



TERMS AND CONDITIONS
MAYBANK WORK+ EMPLOYEE 2026 CAMPAIGN

The “**Maybank Work+ Employee 2026 Campaign**” (“Campaign”) is organised by Malayan Banking Berhad (Registration No. 196001000142 (3813-K)) and Maybank Islamic Berhad (Registration No. 200701029411 (787435-M)) (collectively referred as “Maybank”) and shall be subject to the terms and conditions (“Terms and Conditions”) herein. This Campaign shall run from **1st May 2026, 12.00AM, (MYT) to 31st December 2026, 11.59PM, (MYT)** (both dates inclusive) (“Campaign Period”). By participating in this Campaign, eligible employee (as defined in Clause 1) (“Eligible Participants”) hereby expressly agree to be bound by these Terms and Conditions (“T&Cs”) and any decisions made by Maybank in respect of this Campaign shall be final, conclusive and binding.

Campaign Eligibility

1. This Campaign is open to all eligible Maybank Work+ Employee Programme participants (“Eligible Participants”) who meet the criteria below and comply with all applicable requirements throughout the Campaign Period.

- 1.1. New and existing Maybank individual customers who open or maintain a Current Account and/or Savings Account (“CASA”) or Current Account-i/ Savings Account-i (“CASA-i”) or Mudarabah Investment account (“IA”) for salary crediting purposes;
OR
- 1.2. Existing Maybank individual customers who designated their existing CASA or CASA-i or IA as salary crediting account, known as (“**Maybank Salary Account**”)

Note: Maybank and Maybank Islamic are members of PIDM. Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.

- 1.3. For customers under self-registration category (employer not with the bank), must ensure they have registered in Maybank Work+ Employee program and their Work+ status is Active
- 1.4. For the avoidance of doubt, the following individuals are not eligible to participate in this Campaign:
 - i. Customers who maintain non-Maybank account as salary crediting account,
OR
 - ii. Joint account holders; **OR**
 - iii. Employees of Maybank and its subsidiaries and related companies.
- 1.5. Customers who fulfil the abovementioned requirements are referred to as “Eligible Participants”.



Campaign Registration

2. Campaign registration is mandatory for all Eligible Participants who wish to participate in the Campaign. Eligible Participants must successfully register their participation during the Campaign Period via the Work+ Employee Campaign page on the Maybank2u website or through other channels approved by Maybank.
 - 2.1 Campaign Registration methods are available as follows:
 - i. Via Maybank2u website (Maybank Work+ Employee Registration Form page): Fill up information and click submit; OR
 - ii. In-person Registration via any Maybank branch with the required documents stated in Maybank2u website such as MyKad/Passport, working visa/permit and Employee confirmation letter (whichever applicable)
 - 2.2 Eligible Participants are responsible to ensure that all the information submitted for registration is accurate, complete and submitted within the Campaign Period. Failing which, the registration shall be deemed invalid or unsuccessful.
 - 2.3 Where the information provided during the registration does not match Maybank's internal records, Maybank reserves the right to reject or invalidate such registration.
 - 2.4 In the event an Eligible Participants register multiple times different channels, only the first successful registration recorded by Maybank shall be recognised as valid.

Campaign Mechanics

3. To stand a chance of winning the rewards and prizes under the Campaign, the Eligible Participants must meet the following qualifying requirements during the Campaign Period. (**"Campaign Qualifying Requirements"**): –
 - 3.1. Eligible Participants must maintain active status in the Maybank Work+ Employee Program with salary crediting into his/her designated Maybank account for a minimum period of three (3) consecutive months commencing from the date of successful registration.
 - 3.2. The Eligible Participants must maintain a minimum balance of Ringgit Malaysia Two Thousand (RM2,000) in his/her Maybank Account(s) as at 31st December 2026.



3.3. Eligible Participants who fulfil the mandatory requirements may earn additional entries as follows:

Category	Requirement/ Transactions	No of Entries
Mandatory (Pre-requisite)	i. Successful registration for the campaign/program ii. Verified Active status within three (3) months after registration iii. Maintain of a Ringgit Malaysia Two Thousand (RM2,000) minimum balance by end of the Campaign Period.	100
Monthly Entries <i>Note : Any criteria met within a calendar month will qualify for entries for that same month</i>	A minimum transfer of Ringgit Malaysia One Hundred (RM100) from CASA/CASA-i/IA to any MAE Tabung account within a calendar month qualifies for the same month entries.	500
	Every incremental increase of Ringgit Malaysia Two Thousand (RM2,000) in Average Daily Balance (ADB) within a calendar month qualifies for the same month entries.	500 for every RM2,000
New product	New products take up during the Campaign Period. Eligible products are i. Fixed Deposit (FD)/ Islamic Fixed Deposit-i ii. Credit Cards (CC) iii. Insurance/ Takaful iv. Investments including Goal Based Investment (GBI) Products v. Global Access Account-i vi. Financings – Hire Purchase or Mortgage (must be newly approved during campaign period)	100 per product
Referrals	Upon successful referrals and referee must be verified and maintain Work+ Employee active status during campaign period	100 per verified referral
Others	DuitNow Registration with Maybank and maintain active status until end of Campaign including existing & new registration	10



Campaign Baseline Calculation

4. The Baseline calculation is as follows:

- 4.1 For **new Maybank accounts** opened during the Campaign Period, the Campaign Baseline for both shall be zero (0).
- 4.2 For **existing Maybank accounts**, the Campaign Baseline shall be the as at 30th April 2026 ("Campaign Baseline").
- 4.3 The Deposit/ Investment growth calculation is calculated below:

Month End Balance (MEB) =

MEB as at 31st December 2026 – MEB as at 30th April 2026 ("Campaign Baseline")

Average Daily Balance (ADB) Growth =

ADB as at 31st December 2026 – ADB as at 30th April 2026 ("Campaign Baseline")

All calculations shall be based on Maybank's records and systems, and Maybank determination shall be final and binding.

Campaign Rewards

5. Eligible Participants who fulfil the Campaign Qualifying Requirements shall be entitled to stand a chance of winning the following rewards / prizes (each a "Campaign Reward"):

Category	Prize	Number of winner
Grand Prize	Proton eMAS 5	One (1) winner
Second Prize	Holiday Voucher worth of RM12,000 per winner	Four (4) winners
Consolation Prize	iPhone 17 Pro	Three (3) winners
Monthly Cash Prize	Ringgit Malaysia Five Thousand (RM5,000) per winner	Sixteen (16) winners – two (2) winners per month

Winner Selection and Reward Fulfilment Conditions

6. Winners shall be selected from the pool of Eligible Participants who have fulfilled all Campaign Qualifying Requirements under Clauses 3.1 and 3.2, respectively. The selection of winners shall be conducted after the end of the Campaign Period using Maybank's randomiser programme, as determined by the Bank.
7. Eligible Participants may only win one (1) prize from either the Zest-i 2026 Campaign under monthly draw for Work+ Pindah Gaji or the Work+ Employee 2026 Campaign. Winners of the Zest-i 2026 Campaign are not eligible to win Work+ Employee 2026 Campaign.



8. All decisions made by Maybank relating to the Campaign, including eligibility, selection of winners, reward allocation, forfeiture and interpretation of these Terms and Conditions, shall be final, conclusive and binding, and no correspondence or appeals shall be entertained.

9. Grand Prize – Proton eMAS 5

- 9.1. Grand Prize winners shall be contacted by a Maybank representative at the registered mobile phone number recorded in the Maybank system, with a minimum of three (3) contact attempts.
- 9.2. Maybank shall determine the methods of the prize giving, including but not limited to a prize giving ceremony or any other methods, which Maybank may deem reasonable.
- 9.3. The Grand Prize Winner is required to attend the prize giving ceremony ((if any or if deemed necessary) If the winner is unable to attend, the winner may appoint a representative, provided that an authorisation letter is submitted to the Bank prior to the event. In the event that both the winner and the appointed representative are unable to attend the ceremony, the Bank reserves the right to forfeit the prize. No alternative arrangements or compensation will be provided, unless otherwise determined by the Bank at its discretion.
- 9.4. To claim the Grand Prize, the winners agreed to be contacted by Maybank's appointed dealer to assist on the registration of the vehicle with Jabatan Pengangkutan Jalan ("JPJ") and insurance coverage matters before the prize giving ceremony within fourteen (14) weeks from the end of the Campaign Period. Prize giving venue will be determined by Maybank at its discretion.
- 9.5. Maybank's liability with regards to the Grand Prize is only to pay the purchase price of the same to the dealer. The Grand Prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. Maybank reserves the right to select the colour of the Grand Prize, where applicable. Visual(s) of the Grand Prize used in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are only for illustration purposes and may not depict the actual colour, model or specifications of the Grand Prize and excludes any optional accessories.
- 9.6. In the event the dealer is unable to supply the same model of the Grand Prize as described herein to Maybank due to any reasons which include, but are not limited to manufacturer's recall or damage, force majeure, lost or stolen during storage and/or delivery, Maybank reserves the right to substitute the Grand Prize with another model of like or similar value at its discretion with prior notice of at least twenty one (21) calendar days before the announcement of Grand Prize Winner on Maybank's website at <https://www.maybank2u.com.my/> or any other methods as it deems fit. However, Maybank bears no responsibility to replace the Grand Prize if it is damaged or stolen after being delivered to the winner.
- 9.7. The inclusion of the Grand Prize in this Campaign cannot be construed as any endorsement or recommendation of the Grand Prize by Maybank. For any dispute in relation to the quality or warranty of the Grand Prize or any terms and conditions in respect thereof, the winner shall deal with the dealer directly without any recourse to Maybank. Maybank shall not be held liable for any



breach of quality or warranty of the Grand Prize or any terms and conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Grand Prize.

- 9.8. Winners shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from the usage of the Grand Prize upon delivery. Maybank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the winner as a result of the use of the Grand Prize upon delivery.
- 9.9. The title to the Grand Prize and any risk of inability to use, loss or damage to the Grand Prize passes to the winner upon the delivery of the Grand Prize or if the Grand Prize is substituted with another model, upon the delivery of such model.
- 9.10. Any dispute(s) arising out of the terms and conditions applicable to such Grand Prize must be settled directly between the winner and the dealer. Maybank is not responsible for investigating or resolving any disputes between the winner and the dealer and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).

10. Second Prize – Holiday Voucher

- 10.1. The Second Prize winners will be contacted by a Maybank representative at the registered mobile phone number recorded in the Maybank system.
- 10.2. The Second Prize comprises a holiday travel voucher with a total value of Ringgit Malaysia Twelve Thousand (RM12,000) per winner ("Second Prize"). Each winner is entitled to one (1) holiday voucher for two (2) persons, inclusive of return flight tickets, with a maximum combined value of RM12,000.
- 10.3. The Second Prize winner is required to directly liaise with the travel agency appointed by Maybank ("Travel Agency") to redeem the Second Prize and to select the preferred travel destination, travel dates and itinerary, subject to availability and the package value limit.
- 10.4. The selected travel package must be strictly within the maximum value of RM12,000. Any costs exceeding the stated package value, including but not limited to flight upgrades, accommodation upgrades, additional nights, peak-season surcharges, personal expenses, travel insurance, visa fees, taxes, levies or incidental charges, shall be borne by the Second Prize winner.
- 10.5. Maybank shall not be responsible for, nor bear, any additional costs incurred by the Second Prize winner beyond the stipulated package value.
- 10.6. The Second Prize is non-transferable, non-assignable and non-exchangeable for cash, in whole or in part. No substitution, extension or accumulation of the prize value shall be permitted.
- 10.7. The Second Prize must be redeemed within the redemption period as notified by Maybank. Failure to redeem the Second Prize within the stipulated timeline shall result in forfeiture of the prize, with no compensation payable by Maybank.
- 10.8. The provision of the Second Prize is fulfilled through the appointed Travel Agency. Any contract, arrangement or agreement entered between the Second Prize winner and the Travel Agency shall be strictly between the Second Prize winner and the Travel Agency.



- 10.9. Maybank shall not be deemed a party to such arrangement and shall not be liable for any act, omission, error, delay, dispute, misrepresentation or service failure on the part of the Travel Agency.
 - 10.10. Maybank shall not be responsible or liable for any loss, damage, cost, expense, injury, accident, death, inconvenience, delay, cancellation, dissatisfaction or dispute suffered or incurred by the Second Prize winner or any accompanying person arising from or in connection with the Second Prize, the travel arrangements, or participation in the trip.
 - 10.11. The Second Prize winner acknowledges that travel involves inherent risks. The Second Prize winner and accompanying person(s) shall travel at their own risk and are responsible for ensuring that they meet all travel requirements, including valid passports, visas, health requirements, vaccinations, insurance coverage, and compliance with applicable laws and regulations.
 - 10.12. Maybank shall not be responsible for any changes, cancellations or disruptions to the travel arrangements due to circumstances beyond its control, including but not limited to acts of God, pandemics, government restrictions, flight cancellations, strikes or force majeure events.
 - 10.13. Maybank reserves the right, at its discretion, to amend, substitute, suspend or withdraw the Second Prize or its mechanics at any 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, subject to applicable laws and regulations.
 - 10.14. Maybank's decision on all matters relating to the Second Prize, including eligibility, redemption, forfeiture and interpretation of these Terms and Conditions, shall be final, conclusive and binding, and no correspondence or appeals shall be entertained.
11. Consolation Prize – iPhone 17 Pro
- 11.1. The winner of the iPhone gadget shall be notified by a representative of Maybank via the mobile phone number registered and maintained in Maybank's system. The relevant Maybank branch or appointed vendor shall liaise directly with the Winner to arrange for the fulfilment and collection of the iPhone gadget.
 - 11.2. Maybank shall not be responsible for any failure or delay in prize notification or fulfilment arising from inaccurate, outdated or incomplete contact details provided by the Winner.
 - 11.3. The iPhone gadget prize is non-transferable, non-exchangeable and non-redeemable for cash, in whole or in part. The model, colour and specifications of the iPhone gadget shall be determined by Maybank.
 - 11.4. Maybank shall not be liable for any loss, damage, defect or malfunction of the iPhone gadget after successful fulfilment, and any warranty claims shall be subject to the manufacturer's terms and conditions.



12. All the winners shall be contacted by a Maybank representative at the registered mobile phone number recorded in the Maybank system, with a minimum of three (3) contact attempts. Upon successful contact by phone calls, a confirmation letter and/or email will be sent to the winners' billing address or email address recorded in Maybank's system within fourteen (14) weeks from the end of the Campaign Period. Monthly Cash Prizes Reward shall be credited to the winner's participating active account within eight to twelve (8 – 12) weeks from the end of the campaign or any date determined by the Maybank. The winners must have an active participating account throughout the Prize fulfilment period to receive their Prize.
13. Winners are responsible for ensuring that his/her contact details, including but not limited to mobile phone number and correspondence address, as maintained in Maybank's system are accurate, current and up to date at all times.
14. In the event that the winners are unreachable, fails to respond, or fails to complete the prize fulfilment process within three (3) weeks from the date of first contact attempt by Maybank, Maybank reserves the right to disqualify the Winner and select an alternative winner in accordance with the Campaign mechanics, without any liability or obligation to compensate the disqualified Winner.
15. Announcement of the winners (e.g. name and masked Maybank account number) shall also be made on the Maybank website at www.maybank2u.com.my and/or Maybank social media within fourteen (14) weeks after the completion of prizes fulfilment.
16. Prizes are subject to availability & Maybank reserves the right to replace the prize with model of similar value.
17. All cost, fees and/or expenses incurred or to be incurred by the winners in relation to the Campaign and/or the claiming of the Prize(s), which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the responsibility of the winners.
18. If there is any dispute or non-receipt of the Campaign Prizes, winners are required to contact the Maybank Customer Service at 1300 88 6688 latest by 30th June 2027 to request for an inquiry. No request for any inquiry shall be entertained after 30th June 2027.

General Terms and Conditions

19. 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 Maybank2u or MAE app provided the same is not caused by Maybank.
20. 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.

21. 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.
22. 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 Customers.

In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Participants 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 in relation to the Campaign, 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).

23. 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 gross negligence or omission by Maybank.
24. 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.



25. Maybank may disqualify/reject any Eligible Participants 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.
26. 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.