

MAE – 2026 JOM Tabung Campaign Terms & Conditions

MAE – 2026 JOM Tabung Campaign (“**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.

1. **Campaign Period**

- a. This Campaign commences on 22 January 2026 at 12.00:00 AM (MYT) and will end on 31 March 2026 at 11:59:59 PM (MYT) (both dates inclusive), unless notified otherwise (“**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 3.0**) through the MAE by Maybank2u (also known as “**MAE app**”) (version 0.9.32 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 will hereinafter be referred to as “**Eligible Participants**”.
- c. This Campaign is not open to Tabung accounts that are shared with other users (Group Tabung).

3. **Account Linkage & Interest**

- a. Tabung is a conventional product. Upon creation, Eligible Participants must link the Tabung to either Current, Savings Account or Daily Fund (“**CASA**”) or MAE Wallet as the designated debiting account. Tabung balances linked to CASA shall earn interest at the prevailing rate applicable to the Kawanku Savings Account.

- b. 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.

4. **Campaign Mechanics and Conditions**

- a. Eligible Participants must transfer a minimum of RM200 from other banks or e-wallets into their Maybank Current/Savings Account or MAE Wallet. When transferring, Eligible Participants need to include the word “**JOM**” 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 “**JOM**” 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.
- b. Eligible Participants must create a Tabung and include “**JOM**” in the Tabung name (e.g. **JOM** Holiday, **JOM** wedding).
- c. Eligible Participants must grow a minimum of RM1,000 in their “**JOM**” Tabung and maintain it until 31 March 2026.
- d. Eligible Participants who complete clauses 4(a) to 4(c) will earn entry into the Campaign lucky draw.
- e. Eligible Participants are allowed to create and earn entries via multiple “**JOM**” Tabungs to participate in the Campaign lucky draw.
- f. Eligible Participants can earn additional entries for each of the action made during the Campaign Period below:
 - Every additional RM1,000 saved (+1 entry)
 - Turn on Auto-Deduction (+1 entry)
 - Turn on any Booster (+1 entry)
 - Fund a Tabung at least 2 times (+1 entry)
- g. Eligible Participants must have an active Maybank Current, Savings or Daily Fund Account for the prize to be credited in.

Sample Scenarios:

Date of Tabung Creation	Tabung Name	Amount transferred into Maybank (from other banks/ e-wallets)	Balance as at 31 March 2026, 11:59:59 PM (MYT)	Eligibility to enter lucky draw	Actions done for additional entries	Total Number of Entries	Eligibility Reason

29 January 2026	JOM Holiday	RM200	RM5,000	Yes	Turned on Auto deduction	6 (5 entries from RM5,000 saved & 1 entry from Auto-deduction)	Participants fulfilled the Campaign eligibility criteria as per Clause 3
30 January 2026	JOM Japan	RM500	RM1,000	Yes	Turned on Boosters (Spare change & Scan & Save)	2 (1 entry from RM1,000 saved & 1 entry from turning on Boosters)	Participants fulfilled the Campaign eligibility criteria as per Clause 3
5 February 2026	JOM New Car	RM500	RM3,000	Yes	Funded in Tabung 3 times	4 (3 entries from RM3,000 saved & 1 entry from funding more than two times.	Participants fulfilled the Campaign eligibility criteria as per Clause 3
6 February 2026	JOM Wedding	RM100	RM1,200	No	Turned on Auto deduction	0	Participants did not meet criteria of a minimum RM200 interbank transfer into Maybank
6 February 2026	JOM Travel (A Group Tabung	RM1,000	RM2,000	No	Added Booster (Spare change	0	Group Tabung accounts are not eligible for this campaign.

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7 February 2026	Japan Holiday	RM3,000	RM3,000	No	-	0	Participants did not include "JOM" in the name of their Tabung hence is not eligible
31 March 2026	JOM Travel	RM600	RM600	No	-		Participants do not meet the minimum "JOM" Tabung balance of RM1,000 by 31 March 2026 as per Clause 3

5. **Campaign Prizes ("Prizes")**

100 Lucky winners will be selected (at random) to win RM1,000 cash prize per customer. Each winner is entitled to win 1 (one) cash prize of RM1,000 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 31 March 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.

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

e. Any costs, fees, and/or expenses incurred by the winner during the Prize collection shall be the sole responsibility of the winner.

- f. In the event that the winner passes away after the notification of the winner, the heirs, legal representatives, and/or administrators of the deceased winner may claim the Prize within 14 days from the date of the notification, failing which, Maybank has the discretion to deal with the Prize including to re-draw and/or elect any other person as the Prize winner whichever Maybank considers appropriate.
 - g. Maybank reserves the right to request for any documentation or written proof of identification, age, and place of residence of the Eligible Participants for verification purposes to ensure compliance with the Terms & Conditions.
 - h. Maybank will not ask for any banking details such as credit/debit card number and bank Transaction Authorization Code (TAC), account password, PIN or one-time password (OTP) from the winners to claim the Prize.
 - i. Maybank will NOT provide any replacement or substitute Prizes if the winner rejects the Prizes sent and /or request for alternative option(s).
 - j. Prizes awarded to the winners are non-transferable and non-exchangeable for other kinds, whether in part or in full.
 - k. Maybank accepts no responsibility for any tax responsibilities that may arise from the Prizes or the use thereof. Any tax filing obligation or tax payment (if any) due to any tax authority as a result of receipt of the Prizes remains the sole responsibility of the winner. It is the responsibility of the winner to seek independent tax advice on the possible tax responsibilities to their financial situations.
 - l. All the winners shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them, under the applicable laws, if any.
6. **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.