Terms & Conditions

Spend and Win Visa Cash App Racing Bulls VIP Race Experience at the Bahrain Race in Malaysia 2026

Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Visa Canada Corporation, Visa Worldwide Pte. Ltd., Visa Europe Ltd., Visa Europe Services Inc., Visa Do Brasil Empreendimentos LTDA, Visa International Servicios de Pago España, S.R.L.U. and those entities controlling, controlled by, or under common control with, any of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and each of their respective client financial institutions and merchants, and each of the foregoing's parents, subsidiaries, affiliates, representatives, agents, designees, and advertising and promotion agencies, and the employees, personnel, designees, and representatives of all of the foregoing (collectively, "Visa"), Block, Inc., MKTG, Inc., Racing Bulls S.p.A. and its Visa Cash App Racing Bulls (the "Team") and any entities controlling, controlled by, or under common control with, each of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and the foregoing's parents, subsidiaries, affiliates, representatives, agents, designees, and the employees, personnel, designees, and representatives of the foregoing (each, a "Visa Party" and collectively, the "Visa Parties") and any other Team and commercial sponsors are not responsible for the administration of the promotion. The Team is not liable for anything arising out of this promotion including the fulfilment of any prizes. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, including passing necessary sanctions screening. By accepting the prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry and COVID-19 requirements. The prize is not negotiable and the winners/recipients must not re-sell or transfer the prize in any way, unless otherwise approved. In the event of the prize being unavailable the promoter reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of the promoter. In the event the winner does not accept the substitution they will forfeit their right to the prize. So far as is permitted by law the Visa Parties and other Team sponsors, and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the promotion of the race in Malaysia and (ii) any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/ or any elements of it.

By participating in this promotion, you understand and agree that you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the Team or the race in Malaysia (or any associated races, teams or drivers) and shall not conduct any related marketing or advertising campaigns, promotions or other activities. In exchange for being allowed to participate in the promotion, so far as is permitted by law each winner/recipient hereby releases and

forever discharges and agrees to indemnify the Visa Parties from any and all claims, demands, rights, expenses, actions, and causes of action, of whatever kind (collectively, "Claims"), arising from or by reason of any personal injury, bodily injury, property damage, or the consequences thereof, whether foreseeable or not, resulting from or in any way connected with his or her participation in the promotion. So far as is permitted by law the winner/recipient further covenants and agrees that for the consideration stated above, he or she will hold forever harmless and will not take legal action against any Visa Party for any claim for damages arising or growing out of his or her participation in the promotion whether caused by negligence or otherwise.

The Maybank Visa Infinite and/or Visa Signature Credit Card **Spend and Win Visa Cash App Racing Bulls VIP Race Experience at the Bahrain Race in Malaysia 2026** ("**Campaign**") is organized by Malayan Banking Berhad (Registration. No. 196001000142) ("**MBB**") and Maybank Islamic Berhad (Registration No. 200701029411) ("**MIB**"), both collectively referred to as "**Maybank**" throughout these terms and conditions ("**Terms and Conditions"**). By participating in this Campaign, Eligible Cardmembers (as defined in Clause 2 below) hereby expressly agree to be bound by this Terms and Conditions and any decisions made by Maybank in respect of this Campaign shall be final, conclusive and binding.

1. CAMPAIGN PERIOD

The Campaign will commence from **11 September 2026 at 00:00 MYT** and expire **on 21 September 2026 at 23:59 MYT**, both dates inclusive, ("**Campaign Period**").

2. ELIGIBILITY

2.1 The Campaign is open to all new and existing principal cardmembers ("**Cardmembers**") of Malayan Banking Berhad and Maybank Islamic Berhad issued Visa Infinite and/or Visa Signature Credit Card(s) in Malaysia (excluding FC Barcelona Visa Signature Credit Card, Debit Card(s) and/or Prepaid Card(s)) (which shall collectively be referred to as "**Maybank Cards**") who have successfully registered for the Campaign in accordance with Clause 3 of these Terms and Conditions.

2.2 Permanent and contractual employees of Maybank (other than persons listed under Clause 2.4) are eligible to participate in the Campaign and stand a chance to win the Prizes.

2.3 For avoidance of doubt:

a) A "**New**" principal cardmember refers to:
- An individual who has never been a principal cardmember of any of the Maybank Credit or Charge Cards; or

- A principal cardmember whose Maybank Card(s) has been cancelled for more than six (6) weeks prior to the commencement of the Campaign.

2.4 The following persons are **NOT eligible** to participate in the Campaign:

a) Any Cardmember(s) who has committed or is suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of any Terms and Conditions in relation to their account(s), any facility, and/or any services granted by Maybank.
b) Any Cardmember(s) of Maybank Commercial/ Corporate Cards;
c) Any Cardmember(s) of Maybank Debit Card(s) and/or Maybank Prepaid Cards;
d) Any permanent and/or contract employees of the Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department of Maybank;
e) Employees of Maybank's business partners including advertising and promotion agencies, vendors, suppliers and any other persons involved in organizing, promoting and/or conducting the Campaign;
f) Persons who are or have become insane, insolvent or have criminal proceedings instituted against them prior to the end of the Campaign Period; and/or
g) Any other persons as Maybank may decide to exclude with valid reason(s) and reasonable notice.

2.5 "Cardmembers" who fulfill the abovementioned criteria are referred to as "**Eligible Cardmember(s)**".

3. SMS REGISTRATION / WEB REGISTRATION

3.1 Registration for the Campaign is done on a one-time basis by using any of the registered telecommunication companies' ("**Telco**") services and must be made by the Eligible Cardmember(s) within the Campaign Period as below:

Type **MYRACE** and send to **66628**

3.2 The Eligible Cardmember(s) must register their participation for the Campaign using the mobile phone number registered with Maybank. Multiple registrations from two (2) or more different Cardmember(s) using the same mobile phone number are not accepted. In the event the information provided by the Eligible Cardmember(s) during the registration process does not match with Maybank database, Maybank reserves the right to reject and/or decline the registration.

3.3 To be eligible to participate in the Campaign, the Eligible Cardmember(s) with multiple Maybank Cards are only required to register once within the Campaign Period.

3.4 The Eligible Cardmember(s) shall be responsible to pay the standard SMS charges levied by his/her respective Telco for each registration sent via SMS to the designated number "66628" under the Campaign.

3.5 The Eligible Cardmember(s) is responsible to ensure that the details stated in the registration SMS sent to 66628 are complete, accurate and sent within the Campaign Period. Failing which, the registration via SMS will be considered invalid and/or unsuccessful.

3.6 Cancellation of registration and/or change of any details in the registration SMS / web form will not be accepted nor will it be entertained after the registration via SMS has been successfully sent to 66628 or web form successfully submitted.

3.7 Proof of an SMS sent to 66628 by the Eligible Cardmember(s) shall not be considered as successful SMS registration, unless the Eligible Cardmember receives a confirmation SMS from 66628 and such confirmation SMS which is automatically generated will be sent to the same mobile phone number used for registration, subject to the SMS traffic on the respective Telco's network. The confirmation SMS shall not and never be deemed as notification that the Eligible Cardmember(s) has been confirmed as a Winner of any Prize(s).

3.8 Maybank reserves the right to disqualify any registration sent to 66628 through SMS due to any valid reason(s) including, but not limited to, duplicate registration(s), incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period and Maybank shall not, in any way, be liable and/or responsible for such disqualification.

3.9 Maybank is not responsible and does not have control over the SMS traffic, network failure and/or interruptions on the part of the respective Telco or Maybank's SMS service provider or for any other reason(s) whatsoever during the process of registration via SMS sent to 66628 or SMS confirmation sent from 66628 to the Eligible Cardmember(s) which may result in the delay of the SMS registration during the Campaign Period.

3.10 SMS service is provided and supported by the service provider appointed by Maybank, i.e. Macro Kiosk Berhad (Registration No.: 199201005212 (236716-T)).

3.11 SMS sent by Eligible Cardmember(s) to 66628 for registration purpose shall be deemed as consent to participate in the Campaign and to be bound by all Terms and Conditions stipulated herein.

4. CAMPAIGN MECHANICS AND CONDITIONS

4.1 Upon successful SMS registration, the Eligible Cardmember(s) will need to meet the spending requirement(s) as set out in Clause 4.3 below to win the Prize (as set out in Clause 5 below).

4.2 Supplementary Cardmembers are not eligible to receive the reward for this Campaign. However, for each principal Cardmember who is an Eligible Cardmember(s), the Qualifying Spend made by the supplementary Cardmember(s)

will be consolidated under the card account of the principal Eligible Cardmember(s) for the purpose of accumulating Qualifying Entries.

4.3 The detailed mechanics are as follow:

Applicable Maybank Cards	Mechanic
Maybank Visa Infinite and/or Visa Signature Credit Card(s) *(excluding FC Barcelona Visa Signature Credit Card)*	• Be one of the **top twenty-five (25) Eligible Cardmember(s)** with the **highest Qualifying Spend** during the Campaign Period, with a **minimum spend of RM 15,000** and • Deposit a **minimum of RM20,000** into your **CASA account.**

Note: Both eligibility criteria (mechanics) must be fulfilled in their entirety for a participant to qualify for the Prize.

4.4 Qualifying Spend for Maybank Visa Infinite and/or Visa Signature Credit Card(s) *(excluding FC Barcelona Visa Signature Credit Card)*

4.4.1 Qualifying Spend shall include retail and online purchases transacted locally and/or internationally, AutoPay Bills, auto-reload for Maybank Touch n' Go Zing Card(s), 0% EzyPay/-i instalment Plan **("EzyPay/-i")** performed via Qualifying Product during the Campaign Period based on local transaction time and Qualifying Spend entries shall be allocated in accordance to Clause 4.3. For the avoidance of doubt, EzyPay/-i shall be treated as Qualifying Spend based on the full transaction amount, and all overseas transactions in foreign currency shall be converted into Ringgit Malaysia **("RM")** based on Maybank's prevailing in-house exchange rate.

4.4.2 Qualifying Spend shall exclude the following:

a. Monthly installment of EzyPay/-i, EzyPay/-i Plus.
b. E-wallet reload transactions.
c. Payment to government bodies.
d. Payment to charity.
e. Cash advance.
f. Balance transfer.
g. Fund transfer.
h. Outstanding balance.
i. Reversals.
j. Fees and charges imposed by Maybank.
k. Transactions made for business purposes, such as purchasing petrol for business transport, insurance/takaful agents paying for insurance /takaful policies on behalf of Eligible Cardmembers' customers, paying for office utility bills etc.

l. Transactions made by Eligible Cardmembers at their own business premises or with any merchant associated or controlled by them (whether as an employee, employer, shareholder or director) e.g., transactions by cardholder with any corporation or business entity in which he/she has shared or interest in or is a director of.

m. Any suspicious or irregular transactions made by Eligible Cardmembers during Campaign Period that is deemed as manipulating the Campaign Terms and Conditions.

n. Transactions that are subsequently reversed or refunded during or after the Campaign Period ends.

4.4.3 Any reversals/refund that is posted during the Campaign Period will deduct the Qualifying Spend and Qualifying Entries earned for the Campaign.

4.4.4 All records of transactions captured by Maybank's system within the Campaign Period based on the local date and time shall be accurate, conclusive and final.

4.5 "Qualifying CASA Deposit" refers to a deposit of fresh funds amounting to a minimum of **RM20,000** into the Participant's eligible Current Account and/or Savings Account ("CASA") during the Campaign Period. The Qualifying CASA Deposit must be successfully credited and reflected in the Bank's records. For the avoidance of doubt, transfers between the Participant's own accounts maintained with the Bank shall not constitute fresh funds unless otherwise determined by the Bank.

5 PRIZE(S):

5.1 Each Eligible Cardmember is entitled to win a maximum of one (1) prize throughout the Campaign Period.

Spend Duration	Prize Category	Prize(s)	Number of Winners
11 - 21 September 2026	**Grand Prize** (Race Day)	1-Day Visa Cash App Racing Bulls VIP Race Experience at the Bahrain Race in Malaysia 2026 Package for 2 on 4 October 2026 (Race Day).	8
	Premier Prize (Qualifying Round)	1-Day Visa Cash App Racing Bulls VIP Race Experience at the Bahrain Race in Malaysia 2026 Package for 2 on 3 October 2026 (Qualifying).	9
	Special Prize (Practice Round)	1-Day Spend and Win Visa Cash App Racing Bulls VIP Race Experience at the Bahrain Race in Malaysia 2026 for 2 on 2 October 2026 (Practice).	8

Note: Prize(s) is inclusive for winner and one (1) companion.

5.2 Local ground transportation between the designated pick-up and drop-off points, namely from The Westin Kuala Lumpur to Sepang International Circuit and the return transfer from Sepang International Circuit to The Westin Kuala Lumpur will be included.

5.3 Prize excludes the following:

a. Transportation and accommodation outside of the scheduled program itinerary;
b. Any meal, event, and/or activity outside of the scheduled program itinerary;
c. On-site translation services; and
d. Any and all applicable taxes.
e. Any other costs, expenses, losses, liabilities, charges, fees, or incidental expenses whatsoever that are not expressly included in the Prize.

6 SELECTION OF WINNERS ["Winner(s)"]

6.1 All twenty-five (25) Prize Winners shall be selected based on the highest Qualifying Spend recorded during the Campaign Period, provided that the participant has also made and maintained a CASA deposit of a minimum of RM20,000. Both requirements must be fulfilled for a participant to be eligible to win the Prize, as determined based on records captured in Maybank's system.

7 FULFILLMENT OF PRIZE(S)

7.1 At the time of awarding the Prize(s), all Maybank Card account(s) of the Eligible Cardmember(s) must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmember(s) shall be disqualified from receiving the Prize(s).

7.2 The confirmation letter/email will be sent to the Winners' billing address or email address recorded in Maybank's system within sixteen (16) weeks from the end of the Campaign Period.

7.3 Announcement of the Winners (e.g., Name and partially masked NRIC) shall also be made on Maybank2u's website at www.maybank2u.com.my within two (2) weeks from the end of the Campaign Period.

7.4 The fulfillment of the Prizes will be done within two (2) weeks from the end of the Campaign Period.

7.5 Prize is subject to availability and Maybank reserves the right to replace the Prize with similar value.

7.6 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.

7.7 The Prize Winner is required to attend the prize giving ceremony (if any/necessary) and in the event the Prize Winner is unable to attend the said ceremony, he/she will automatically be disqualified and no compensation or arrangement will be made after the prize giving ceremony.

7.8 The Prizes are not transferable and/or exchangeable for up-front cash or credit of any kind, whether in part or in full.

7.9 Maybank will share the Winners' contact information with third party service provider(s) / authorized supplier(s) including vendors, suppliers, and advertising and promotion agencies engaged by Maybank for the purpose of the Campaign during and after the Campaign Period.

7.10 The organizer may reschedule, cancel and/or relocate the event under unforeseen circumstances and in accordance with prevailing government guidelines.

7.11 All cost, fees and/or expenses incurred or to be incurred by the Prize Winners in related to the Campaign and/or the claiming of the Prize, which shall include but not limited to the cost for transportations, accommodations, meals, personal costs and/or any other costs, are the sole responsibility of the Prize Winners.

7.12 The Prize Winner must be one of the travelling passengers and personally utilize the Prize. The Prize may not be transferred, assigned, or used solely by the Prize Winner's companion without his/her participation.

7.13 The Prize Winner and his/her companion must travel together on the scheduled program itinerary, accommodation and transportation throughout the trip.

7.14 If the Prize Winner and companion elects to deviate from, alter, or not participate in any part of the scheduled itinerary as part of the Prize, Maybank shall not be responsible or liable for any losses, damages, expenses, costs, claims, injuries, delays, disruptions, or other consequences arising therefrom.

7.15 The Prize Winner and companion shall assume and bear all risks, costs, and expenses associated with such deviation or alteration and shall indemnify and hold Maybank harmless against any claims, demands, actions, proceedings, liabilities, losses, damages, costs, or expenses arising from or in connection with the same.

7.16 Maybank's decision on all matters relating to the Campaign shall be final and binding on the Eligible Cardmember(s)/Winner(s). No further appeal or further correspondence will be entertained.

7.17 If there is any dispute or non-receipt of the prizes, Winner(s) are required to contact Maybank Customer Care Hotline at 1300 88 6688 latest by **1 October 2026** to request for an inquiry. No request for any inquiry shall be entertained after **1 October 2026.**

8 GENERAL TERMS AND CONDITIONS

8.1 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.

8.2 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 Cardmembers to be informed of or otherwise seek out any such notice validly posted.

8.3 By participating in this Campaign, Eligible Cardmembers 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.

8.4 By participating in this Campaign, Eligible Cardmembers 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 Cardmembers.

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

8.5 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 Cardmembers 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.

8.6 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.

8.7 Maybank may disqualify/reject any Eligible Cardmembers 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.

8.8 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 Cardmembers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.