

W.I.S.H (Wealth, Impact, Succession & Harmony) Campaign FY2026
200X of RM50 worth of Petrol voucher each to be won

Terms & Conditions

1. This W.I.S.H (Wealth, Impact, Succession & Harmony) Campaign FY2026 (“Campaign”) shall be governed by the Terms & Conditions stated herein.
2. This Campaign is organized by Etiqa Life Insurance Berhad (Company Registration No: 201701025113) & Etiqa Family Takaful Berhad (Company Registration 199301011506 (“Etiqa”) in partnership with Malayan Banking Berhad (Company Registration No: 196001000142) (“Maybank”) and Maybank Islamic Berhad (Registration No: 200701029411) (collectively referred to as “Maybank”).
3. This Campaign is open to new and existing customers of Maybank Group only (“Eligible Participants”). The term “Maybank Group” refers to Maybank and its subsidiaries, either individually and/or collectively as the context requires.
4. Employees of Maybank Group or anyone directly connected with the Campaign are not eligible to participate in the Campaign.
5. This Campaign will commence from 12 January 2026 until 30 April 2026 (“Campaign Period”).
6. By participating in this Campaign, the Eligible Customers/Participants hereby expressly agree to be bound by these Terms & Conditions and any decisions made by Etiqa and Maybank in respect of the Campaign shall be final, conclusive and binding.

A. Participation / Entry Method & Prizes

1. Eligible Customers/participants are eligible to participate the campaign by fulfilling the minimum requirement as explained below:

Two Hundred (200) Winners Campaign period: 12 January 2026 – 30 April 2026 Rewards: 200winners x RM50 worth of petrol voucher each	
Product Name	Minimum Requirements
Life Insurance a) Smart Wealth ¹ b) Smart Cash Xtra ¹ c) Smart Flexi Plus ² d) Smart Family Medic ¹ e) Smart Saver Xtra ² f) Smart Golden Life ¹	i. Has a minimum Annualised First Year Premium/Contribution (“AFYP/AFYC”) of RM50,000 and above ii. Payment mode – Half yearly or annual/yearly iii. Whom sign up successfully during the Campaign Period.
Family Takaful a) Smart Waris ² b) Takaful Smart Plus ² c) Smart Income ¹	

<p>Life Insurance a) Dynamic Invest²</p> <p>Family Takaful a) Dynamic Horizon²</p>	<p>i. Has a minimum Single Premium/Contribution (“SP/SC”) of RM50,000 and above;</p> <p>ii. Payment mode – Half yearly or annual/yearly</p> <p>iii. Whom sign up successfully during the Campaign Period.</p>
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- Etiga and Maybank are members of Perbadanan Insurans Deposit Malaysia (“PIDM”).
- ¹The benefit(s) payable under eligible policy/certificate/product is(are) protected by PIDM up to limits. Please refer to PIDM’s TIPS Brochure or contact Etiga Life Insurance Berhad/Etiga Family Takaful Berhad or PIDM (visit www.pidm.gov.my).
- ²PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM’s TIPS Brochure or contact Etiga Life Insurance Berhad/Etiga Family Takaful Berhad or PIDM (visit www.pidm.gov.my).
- **²This is an investment-linked insurance/takaful product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.**

2. The winners of the Campaign will be announced by:

Campaign Period	Total winners	Announcement date
Month 1: 12 Jan 2026 – 31 Jan 2026	50 customers	28 February 2026
Month 2: 1 February 2026 – 28 February 2026	50 customers	31 March 2026
Month 3: 1 March 2026 – 31 March 2026	50 customers	30 April 2026
Month 4: 1 April 2026 – 30 April 2026	50 customers	31 May 2026

3. The Prize provided is not intended as a variation to the terms and conditions of the policy/certificate issued, which are subject to the Company’s standard processing or underwriting rules. All policy/certificates must be in Force at the point where the winners of the Prize are announced and Eligible Participants who proceed to cancel or surrender their policy/certificate prior to the announcement will no longer be eligible for the Prize. The Prizes will be fulfilled to the Winners within two (2) months after the end of Campaign Period.
4. Each Eligible Customer/Participant is entitled to win only one (1) reward throughout the entire Campaign Period.
5. Winners will be officially notified by Etiga through winner’s dedicated Maybank Premier or Maybank Privilege advisors.
6. Winners must redeem their prizes by the date stipulated in the official letter, failing which, their prizes will be forfeited. No replacement or appeal will be entertained thereafter.
7. Etiga reserves the right to change or replace the prizes with other items of equivalent or approximate value by giving at least minimum of twenty-one (21) calendar days

prior to the effective date of implementation of the revised terms and conditions. Notification to financial consumers shall be done in writing or electronically.

8. The prizes given is on an "As Is" basis and are non-transferable, non-exchangeable, non-redeemable for cash, in part or in full and are subject to the Terms & Conditions stated herein. No request for change of prizes, or any parts, or appearances or accessories will be entertained.
9. Winners may be required to appear in person at Etiqa or Maybank Headquarters or Maybank branches or personally redeem the prize from the supplier. If such occasions arise, winners will have to make their own arrangement, and all expenses incurred will be borne by the winners themselves.
10. To the fullest extent permitted by law, Etiqa expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the prizes.

B. General Terms and Conditions

1. Etiqa and 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Etiqa and Maybank.
2. Etiqa and 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 through the Maybank2u website at www.maybank2u.com.my or through any other channel determined by Etiqa and Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
3. 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 Etiqa or Maybank should any of the Terms & Conditions be not fully understood.
4. By participating in this Campaign, the Eligible Participants agree to be bound by the Terms & Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank and Etiqa in accordance with the Maybank Privacy Statement and Etiqa Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and www.etiqa.com.my/privacy-notice ("Etiqa' Privacy Notice") respectively, and the PDPA Form for Individual Customers.
5. In addition, and without prejudice to the terms in the Maybank's Privacy Statement, Etiqa'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 and Etiqa for:

- a) the purposes of the Campaign; and
 - b) marketing and promotional activities conducted by Maybank and Etiqa, 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 responses and related photographs. In this regard, each Eligible Participants agrees to cooperate and participate in all advertising and publicity activities of Maybank and Etiqa in relation to the Campaign.
6. Etiqa and 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 the any gross negligence or omission by Etiqa and Maybank.
 7. Etiqa and 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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of Etiqa or Maybank.
 8. Etiqa and 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.
 9. These Terms & Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
 10. 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, the Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.