

Maybank Overseas Transfer Fee Waiver Campaign 2026 – Terms and Conditions

Maybank Overseas Transfer Fee Waiver Campaign 2026 (“**Campaign**”) is organised by Malayan Banking Berhad (196001000142) (known as “**Maybank**”) and shall be subject to the terms and conditions set out herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 1C 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 Maybank and Maybank Islamic Berhad’s (200701029411) (known as “Maybank Islamic”) individual and sole proprietor customers who are at least eighteen (18) years of age and with valid identification documents, and who use Maybank Overseas Transfer (MOT) to transfer funds from Maybank Malaysia to Maybank Singapore only.
- B. Current employees of Maybank and its group of companies are NOT eligible to participate in this Campaign.
- C. All customers who have fulfilled the above criteria stated in Clause 1A and have carried out successful Eligible Transaction(s) (as defined below) will hereinafter be referred to as “**Eligible Customers**”. Eligible Customers would be automatically eligible to participate in this Campaign.

2. Campaign Mechanics

- A. The Campaign will be held from 25 June 2026 at 12:00:00 AM (MYT) until 31 December 2026 at 11:59:59PM (MYT) [both dates inclusive] (“**Campaign Period**”).
- B. The Campaign Period will be divided into six (6) phases (“**Campaign Phases**”)

Campaign Phases	Dates (both dates inclusive)
Phase 1	25 June 2026 – 31 July 2026
Phase 2	1 August 2026 – 31 August 2026
Phase 3	1 September 2026 – 30 September 2026
Phase 4	1 October 2026 – 31 October 2026
Phase 5	1 November 2026 – 30 November 2026
Phase 6	1 December 2026 – 31 December 2026

- C. This Campaign is only valid for overseas remittances transactions made via Maybank Overseas Transfer within the MAE app or Maybank2u website (“**Eligible Services & Channels**”). Any transaction made outside these channels will not contribute towards or be considered for this Campaign.
- D. This Campaign is valid for Maybank and Maybank Islamic accounts maintained in Malaysia only.
- E. All transactions that have fulfilled the above criteria stated in Clauses 2B, 2C, and 2D will hereinafter be referred to as “**Eligible Transaction(s)**”.
- F. The Campaign Mechanics are stipulated in **Table 1**.

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Table 1: Campaign Mechanics

Eligible Customers	Eligible Services & Channels	Qualifying Amount per Single Transaction	Mechanics
Maybank's individual customers	Maybank Overseas Transfer <ul style="list-style-type: none"> • MAE app • Maybank2u website 	RM5,000.00 and above	Eligible Customers who perform the Eligible Transaction are entitled to a fee waiver (" Prize "), winners (" Winners ") will be selected on a first-come, first-served basis.
Maybank's sole proprietor customers		RM10,000 and above	For every Eligible Transaction made to Maybank Singapore Limited (MSL) and Malayan Banking Berhad, Singapore Branch (MBS), Winner will get a 100% cashback on the service fee amounting to RM10.80. <ul style="list-style-type: none"> • Limited to the first 1,600 Eligible Transactions made by Eligible Customers per Campaign Phase. • A total of 9,600 Eligible Transactions made by Eligible Customers will be selected and entitled to win Prize(s) during the Campaign Period. <p>There is no restriction to the number of times that each Eligible Customer can be entitled to win the Prize throughout each Campaign Phase, subject to the total number of Prizes being available for the Campaign.</p>

G. Examples / scenarios of Prize eligibility are stipulated in **Table 2**.

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Table 2: Scenarios

Scenarios	Prize Eligibility
<p>Individual customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM20,000.00 during Phase 2.</p>	<p>Customer is eligible to receive one Prize, subject to the total cashback pool allocated per Campaign Phase.</p> <p>Customer performed the Eligible Transaction via Eligible Services & Channels, amounting to RM5,000.00 or more (minimum for Individual customers per transaction) within the Campaign Period.</p>
<p>Sole proprietor customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM20,000.00 during Phase 2.</p>	<p>Customer is eligible to receive one Prize, subject to the total cashback pool allocated per Campaign Phase.</p> <p>Customer performed the Eligible Transaction via Eligible Services & Channels, amounting to RM10,000.00 or more (minimum for sole proprietor customers per transaction) within the Campaign Period.</p>
<p>Individual customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM20,000.00 during Phase 2.</p>	<p>Customer is eligible to receive two Prizes, one for their Eligible Transaction in Phase 2, and one for their Eligible Transaction in Phase 3, subject to the total cashback pool allocated per Campaign Phase.</p>
<p>Individual customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM15,000.00 during Phase 3.</p>	<p>Customer performed the Eligible Transactions via Eligible Services & Channels, amounting to RM5,000.00 or more (minimum for individual customers per transaction) within the Campaign Period.</p>
<p>Sole proprietor customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM20,000.00 during Phase 2.</p>	<p>Customer is eligible to receive two Prizes, one for their Eligible Transaction in Phase 2, and one for their Eligible Transaction in Phase 3, subject to the total cashback pool allocated per Campaign Phase.</p>
<p>Sole proprietor customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM15,000.00 during Phase 3.</p>	<p>Customer performed the Eligible Transactions via Eligible Services & Channels, amounting to RM10,000.00 or more (minimum for sole proprietor customers per transaction) within the Campaign Period.</p>

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<p>Individual customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM20,000.00 on 6 August 2026 (Phase 2).</p>	<p>Customer is eligible to receive two Prizes, one for their Eligible Transaction on 6 August 2026, and one for their Eligible Transaction on 10 August 2026, subject to the total cashback pool allocated per Campaign Phase.</p>
<p>Individual customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM15,000.00 on 10 August 2026 (Phase 2).</p>	<p>Customer performed the Eligible Transactions via Eligible Services & Channels, amounting to RM5,000.00 or more (minimum for Individual customers per transaction) within the Campaign Period.</p>
<p>Sole proprietor customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM20,000.00 on 6 August 2026 (Phase 2).</p>	<p>Customer is eligible to receive two Prizes, one for their Eligible Transaction on 6 August 2026, and one for their Eligible Transaction on 10 August 2026, subject to the total cashback pool allocated per Campaign Phase.</p>
<p>Sole proprietor customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM15,000.00 on 10 August 2026 (Phase 2).</p>	<p>Customer performed the Eligible Transactions via Eligible Services & Channels, amounting to RM10,000.00 or more (minimum for sole proprietor customers per transaction) within the Campaign Period.</p>
<p>Individual customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM1,000.00 during Phase 2.</p>	<p>Customer is not eligible to receive a Prize. Customer did not meet the minimum transaction amount of RM5,000.00 or more (minimum for individual customers per transaction) within the Campaign Period.</p>
<p>Sole proprietor customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM1,000.00 during Phase 2.</p>	<p>Customer is not eligible to receive a Prize. Customer did not meet the minimum transaction amount of RM10,000.00 or more (minimum for sole proprietor customers per transaction) within the Campaign Period.</p>
<p>Individual customer performed one (1) overseas remittances transaction at a Maybank branch over-the counter (OTC) amounting to RM80,000.00 during Phase 2.</p>	<p>Customer is not eligible to receive a Prize. Customer did not perform the transaction via Eligible Services Channels and therefore did not fulfil the criteria for an Eligible Transaction.</p>
<p>Individual customer performed one (1) overseas remittances transaction to another bank in Singapore (not Maybank) amounting to RM80,000.00 during Phase 2.</p>	<p>Customer is not eligible to receive a Prize. Customer did not perform the transaction via Eligible Services Channels and therefore did not fulfil the criteria for an Eligible Transaction.</p>
<p>Individual customer performed one (1) overseas remittances transaction to Maybank Singapore Limited (MSL) via Maybank Overseas Transfer on the MAE app amounting to RM20,000.00 on 5th May 2026.</p>	<p>Customer is not eligible to receive a Prize. Customer performed the transaction before the Campaign Period.</p>

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3.0 Prize Fulfilment

- A. Maybank reserves the right to substitute the Prize with any other item(s) of similar market value at its discretion with twenty-one (21) days prior notice to the Winners via push notification from the MAE app and/or Electronic Direct Mail (eDM) or any other method of communications which Maybank deems appropriate.
- B. Maybank will identify the Winners and credit the Prize within ninety (90) days after the end of the Campaign Period. The Prize will be credited to the Winners' registered Maybank or Maybank Islamic's Savings or Current Account/-i.
- C. 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. Winners must keep their contact details accurate and up to date by reviewing and updating their registered information on the MAE app or Maybank2u web.
- D. Once the Prize has been credited, Winners will be informed in writing via push notification from the MAE app and/or Electronic Direct Mail (EDM) or any other method of communications which Maybank deems appropriate within ninety (90) days after the Campaign Period.
- E. The Winner's registered Maybank or Maybank Islamic's Savings or Current Account/-i must not be dormant or closed at the point the Prize is being credited. Maybank reserves the right to forfeit the Prize(s) if such scenario occurs.
- F. 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.

3. General Terms & 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 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 and conditions be not fully understood.

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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 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:

- 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 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 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.
- F. 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.
- G. 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.
- H. 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 Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.