Restricted

Protect and Win Campaign 2026 - Terms and Conditions

The Protect and Win Campaign 2026 ("**Campaign**") is organised by Malayan Banking Berhad (Company Registration No: 196001000142), Maybank Islamic Berhad (Company Registration No: 200701029411) (collectively known as "**Maybank**"), 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 sign up for Car Insurance/Takaful plan or Motorcycle Insurance/Takaful plan for the first time via the MAE app or Maybank2u website during the Campaign Period (16 November 2026 – 15 February 2027) **("Eligible Transactions").**

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

C. Current employees of Maybank and its group of companies, and current employees of Etiqa and its group of companies, 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 **16 November 2026 at 12:00:00 AM (MYT) until 15 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**.

Protect and Win Campaign 2026 - Terms and Conditions

Table 1: Campaign Mechanics

Eligible Transactions	Mechanics
Eligible Customers who sign up for Car Insurance/Takaful or Motorcycle Insurance/Takaful for the first time via the MAE app or Maybank2u website.	**Car Insurance/Takaful** Customers can stand a chance to win petrol gift card worth RM2,400 during the campaign period. • 10 winners will be chosen via a randomizer **Motorcycle Insurance/Takaful** Customers can stand a chance to win petrol gift card worth RM600 during the campaign period. • 10 winners will be chosen via a randomizer A total of 20 winners will be selected through a random draw during the Campaign Period, comprising 10 winners who purchase a Car Insurance/Takaful policy, each receiving a RM2,400 petrol gift card, and 10 winners who purchase a Motorcycle Insurance/Takaful policy, each receiving a RM600 petrol voucher. Each Eligible Customer is entitled to win a maximum of one (1) petrol gift card only throughout the Campaign Period.

D. Each Eligible Customer shall not be entitled to receive any other prizes from other ongoing Car or Motorcycle Insurance/Takaful campaigns by Maybank and its group of companies. Examples / scenarios of prize eligibility are stipulated in **Table 2**.

Table 2: Scenarios

Scenarios	Prize Eligibility
Eligible Customer **signs up for the first time** for one (1) Car Insurance/Takaful or one (1) Motorcycle Insurance/Takaful plan via the MAE app/Maybank2u website within the Campaign Period.	Eligible Customer is entitled to stand a chance to win a gift card of one year's worth of petrol.

Protect and Win Campaign 2026 - Terms and Conditions

Eligible Customer **has never purchased** a Car Insurance/Takaful or Motorcycle Insurance/Takaful via the MAE app/Maybank2u website prior to the Campaign Period.	
Eligible Customer has purchased Car Insurance/Takaful or Motorcycle Insurance/Takaful **via Etiqa website** prior to the Campaign Period but has never purchased Car Insurance/Takaful or Motorcycle Insurance/Takaful **via the MAE app or Maybank2u website**.	Eligible Customer is a first-time applicant for Car Insurance/Takaful or Motorcycle Insurance/Takaful under MAE app or Maybank2U website and is entitled to stand a chance to win gift card.
Eligible Customer had signed up for **Car Insurance Plan** via MAE app or Maybank2u website before the Campaign Period and subsequently signs up for **Car Takaful Plan** via MAE app or Maybank2u website within the Campaign Period. Eligible Customer had signed up for **Motorcycle Insurance Plan** via MAE app or Maybank2u website before the Campaign Period and subsequently signs up for **Motorcycle Takaful Plan** via MAE app or Maybank2u website within the Campaign Period.	Eligible Customer is not entitled to stand a chance to win a petrol gift card because Eligible Customer is not a first-time purchaser of Car or Motorcycle Insurance/Takaful via the MAE app or Maybank2u website during the Campaign Period.
Eligible Customer signs up for the first time for **Car Insurance/Takaful plan** via the MAE app/Maybank2u website but has never signed up for **Motorcycle Insurance/Takaful** via the MAE app or Maybank2u website. Eligible Customer signs up for **Motorcycle Insurance/Takaful plan** via the MAE app/Maybank2u website but has never sign up for **Car Insurance/Takaful** via the MAE app or Maybank2u website.	Eligible Customer is entitled to stand a chance to win a petrol gift card.

Protect and Win Campaign 2026 - Terms and Conditions

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3. Prize Fulfilment

A. Maybank and Etiqa will identify the Winners and fulfil/ forward the petrol vouchers to the winners within ninety (90) calendar days after the end of the Campaign Period.

B. The petrol gift card will be awarded randomly and winners will be selected by Maybank/Etiqa randomizer program based on entry collection from the pool of Eligible Customers within each category (This shall take the form of a probability-weighted mechanism with proprietary operational details that will not be revealed to Eligible Customer or the public at large). Participation in the Campaign shall be construed as consent to the usage of said randomiser program and explicit acceptance of any and all Campaign results it may produce.

C. Maybank and Etiqa will fulfil/ forward the prize to the winners' registered email address via Electronic Direct Mail (eDM) or push notifcation which Maybank and Etiqa deem appropriate. Winners must keep their contact details up to date, failing which the prize will be forfeited without prior notice.

D. 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 and Maybank reserves the right to contact the Winners with regards to any relatable campaign which might take place in the future.

E. Maybank and Etiqa reserve the right to substitute the Prize with any other item(s) of equivalent or higher value at its discretion with twenty-one (21) 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.

F. 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.

G. 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.

Protect and Win Campaign 2026 - Terms and Conditions

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

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 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 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 the terms and conditions herein 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 published in accordance with clause 3E above, 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).

E. Maybank and 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 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 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.

H. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

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

J. 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)

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.