

Send & Win Campaign Terms & Conditions

Send & Win Campaign ("Campaign") is organized by Maybank (as defined below) and shall be subject to the Terms & Conditions herein. By participating in this Campaign, the Eligible Participants (as defined below) hereby expressly agreed to be bound by these Terms & Conditions and the decisions made by Maybank.

1.0 Eligibility

- a) This Campaign is open to all individual Malayan Banking Berhad (3813-K) and/or Maybank Islamic Berhad (787435-M) (collectively referred to as "Maybank") savings and/or current account holders (hereinafter referred to as the "Maybank account holder"), who are at least eighteen years of age (hereinafter referred to as the "Eligible Participants").
- b) Employees of Maybank and its group of companies are eligible to participate in this Campaign except for employees of Maybank2u & Payments, Virtual Banking & Payments, advertising and promotions agencies who are directly involved in this campaign as well as their immediate family members.
- c) Any false information provided by the Eligible Participants will result in disqualification from this Campaign.

2.0 Contest Mechanics and Conditions

- a) This Campaign commences on 1 October 2018 and ends on 31 December 2018 ("Campaign Period").
- b) To be eligible for the Campaign, Eligible Participants must perform remittance transactions using Foreign Telegraphic Transfer, M2U Visa Direct and Western Union ("Eligible Transactional Channels") based on the minimum amount for each of the Eligible Transactional Channels mentioned under Table 1.0 during the Campaign Period.
- c) Eligible Participants are automatically entered into the Campaign upon performing any Eligible Transactions (defined below in Table 1.0).
- d) Eligible Participants will stand a chance to win from either two (2) categories, Category 1: Individual Account or Category 2: Business Account.
- e) Eligible Participants will be given entry(s) to each successful and completed Eligible Transaction, as set out below: -
 - Two (2) entries for the transaction via Maybank2u, Maybank2u.Biz and Maybank App One (1) entry for the transaction via Branch/Forex Booth: Over the counter
- f) The following transactions are construed as "Eligible Transactions":

CATEGORY 1: INDIVIDUAL ACCOUNT							
NO	PARTICIPATING SERVICES	SERVICE INFORMATION	CHANNEL	TRANSFER LIMIT	MIN. AMOUNT / TRANSACTION	ENTRIES	
1	Foreign Telegraphic	Transfer funds or credit money to an	Maybank2u	Daily Limit: RM250 - RM30,000	RM2,000	2X	
	Transfer (FTT)	overseas account	Branch/Forex Booth: Over the counter	Daily Limit: No limit	RM30,000	1X	

M2U Visa Direct	Transfer funds from own Account to any overseas issued Visa credit, debit or prepaid card via	Maybank2u	Daily Limit: RM300 - RM7,500 Monthly Limit: RM50,000	RM2,000	2X
	Maybank2u		or 8 transactions per calendar month		
Western Union	Credit from account or send cash to the beneficiaries who can cash it out at any Western Union Agent.	Maybank2u Maybank App	Daily Limit: RM1 - RM10,000 (combined limit between Maybank2u & M2U Mobile app) Daily Limit: RM1 - RM10,000 (combined limit between Maybank2u	RM2,000	2X
	Western Union	account or send cash to the Western Union beneficiaries who can cash it out at any Western	Credit from account or send cash to the beneficiaries who can cash it out at any Western	Western Union Credit from account or send cash to the beneficiaries who can cash it out at any Western Union Agent. Maybank2u Mobile app) Daily Limit: RM1 - RM10,000 (combined limit between	Western Union Waybank2u & M2U Mobile app) Daily Limit: between Maybank2u & M2U Mobile app) Daily Limit: RM1 - RM10,000 (combined limit between Maybank2u & M2U Western Union Agent.

CATEGORY 2: BUSINESS ACCOUNT							
NO	PARTICIPATING SERVICES	SERVICE INFORMATION	CHANNEL	TRANSFER LIMIT	MIN. AMOUNT / TRANSACTION	ENTRIES	
1	Foreign Telegraphic	Transfer funds or credit money to an	Maybank2u.Biz	Daily Limit: RM250 - RM50,000	RM10,000	2X	
'	Transfer (FTT)	overseas account	Branch/Forex Booth: Over the counter	Daily Limit: No limit	RM50,000	1X	

Table 1.0: Eligible Transaction

g) To be entitled for the Category 1 Prize, each transaction through the Eligible Transactional Channels must be a minimum of RM2,000 for transaction via Maybank2u or Maybank app, or RM30,000 per transaction via Forex Booth/Over-the-counter for Foreign Telegraphic Transfer (FTT). For example, if the Eligible Participant performs one (1) M2U Visa Direct

- transaction valued at RM2,500 and one (1) Foreign Telegraphic Transfer (FTT) transaction valued at RM30,000 via either channel; Maybank2u and over-the-counter, the Eligible Participant will get two (2) entries for the M2U Visa Direct transaction and one (1) entry for the Foreign Telegraphic Transfer (FTT) transaction.
- h) To be entitled for the Category 2 Prize, each transaction through the Eligible Transactional Channels must be a minimum of RM10,000 for transaction via Maybank.Biz and RM50,000 for transaction via over-the-counter. For example, if the Eligible Participant performs one (1) Foreign Telegraphic Transfer (FTT) on Maybank2u.Biz valued at RM10,500 and one (1) Foreign Telegraphic Transfer (FTT) over-the-counter valued at RM50,000, the Eligible Participant will get two (2) entries for the Foreign Telegraphic Transfer (FTT) transaction performed via Maybank2u.Biz and one (1) entry for the Foreign Telegraphic Transfer (FTT) transaction performed over-the-counter.
- i) Eligible Participant(s) who meet(s) the minimum transaction amount for both Category 1 and Category 2 will gain entries for both Monthly Prize and Grand Prize.

4.0 Prizes

a) Prizes for the Campaign are as per mentioned in Table 2.0:

CATEGORY		MONTHLY PRIZES (OCT - DEC)	GRAND PRIZES	TOTAL NO. OF WINNERS	
1	Individual	Samsung J8 (Gold) x 9 Winners	Vivo Nex x 3 Winners	12 x Winners	
2	Business	Samsung Galaxy Tab A 10.5 x 9 Winners	Apple 10.5-inch iPad Pro Wi-Fi + Cellular 64GB x 3 Winners	12 x Winners	

Table 2.0: Prizes

- b) Each Eligible Participant is entitled to win a maximum of **ONE** (1) Monthly Prize or **ONE** (1) Grand Prize each month throughout the Campaign Period. Prize(s) is/are non-transferable nor exchangeable and will only be issued to the Winners as verified by Maybank.
- c) Maybank will not entertain any request from the Winner(s) to change address once the address given is confirmed. Winner's address will be confirmed via phone call. Refer **5.0** (e).
- d) Winners will receive the Prizes within **45 days after** the end of each month of October, November, December 2018 during the Campaign Period.
- e) Maybank reserves the absolute right to substitute the Prizes with any other item(s) of similar value at its sole and absolute discretion.

5.0 <u>Selection of Winners</u>

- a) During the Campaign Period, nine (9) Monthly Prize Winners and three (3) Grand Prize Winners will be randomly selected by the system from each category.
- b) For the Monthly Prize for the Individual Category across Eligible Transactional Channels;
 - i. one (1) Eligible Participants will be shortlisted from Foreign Telegraphic Transfer (FTT) entries,
 - ii. one (1) Eligible Participants will be shortlisted from M2U Visa Direct entries
- iii. one (1) Eligible Participants will be shortlisted from Western Union entries each month.
- c) For the Monthly Prizes for the Business Category across Eligible Transactional Channels;
 - i. three (3) Eligible Participants will be shortlisted from the Foreign Telegraphic Transfer (FTT) entries each month.

- d) Shortlisted Winners will be contacted via telephone by a representative of Maybank. Shortlisted Winner(s) will be required to answer two (2) questions related to this Campaign correctly. The shortlisted Winner(s) identification will be verified by the Maybank representative before being declared as the Winner.
- e) Maybank will make three (3) attempts within two (2) business days in calling each of the shortlisted Winners at the latest number furnished to Maybank as shown in Maybank's records.
- f) In the event Maybank is unable to contact a shortlisted winner, including but not limited to, no reply, number not in use and no connection, the Winner will automatically be disqualified and Maybank will then proceed to contact the next shortlisted Winner.
- g) Winner(s) will be contacted via telephone call after the twenty-one (21) days period for verification purposes.

6.0 General Terms & Conditions

- a) Maybank shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via the Maybank2u and/or the determination of the participants' eligibility for the Prize. And Maybank shall not be liable to compensate the Eligible Participants in any manner whatsoever in such circumstances.
- b) The selection of Winners will be made by Maybank. All matters relating to this Campaign, including the determination of Winners is final, binding and conclusive. No correspondence, protests or appeals will be entertained.
- c) Maybank reserves the right upon giving reasonable notice to alter, shorten, cancel, suspend or terminate this Campaign or the Terms and Conditions and other rules and regulations including the mechanism of the Campaign and any part thereof at its absolute discretion within twenty one (21) days via Maybank2u website (www.maybank.com.my) and/or through any other mode in the absolute discretion of Maybank.
- d) For the avoidance of doubt, the alteration, shortening, cancellation, suspension or termination by Maybank shall not entitle the Eligible Participants or any other persons whatsoever to make any claim or compensation against Maybank for any losses or damages suffered or incurred as a direct or indirect result of the act of alteration, shortening, cancellation, suspension or termination.
- e) Maybank shall not be liable for any losses, damages or costs incurred or suffered by any customer as a result of any customer participating in this Campaign. Furthermore, Maybank shall not be liable for any default of this obligation under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
- f) The Eligible Participant shall indemnify Maybank, its affiliates, agents and sponsors from and against all liability, cost, loss or expenses suffered thereby as a result of the Eligible Participant's breach of any Terms and Conditions and/or the rules and regulations of the Campaign.
- g) The Terms and Conditions of this Campaign shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- h) Maybank may at its discretion disqualify/reject any Eligible Participant who does not comply with the terms and conditions stated herein and/or found or suspected of tampering with the Campaign and/or its process or the operation of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign and/or the Eligible Transactional Channels.
- i) In the event of a disqualification after the Prize has been awarded, Maybank reserves the right to demand for the return of the Prize or payment of its value from the disqualified Participant.
- j) Any such variation of any of the terms and conditions herein shall be binding on the Eligible Participants and be deemed to be brought to their attention through any notice displayed at Maybank2u website.

- k) Eligible Participants also agree and consent to the use of their details including but not limited to personal data or information being processed and used by Maybank for:
 - i. the purposes of the Campaign;
 - ii. marketing and promotional activities conducted in such manner as Maybank deems fit in any media 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, without further express consent from the Eligible Participant. Marketing and promotion activities including but not limited to 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, each Eligible Participant agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to the Contest; and
- l) For information, enquiries, feedback and/or complaints related to the Campaign, the Eligible Participants may speak to Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedbacks and/or complaints, the Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website (www.maybank.com.my)