

Tabung Daily Bonus Campaign 2026 Terms & Conditions

MAE – Tabung Daily Bonus Campaign 2026 (“Campaign”) is organised by Malayan Banking Berhad (Registration No.: 196001000142) (“**Maybank**”) and shall be subjected to the Terms and Conditions herein. By participating in this Campaign, Eligible Participants (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 the Campaign shall be final and binding. Tabung is a conventional product and Tabung Daily Bonus 2026 is a conventional Campaign.

1. Campaign Period

This Campaign commences on 25 May 2026 at 12.00:00 AM (MYT) and will end on 24 August 2026 at 11:59:59 PM (MYT) (both dates inclusive), or upon reaching the maximum bonus capping, whichever is earlier (“Campaign Period”).

2. Eligibility

- a. This Campaign is open to individuals who have active Maybank2u (M2U) account (including Maybank Anytime Everywhere (“**MAE**”) customers) who perform the Campaign Mechanic (**as stated in Clause 4.0**) through the MAE by Maybank2u (also known as “**MAE app**”) (version 0.9.45 and above) (“**Eligible Platform**”).
 - i. Customers may check the app version of MAE app via Apple App Store, Huawei App Gallery and/or Google Play Store.
 - ii. Customers must ensure that their Secure2u is enabled and activated on the device used for the Eligible Platform as per Clause 2.0 (a), where applicable.
 - iii. This Campaign is open to individuals who have attained the age of eighteen (18) years and above with valid identification document(s). For individuals below the age of eighteen (18) years (“**Minor**”), they must obtain consent from their parents and/or legal guardian in order to participate in this Campaign. The use of MAE is an acknowledgement to Maybank that the Minor has obtained the prior consent of his or her parents and/or legal guardian to participate in this Campaign. These Terms and Conditions will be applicable to and binding upon the parents and/or legal guardian of the Minor as to the same effect as if the parents and/or legal guardian of the Minor was a direct party and agreed to these Terms and Conditions.
- b. All individual customers (including all employees of Maybank Group) who have fulfilled the above criteria in clause 2a (i, ii, iii) & 4a (i, ii, iii) will hereinafter be referred to as “**Eligible Participants**”.
- c. The Campaign has a maximum bonus capping and is on a first come, first served basis.
- d. This Campaign is not open to Tabung accounts that are shared with other users (Group Tabung).

3. Account Linkage, Interest & Withdrawal

- a. Tabung is a conventional product. Upon Tabung creation, Eligible Participants must link the Tabung to either Current, Savings or Daily Fund Account (“**CASA**”) or their MAE Wallet as the designated debiting account.
- b. Tabung balances linked to a Maybank CASA shall earn interest at the prevailing rate applicable to the Kawanku Savings Account. Tabung balances linked to MAE Wallet shall not earn any interest. By creating a Tabung, Eligible Participants acknowledge and agree to the applicable interest treatment based on the selected debiting account.
- c. If withdrawing funds from a Tabung account into MAE Wallet, please ensure that the withdrawal amount does not cause the MAE Wallet balance to exceed the applicable limit of RM4,999.99 for customers without a MAE Visa Debit Card or RM10,000.00 for customers with a MAE Visa Debit Card.

4. Campaign Mechanics and Conditions

a) Daily Bonus (RM0.10 daily reward)

- i) Eligible Participants must create a Tabung in the MAE app in any category and include “**Bonus**” in the Tabung name (e.g. Shopping **bonus**, **bonus** travel, etc.) (“**Eligible Tabung**”)
- ii) Eligible Participants must meet an end-of-day balance (at 11:59PM) of RM850 or more in their Eligible Tabung and they will earn RM0.10 which will be credited into their Eligible Tabungs the following day (T+1) from the date the end-of-day balance criteria is fulfilled (if the maximum bonus capping has not been met).
- iii) Eligible participants may earn daily bonuses in more than 1 Eligible Tabung.

b) Lucky Draw Bonus (RM50 for 2,000 winners)

- i) This Lucky Draw Bonus is only open to Eligible Participants from the Daily Bonus campaign who fulfilled the criteria as described in clauses 4(a)(i) and 4(a)(ii). Eligible Participants will receive one entry into the Lucky Draw when they transfer a minimum of RM200 from other banks or e-wallets into their Maybank Current or Savings Account or MAE Wallet during the campaign period. The Lucky Draw will be conducted after the Daily Bonus campaign ends.
- ii) When transferring, Eligible Participants need to include the word “**Bonus**” in the **mandatory ‘Recipient Reference’** field (Note: The term for the ‘Recipient Reference’ field for each bank or e-wallet may differ). Participants who include the word “**Bonus**” in the ‘Optional’ non-mandatory field typically termed ‘Payment details’ instead of the mandatory ‘Recipient Reference’ field will **not be** eligible. The RM200 can be transferred via single or multiple transactions.
- iii) Each RM200 successfully transferred within the Campaign Period entitles the participant to one (1) Lucky Draw entry.

Sample Scenarios for Daily Bonus Eligibility

Tabung creation date	Tabung name	End -of-Day Balance in Tabung	Eligibility for Daily Bonus
1 June 2026	Bonus Travel	RM850 from 1 June to 31 July 2026	Eligible – correct Tabung naming with ‘Bonus’ in it and minimum RM850 balances in Tabung. Total earnings RM6.10 (61 days x RM0.10 Daily Bonus)
12 June 2026	Cuti Bonus Tokyo	1 June – deposit RM850 in Tabung 2 June – withdraw RM100 (current balance RM750)	Eligible for bonus only on 1 June. Not eligible for bonus on 2 June as balance in Tabung is below min requirement of RM850.
2 August 2026	Bonus Savings	RM700	Not eligible – did not meet min of RM850 end of day balance as at 11.59pm
23 May 2026	Bonus Wedding	RM850 on 30 May 2026	Not eligible as ‘Bonus’ Tabung was created before campaign start date of 25 May 2026.
13 August 2026	Bonus Travel (but changed Tabung name to ‘Travel’ on 14 August)	RM0 on 13 August 2026 RM850 on 14 August 2026	Not eligible as Tabung naming is incorrect (no ‘Bonus’ in the name)

30 August 2026 (and Bonus capping has been reached on the same date)	Bonus Travel	RM1,000	Customers are no longer eligible to receive daily bonus as campaign bonus capping has been reached.
3 July 2026	Bonus Family Trip (Created as a Group Tabung)	RM1,000	Not eligible as this campaign is not open to Group Tabungs

Sample Scenarios for RM50 Lucky Draw Eligibility

(Note: Only Eligible Participants who fulfilled the criteria as described in clauses 4(a)(i) and 4(a)(ii) are eligible for the Lucky Draw. Scenarios apply to these customers only)

Funds transfer date	Tabung name	Funds transferred into Maybank from other banks/ e-wallets	Eligibility for RM50 Lucky Draw
29 July 2026	Bonus Travel	RM200 (with 'Bonus' in the mandatory recipient reference)	Eligible for 1x entry – Made RM200 transfer into Maybank during campaign period.
2 June 2026	Cuti Bonus Tokyo	RM600 (with 'Bonus' in the mandatory recipient reference)	Eligible for 3x entry – Made RM600 transfer into Maybank during campaign period (each RM200 earns 1x entry)
1 June 2026	Bonus Holiday	RM100 funds transfer in on 1 June and another RM300 transfer on 7 June (with 'Bonus' in the mandatory recipient reference for both transfers)	Eligible for 2x entry – Made RM400 transfer in total into Maybank during campaign period (each RM200 earns 1x entry)
4 Aug 2026	Bonus Kahwin	RM200 (with 'Bonus' in the 'optional payment details' field)	Not eligible – did not put 'Bonus' in the mandatory 'recipient reference' field when making the transfer
31 May 2026	Travel	RM200 (put 'Travel' in the mandatory recipient reference)	Not eligible – did not use the correct 'Bonus' keyword when making the transfer

5. Daily Bonus Fulfilment

- a. Eligible Customers that have fulfilled the Eligibility Criteria(s) as set out in Clause 4(a), 4(b), 4(c) will be entitled to bonuses as stipulated below:
- b. If bonuses are not fully disbursed within a Campaign period, it will not be carried forward to any future campaign.
- c. In the event that the available bonus funds are sufficient to be credited to only one (1) additional participant, the bonus shall be awarded to the participant with the highest 'Bonus' Tabung balance. In the case of a tie, priority shall be given to the participant who opened a "Bonus" Tabung at the earliest date.

- d. Maybank will not ask for any banking details such as credit card/debit card number and bank Transaction Authorization Code (TAC), account password, PIN or one- time password (OTP) from the Eligible Participants to claim the bonuses. The Eligible Participants acknowledge and agree that Maybank reserves the rights to disqualify their participation in this Campaign or clawback any bonuses from the Eligible Participants if:
 - i. The Eligible Participants is found to be breach of his or her obligations or any Terms and Conditions of this Campaign.
 - ii. Notwithstanding the above, Maybank reserves the right to reject any participation at its reasonable discretion without assigning any reasons.
- e. In the event that the maximum bonus capping is achieved before the end of the Campaign Period, Maybank reserves the right to conclude the Campaign early with a notice on the official Maybank Facebook page.

6. Lucky Draw Bonus (RM50) Fulfilment

2,000 Lucky winners will be selected (at random) to win RM50 cash prize per customer. Each winner is entitled to win 1 (one) cash prize of RM50 only.

a. Winner Selection:

Winners will be selected from the pool of Eligible Participants' entries. The selection process will be conducted using Maybank's Randomiser programme.

b. Prizes Details:

Prizes will be credited into the winners' most recently opened Current, Savings or Daily Fund account within forty- five (45) working days after campaign end date.

c. Winner Notification:

- i. Winners will be notified within forty-five (45) working days after 24 August 2026.
- ii. Successful winners will be notified through MAE app push notification and be announced on Maybank official website on www.maybank2u.com.my with the winner's name.

The distribution of the Prizes are final and cannot be modified without the consent of Maybank.

7. General Terms and Conditions

- a) 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.
- b) 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 Participants to be informed of or otherwise seek out any such notice validly posted.

- c) By participating in this Campaign, Eligible 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 Maybank should any of the Terms & Conditions be not fully understood.
- d) By participating in this Campaign, Eligible 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 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 Participants.
- e) In addition and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Participants, Eligible Participants agree and consent to his/her personal data or information being collected, processed and used by Maybank for:
 - i) The purposes of the Campaign; and
 - ii) 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 Participants 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).

- f) 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 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 any negligence or omission by Maybank.
- g) 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.
- h) Maybank 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.
- i) 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's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively, for feedback and/or complaints, Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.