

Smart NextGen Insurance Launch Campaign FY2026

Terms & Conditions

A. Campaign Period & Eligibility Criteria

1. This SmartNextGen insurance launch FY2026 (“Campaign”) shall be governed by the Terms & Conditions stated herein.
2. This Campaign is organised by Etiqa Life Insurance Berhad (Company Registration No: 201701025113) (“Etiqa”) in partnership with Malayan Banking Berhad (Company Registration No: 196001000142) (“Maybank”)
3. This Campaign is open to new and existing customers of Maybank Group only (“Eligible Customers/Participants”). The term “Maybank Group” refers to Maybank and its subsidiaries, either individually and/or collectively as the context requires.
4. Employees of Maybank Group or anyone directly connected with the Campaign are not eligible to participate in the Campaign.
5. This Campaign will commence from 8 June 2026 – 7 September 2026.
6. By participating in this Campaign, the Eligible Customers/Participants hereby expressly agree to be bound by these Terms & Conditions and any decisions made by Etiqa and Maybank in respect of the Campaign shall be final, conclusive and binding.

B. Participation / Entry Method

1. This Campaign will be held from **8 June 2026 at 12:00:00 AM (MYT) until 7 September 2026 at 11:59:59PM (MYT)** (both dates inclusive) (“Campaign Period”).
2. Eligible Customers/Participants are eligible to participate in the Campaign via signing up for the new Smart NextGen insurance plan by fulfilling the minimum requirements as explained below:

Two Hundred and Three Winners (203) Campaign period: 8 June 2026 – 7 September 2026		
Product Name	Minimum Requirements	Reward(s)
Smart NextGen insurance plan	GRAND PRIZES <ol style="list-style-type: none"> i. All Maybank customers EXCEPT employees of Maybank Group and anyone directly connected with the Campaign; ii. All Eligible Customers/Participants who sign up for the Smart NextGen insurance plan by Etiqa Life Insurance Berhad; iii. Has a minimum Annualised First Year Premium (“AFYP”) of RM250,000 and above; iv. Whom sign up during the Campaign Period; v. Payment mode – Half yearly or annual/yearly; and 	3 units of Grand Prizes 3 units of 999.9/24k Gold Bar (5g) worth RM3,630 each*

	vi. The premium amount is not inclusive of single or regular top-up for this insurance plan.	
Smart NextGen insurance plan	<p>EARLY BIRD PRIZES</p> <ul style="list-style-type: none"> i. All Maybank customers EXCEPT employees of Maybank Group and anyone directly connected with the Campaign; ii. All Eligible Customers/Participants who sign up for the Smart NextGen insurance plan by Etiqa Life Insurance Berhad; iii. Has a minimum of Annualised First Year Premium (“AFYP”) of RM30,000 and above; iv. Payment mode – Half yearly or annual/yearly; v. Entitled for first two hundred (200) eligible Customers/Participants; vi. Whom sign up during the Campaign Period; and vii. The premium amount is not inclusive of single or regular top-up for this insurance plan. 	<p>First 200 customers 200 X of RM100 worth of petrol vouchers each</p>

- Etiqa and Maybank are members of Perbadanan Insurans Deposit Malaysia (“PIDM”).
- The benefit(s) payable under eligible product is(are) protected by PIDM up to applicable limits. Please refer to PIDM’s TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit www.pidm.gov.my).
- **The market gold rate quoted is as of 27 April 2026. The prices quoted are effective as of the date of publication and are subject to change and/or fluctuation due to market price volatility. Terms and conditions apply.*

3. The winners of the Campaign will be announced by:

<p>GRAND PRIZES: 3 units of Gold Bar worth RM3,630.00 each</p> <p>3 lucky customers with Annualised First Year Premium (“AFYP”) of minimum RM250,000 and above. Winners will be selected via randomiser programme</p>		
Campaign period	Announcement date	Winner
8 June 2026 – 7 July 2026	30 July 2026	1 Winner
8 July 2026 – 7 August 2026	31 August 2026	1 Winner
8 August 2026 – 7 September 2026	30 September 2026	1 Winner

Early bird prizes: RM100 worth of petrol vouchers each First 200 customers with Annualised First Year Premium (“AFYP”) of minimum RM30,000 and above.	
Campaign period	Announcement date
8 June 2026 – 7 September 2026	30 September 2026

4. The Grand Prizes winners shall be selected through a randomiser system format, with witnesses present to observe and attest to the fairness and transparency of the draw. The witnesses shall certify that the selection process was conducted in accordance with the rules and regulations of the Campaign.
5. All certificates are subjected to a Free Look Period. Cancelled or surrendered certificates during the Free Look Period will be not considered as Eligible Customers/Participants.
6. The policy or certificate must still be in force at the point where the winners of the Campaign are announced.
7. Each Eligible Customers/Participant can only win one (1) reward under this Campaign.
8. Winners will be officially notified by Etiqa through winner’s dedicated Maybank Premier or Maybank Privilege advisor(s).
9. Winners must redeem their prizes by the date stipulated in the official letter, failing which, their prizes will be forfeited. No replacement or appeal will be entertained thereafter.
10. Etiqa reserves the right to change or replace the prizes with other items of equivalent or approximate value without prior notice.
11. The prizes given is on an “As Is” basis and are non-transferable, non-exchangeable, non-redeemable for cash, in part or in full and are subject to the Terms & Conditions stated herein. No request for change of prizes, or any parts, or appearances or accessories will be entertained.
12. Winners may be required to appear in person at Etiqa or Maybank Headquarters or Maybank branches, or personally redeem the prize from the supplier. If such occasions arise, winners will have to make their own arrangement and all expenses incurred will be borne by the winners themselves.
13. To the fullest extent permitted by law, Etiqa expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the prizes.

C. General Terms and Conditions

1. Etiqa and 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 Etiqa and Maybank.

2. Etiqa and 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 through the Maybank2u website at www.maybank2u.com.my or through any other channel determined by Etiqa and Maybank. It shall be the responsibility of the Eligible Customers/Participants to be informed of or otherwise seek out any such notice validly posted.
3. By participating in this Campaign, Eligible Customers/Participants 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 Etiqa or Maybank should any of the terms and conditions be not fully understood.
4. By participating in this Campaign, the Eligible Customers/Participants 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 and Etiqa in accordance with the Maybank Privacy Statement and Etiqa Privacy Statement, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Statement”) and www.etiqa.com.my/privacy-notice (“Etiqa’s Privacy Notice”) respectively, and the PDPA Form for Individual Customers.
5. In addition, and without prejudice to the terms in the Maybank’s Privacy Statement, Etiqa’s Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers/Participants agree and consent to his/ her personal data or information being collected, processed and used by Maybank and Etiqa for:
 - a) the purposes of the Campaign; and
 - b) 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 responses and related photographs. In this regard, each Eligible Customers/Participants agrees to co-operate and participate in all advertising and publicity activities of Maybank and Etiqa in relation to the Campaign.

*Note: “PDPA” refers to Personal Data Protection Act (2010) of Malaysia.

6. Etiqa and 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/Participants 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 the any gross negligence or omission by Etiqa and Maybank.

7. Etiqa and 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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of Etiqa or Maybank.
8. Etiqa and Maybank may disqualify/reject any Eligible Customer/Participants 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. These Terms & Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
10. 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, the Eligible Customers/Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.

D. Important Notes

- 1. This is an insurance product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.**
2. The information provided on this page is not a contract of insurance plan. The descriptions of cover are a brief summary for quick and easy reference. The precise terms and conditions that apply are in the policy document.
3. This insurance plan is underwritten by Etiqa Life Insurance Berhad (201701025113)/ (Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia) and Malayan Banking Berhad (196001000142) is the intermediary in distributing this insurance plan. Please read and understand the Product Disclosure Sheet (PDS), Brochure and Policy Wording before signing up.

E. PIDM Protection

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS.

Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurance Berhad or PIDM (visit www.pidm.gov.my).