7844 3696 (Overseas), or email to mgcc@maybank.com.my.

4. General Terms & Conditions

A. Maybank and Etiqa 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.

B. Maybank and Etiqa 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 thirty (30) days ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

C. By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view these terms and conditions and seek clarification from Maybank should any of the terms & conditions be not fully understood.

D. By participating in this Campaign, Eligible Customers 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 and Etiqa'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 and Etiqafor:

i. the purposes of the Campaign; and

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ii. marketing and promotional activities conducted by Maybank and Etiqa, 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).

E. Maybank, Etiqa 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 gross negligence or omission by Maybank and Etiqa.

F. Maybank and Etiqa 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 and Etiqa.

G. Maybank and Etiqa may disqualify/reject any Eligible Customer who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with this 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 this Campaign.

H. Etiqa and Maybank are members of Perbadanan Insurans Deposit Malaysia (PIDM).

I. The benefit(s) payable under eligible products are protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad/Etiqa General Takaful Berhad or PIDM (visit www.pidm.gov.my) | Member of PIDM

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

5 November 2026