

TERMS & CONDITIONS FOR “SMART FINANCING STYLISH REWARDS” CAMPAIGN

These Terms and Conditions (“**Terms**”) govern the Maybank MyDeco Financing with SofaX campaign (“**Campaign**”), a joint promotion organized by Malayan Banking Berhad (Registration No. 196001000142/3813-K), Maybank Islamic Berhad (Registration No. 200701029411) (collectively referred to as “**Maybank**”) and SofaX Sdn Bhd (Company Registration Number: 201901002270 (1311596-P)) (“**SofaX**”) (collectively referred to as “**Parties**”). Under this Campaign, the Eligible Participant (as defined hereinafter) shall be entitled to receive 5% SofaX cashback, subject to the term set out herein.

By participating this Campaign, Eligible Participant are deemed to have read, understood and agreed to be bound by these Terms, which shall be read together with SofaX’s Terms & Conditions (or such other link as may be updated from time to time). Any decision made by the Parties in respect of this Campaign shall be final, conclusive and binding.

1. Campaign Period

- 1.1. This Campaign shall run for a period of twelve (12) months, commencing from 12 January 2026 and ending on 11 January 2027, both dates inclusive (“Campaign Period”), unless extended or terminated earlier at the discretion of the Parties.
- 1.2. The Parties reserve the right to vary, postpone, reschedule, or terminate the campaign Period at any time, with prior notice and without incurring any liability.

2. Eligible Participants

- 2.1. To be eligible to participate in the Campaign and receive the 5% cashback, each Eligible Participant must satisfy all of the following conditions:
 - 2.1.1. Applicants with up to two (2) existing Maybank/Maybank Islamic Home Financing facilities;
 - 2.1.2. Only one (1) MyDeco Financing per Maybank/Maybank Islamic Home Financing customer;
 - 2.1.3. Minimum property value of RM300,000 in Kuala Lumpur, Selangor, Johor Bahru area & Penang Island; and RM150,000 in other states/areas in Malaysia;
 - 2.1.4. Property must be:
 - i. completed or under construction houses financed by Maybank;
 - ii. landed or high rise residential properties financed by Maybank;
 - 2.1.5. Be a Malaysian citizen aged eighteen (18) years and above at the time of application.

- 2.2. Each approved Maybank MyDeco Financing, entitles the Eligible Participant to enjoy SofaX 5% Cashback under this Campaign.

3. Campaign Mechanics

- 3.1. For the purpose of this Campaign:
 - 3.1.1. **Participating Partners** mean merchants and/or service providers who participate and accept SofaX Points. The list of Participating Partners is listed in the SofaX App and updated from time to time;
 - 3.1.2. **Qualified Transaction** means any purchase of selected products and/or services, including interior design, from any Participating Partners by the Eligible Participant through the SofaX App;
 - 3.1.3. **Bill Amount** means the amount in the billing for any Qualified Transaction issued by Participating Partners and payable by Eligible Participant;
 - 3.1.4. **Cashback** refer to the reward points of 5% awarded by SofaX to Eligible Participant upon successful payment made through the SofaX App using the designated Maybank promo code. The Cashback will be credited to the customer's SofaX account ("Account") after each eligible transaction. SofaX reserves the right to revise the Cashback rate at its sole and absolute discretion, subject to its terms and conditions.
- 3.2. The validity period of the Cashback shall be such period as specified in the SofaX App. Thereafter, all unutilized Cashback shall be automatically cancelled without prior notification.
- 3.3. You may earn 5% Cashback reward points on each transaction for selected products and/or services, including interior design services, with the Participating Partners made using the SofaX App. The Cashback is intended solely as a discount or rebate on your subsequent Qualifying Transaction.
- 3.4. The Participating Partners may determine the selected products and/or services. The list of Participating Partners is available on the SofaX Platform and may be updated from time to time without prior notice to you.
- 3.5. Unless specified otherwise, the Cashback can be applied without minimum spend but cannot be applied in conjunction with the following:
 - i. Installment payment plans;
 - iii. Any other discounts, offers or promotions.

- 3.6. The Cashback is calculated based on the net bill amount at a rate as specified in the SofaX App. The Cashback will be credited to your Account within five (5) working days after the successful completion of your Qualified Transaction.
- 3.7. Unless otherwise stated, once the Cashback has been successfully utilised for any Qualifying Transactions, such Cashback cannot be transferred back or refunded into your Account and shall be treated as extinguished.
- 3.8. The Cashback must be utilised during their applicable validity period. Unutilised Cashback shall expire after their applicable validity period. In such an event, accumulated Cashback shall be automatically forfeited without notice to you. Forfeited Cashback cannot be reinstated.
- 3.9. You may check your balance and the validity period of the Cashback balance on the SofaX App. The amount and validity period of the Cashback set out in your Account on the SofaX Platform shall be conclusive evidence of the same.
- 3.10. The Cashback cannot be resold, transferred, exchanged, or converted to any form of consideration, whether monetary or non-monetary. The Cashback shall not be regarded, construed, or used as valuable or exchangeable instruments under any circumstances. The Cashback shall be for your personal use only.
- 3.11. SofaX may, at its sole and absolute discretion, without prior notice to you and without liability on our part, reject your request to utilize the Cashback for any reason, including but not limited to where:
 - i. the Cashback are no longer accepted by the Participating Partners;
 - ii. the Cashback you wish to use for redemption have been issued to you in error; or
 - iii. SofaX reasonably believe that the transaction involving the Cashback is fraudulent, suspicious, illegal, involves criminal activity, or involves Cashback obtained through dishonest, fraudulent, or abusive behavior.
- 3.12. In the event that your Account is terminated, the Cashback in your Account will correspondingly be automatically forfeited.
- 3.13. SofaX give no warranty and are not responsible for the ultimate tax treatment of the Cashback.
- 3.14. SofaX reserve the right to:
 - i. revoke, adjust or recalculate any awarded Cashback;
 - ii. change or modify the validity period or rate of the Cashback, or the method of calculating Cashback utilization;

- iii. suspend the calculation and accrual of the Cashback to rectify any errors in calculation or adjust the calculation as we reasonably deem fit;
- iv. vary, modify, or amend the terms and conditions of the Cashback Programme (including adding or deleting any terms);
- v. discontinue the Cashback Programme; and/or
- vi. cancel or suspend your right to participate in the Cashback Programme, at any time, without prior notice and at our sole and absolute discretion.

4. General Terms & Conditions

- 4.1. Our decisions on all matters relating to this Campaign shall be final, conclusive and binding. SofaX shall not be obliged to provide any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning this Campaign.
- 4.2. We reserve the rights at its sole discretion to withdraw, cancel, suspend, extend or terminate this Campaign either in whole or in part, or to vary, delete or add to any of the terms and conditions herein at any time and will make such modified or updated terms available in writing without prior notification. The amended terms and conditions shall prevail over any provisions or representations contained in any other promotional materials advertising this Campaign.
- 4.3. To the fullest extent permitted by law, we shall not be liable or responsible for any death, injury, loss or damage arising from any acts or omission by the Participating Partners, Eligible Participant or any other third party in respect of this Campaign.
- 4.4. To the fullest extent permitted by law, we shall not be liable for any misinterpretation of facts in respect of the Campaign published in any mass media, marketing or advertising materials.
- 4.5. We shall be entitled to take any form of action against any participant who abuses this Campaign, including but is not limited to, any suspicious activities, or any attempts to circumvent the terms and conditions herein.
- 4.6. The Eligible Participant shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Campaign.
- 4.7. Except otherwise stated, the Points under this Campaign is not valid with other:
 - 4.7.1. SofaX's on-going promotions; and
 - 4.7.2. Participating Partners' store discounts, vouchers, promotions or any products and/or services, including interior design, that are part of Participating Partners' promotions.

- 4.8. We shall be entitled to take any form of action against any participant who abuses this Campaign, including but is not limited to, any suspicious activities, or any attempts to circumvent the terms and conditions herein.
- 4.9. 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.
- 4.10. 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 & Conditions be not fully understood.
- 4.11. 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.
- 4.12. 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:
- a) the purposes of the Campaign; and
 - b) 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).

- 4.13. 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.

- 4.14. We 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 all participating parties.
- 4.15. We 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.
- 4.16. These terms and conditions shall be governed by the laws of Malaysia and the Eligible Participant shall be deemed to have agreed to submit 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