

One2Cover Insurance Cashback Campaign 2026 – Terms and Conditions

One2Cover Insurance Cashback Campaign 2026 (“Campaign”) is organised by Malayan Banking Berhad (196001000142) (“Maybank”) Etiqa General Insurance Berhad (Registration No: 197001000276) (“Etiqa”) and shall be subject to the terms and conditions set out herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 1D below) hereby expressly agree to be bound by these terms and conditions set out herein and any decisions made by Maybank and Etiqa in respect of this Campaign shall be final and binding.

1. **Eligibility**

- A. This Campaign is open to individuals who apply for One2Cover Insurance (Plan B) for the first time via the MAE app or Maybank2u website during the Campaign Period (hereinafter defined) (**“Eligible Transaction(s)”**).
- B. This Campaign is open to individuals who are eighteen (18) years of age and above with valid identification documents. This Campaign is not open to business customers. For the purposes of this Campaign, individuals refer to Malaysians, permanent residents of Malaysia and Non-Malaysians with a valid passport.
- C. Current employees of Maybank and its group of companies, and current employees of Etiqa and its group of companies, are NOT eligible to participate in this Campaign.
- D. All individual customers who have fulfilled the above criteria stated in Clauses 1A and 1B, and have carried out successful Eligible Transaction(s) will hereinafter be referred to as **“Eligible Customers”**. Eligible Customers would be automatically eligible to participate in this Campaign.

2. **Campaign Mechanics**

- A. This Campaign will be held from **25 April 2026 at 12:00:00 AM (MYT) until 31 July 2026 at 11:59:59PM (MYT)** [both dates inclusive] (**“Campaign Period”**).
- B. The **Campaign Period** will be divided into three (3) phases (**“Campaign Phases”**):
 - i. Phase 1:** 25 April 2026 – 24 May 2026
 - ii. Phase 2:** 25 May 2026 – 24 June 2026
 - iii. Phase 3:** 25 June 2026 – 31 July 2026
- C. This Campaign is only valid for transactions made within the MAE app and Maybank2u website. Any transaction made outside the MAE app and Maybank2u website will not contribute towards or be considered for this Campaign. This Campaign is valid for Maybank accounts registered in Malaysia only.
- D. The Campaign Mechanics are stipulated in **Table 1**.

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Table 1: Campaign Mechanics

Eligible Transactions	Mechanics
Eligible Customers who apply for One2Cover Insurance (Plan B) via the MAE app or Maybank2u website during the Campaign Period.	<ul style="list-style-type: none"> • The first 3,000 Eligible Customers will get RM5 cashback (“Prize”) credited into their savings account/account-i. <ul style="list-style-type: none"> ○ Phase 1: 1,000 winners ○ Phase 2: 1,000 winners ○ Phase 3: 1,000 winners <p>A total of 3,000 winners will be selected during the Campaign Period. Each Eligible Customer is only entitled to receive maximum of one (1) cashback throughout the Campaign Period.</p>

E. Example / scenario of Prize eligibility are stipulated in **Table 3**.

Table 2: Scenarios

Scenarios	Prize Eligibility
Eligible Customer was the 900th customer to apply for One2Cover Insurance (Plan B) via the MAE app / Maybank2u website in Phase 1.	Eligible Customer is entitled to win RM5 cashback. Eligible Customer is within the first 1,000 applicants of Phase 1. Maybank will credit the cashback to the Eligible Customer’s Maybank savings account/account-i.
Eligible Customer was the 900th customer to apply for One2Cover Insurance (Plan A) via the MAE app / Maybank2u website in Phase 1.	Eligible Customer is not entitled to win RM5 cashback. Eligible Customer did not apply for Plan B.
Eligible Customer was the 1,900th customer to apply for One2Cover Insurance (Plan B) via the MAE app / Maybank2u website in Phase 1.	Eligible Customer is not entitled to win RM5 cashback. Eligible Customer is not within the first 1,000 applicants of Phase 1.
Eligible Customer was the 900th customer to apply for One2Cover Insurance (Plan B) via the MAE app / Maybank2u website in September 2026 .	Eligible Customer is not entitled to win RM5 cashback. Eligible Customer did not purchase the plan within the Campaign Period.

3. Prize Fulfilment

- A. Maybank and Etiqa will identify the Winners and Maybank will credit the cashback to the Winners’ Maybank savings account/account-i within ninety (90) calendar days after the end of the Campaign Period. The Winners’ account must not be dormant or closed at the point of the cashback is being credited, failing which the cashback would be forfeited.
- B. 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. Winners

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- must keep their contact details up to date, failing which a different Winner would automatically be selected without prior notice.
- 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.
- D. Maybank and Etiqa reserve 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 Eligible Customers via push notification from the MAE app and/or Electronic Direct Mail (eDM) or any other method of communications which Maybank deems appropriate.
- E. All Winners' names and their NRIC number (last 4 digits) may be published on the Campaign's promotional page on <http://www.maybank2u.com.my> and/or any other method of communication that Maybank may deem appropriate for transparency purposes upon receiving the Winners' consent.
- 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.

4. 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 & Conditions be not fully understood.
- 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.

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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).

- E. Maybank, Etiqa 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 negligence or omission by Maybank and Etiqa.
- F. Maybank and Etiqa 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 and Etiqa.
- G. Maybank and Etiqa 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.