General Insurance and Takaful Customer Rewards Campaign January 2026 - June 2026

Terms & Conditions

1. This General Insurance and Takaful Customer Rewards Campaign FY2026 (“Campaign”) shall be governed by the Terms & Conditions stated herein.
2. This Campaign is managed by Etiqa General Takaful Berhad and Etiqa General Insurance Berhad (“Etiqa”) together in partnership with Malayan Banking Berhad (“Maybank”) and is open to Maybank Group new and existing Customers only (“Eligible Customers”).
3. This Campaign is open to new and existing customers of Maybank Group only (“Eligible 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 1 January 2026 to 30 June 2026 (“Campaign Period”).
6. By participating in this Campaign, the Eligible 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.
7. Etiqa and Maybank reserve the right to amend the Campaign Period or Terms & Conditions for any reason whatsoever.
8. The lucky draw to determine the winners will be conducted by:

Campaign Period	Draw Date
1 January 2026 to 30 June 2026	July 2026

9. 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
10. 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 Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank or Etiqa. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
11. 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 and Etiqa should any of the Terms & Conditions be not fully understood.
12. 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 and Etiqa in accordance with the Maybank 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.

13. 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 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, Eligible Customers agree 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).

14. Etiqa and Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank and Etiqa 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 or Etiqa.
15. 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 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 or Etiqa.
16. Etiqa and 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.
17. These Terms & Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
18. 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 may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my

A. Participation / Entry Method & Prizes

1. Participants are eligible for the lucky draw via sign up / participate any products (as per listing) with minimum requirement as explained below:

A. Personal Accident	
Product Name	**Minimum Requirement**
Insurance Plan: • *Income Protect* • *Hero15* • *PesonaLady* • *Premier PA Plus* • *Infinite PA*	i. *Annual Mode & Minimum Annual premium / contribution RM300*, and* ii. *Payment/contribution via any bank credit card or Maybank Current Account or Maybank Saving Account* iii. *Valid for purchase/ participation through any Maybank branch and Maybank Auto Finance Centre, Maybank2U and MAE*
Takaful Plan: • *Takaful Income Protect* • *Takaful Hero15* • *Takaful PesonaLady* • *Takaful PA Plus* • *Takaful Infinite PA*	

B. Travel	
Product Name	**Minimum Requirement**
Insurance Plan: • *TripCare 360*	i. *Single trip or annual plan* ii. *Minimum premium / contribution RM300*, and* iii. *Payment/contribution via any bank credit card or Maybank Current Account or Maybank Saving Account* iv. *Valid for purchase/ participation through Maybank2U and MAE application only.*
Takaful Plan: • *TripCare 360 Takaful*	
Insurance Plan: • *TravelPro*	i. *Single trip or annual plan* ii. *Minimum premium / contribution RM300*, and* iii. *Payment/contribution via any bank credit card or Maybank Current Account or Maybank Saving Account* iv. *Valid for purchase/ participation through Maybank branch, Maybank2U and MAE application only.*
Takaful Plan: • *TravelPro Takaful*	

C. Car Insurance & Takaful	
Product Name	**Minimum Requirement**
Insurance Plan: • *Motor Insurance* Takaful Plan: • *Motor Takaful*	*i.* New Customer or renewal customer *ii. Minimum Annual premium / contribution RM500* and* *iii. Annual payment/contribution mode, and* *iv. Payment/contribution via any bank credit card or Maybank Current Account or Maybank Saving Account* *v.* Comprehensive plan only *vi. Valid for purchase/ participation through any Maybank branch and Maybank Auto Finance Centre, Maybank2u and MAE*

D. Car Value Protection & Takaful Car Value Protection	
Product Name	**Minimum Requirement**
Insurance Plan: • *Car Value Protection* Takaful Plan: • *Takaful Car Value Protection*	*i. Minimum premium/contribution RM300** *ii. Annual/Lump sum payment/contribution mode, and* *iii. Payment/contribution via any bank credit card or Maybank Current Account or Maybank Saving Account* *iv. Comprehensive plan only* *v. Valid for purchase/ participation through any Maybank Auto Finance Centre*

E. Motorcycle Insurance & Takaful	
Product Name	**Minimum Requirement**
Insurance Plan: • *Motorcycle Insurance* Takaful Plan: • *Motorcycle Takaful*	i. *Minimum Annual premium / contribution RM200* and* ii. *Annual payment/contribution mode, and* iii. *Payment/contribution via any bank credit card or Maybank Current Account or Maybank Saving Account* iv. Comprehensive plan only v. *Valid for purchase/ participation through any Maybank branch and Maybank Auto Finance Centre, Maybank2U and MAE*

**Note: Premium/contribution excludes service tax 8% and stamp duty*

• 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 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)

2. Entry Multiplier / Combination Policies or Certificates:

Type	Sign up / Participation	Total Eligible Entry
Personal Accident Insurance or Takaful plan *Minimum requirements as per Part A*	Any 1 policy / certificate	**2**
Travel Insurance or Takaful plan *Single Trip plan with Minimum requirements as per Part B*	Any 1 policy / certificate	**2**
Travel Insurance or Takaful plan *Annual Trip plan with Minimum requirements as per Part B*	Any 1 policy / certificate	**2**
Basic Motor Insurance or Takaful comprehensive plan *Minimum requirements as per Part C*	Any 1 policy / certificate	**1**
Basic Motor Insurance or Takaful comprehensive plan **+ Any add on peril(s)/coverage(s)** *Minimum requirements as per Part C*	Any 1 policy / certificate	**2**
Car Value Protection & Takaful Car Value Protection *Minimum requirements as per Part D*	Any 1 policy / certificate	**1**
Motorcycle Insurance or Takaful comprehensive plan *Minimum requirements as per Part E*	Any 1 policy / certificate	**1**

3. Each entry may eligible for lucky draw for Prizes as below:

Campaign Period	Monthly Prizes	Grand Prizes
1 January 2026 – 30 June 2026	480X E-Commerce Vouchers worth RM50 each	3X Luxury Watches worth RM2,000 each

4. Each policy or certificate must still be in force at the point of lucky draw being held.
5. Each winner can only win one prize.
6. Winners will be officially notified by Etiqa. 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.
7. Etiqa reserves the right to change or replace prizes with other items of equivalent or approximate value without prior notice.
8. The prizes given are 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.
9. No request for change of prizes, or any parts, or appearances or accessories will be entertained.
10. Winner(s) may be required to appear in person at Etiqa or Maybank Headquarters or Maybank branches, or personally redeem the prize from supplier. If such occasions arise, winner(s) will have to make their own arrangement and all expenses incurred will be borne by the winners themselves.
11. 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.

12. Prizes presented on all materials (if any) are for display purpose only and do not depict the actual prizes.