"Spend and Stand to Win a Holiday Package to Turkey Campaign"

Terms and Conditions

Campaign Period

1.1 The "Spend and Stand a Chance to win a Holiday Package to Turkey Campaign" ("Campaign") commences on 6 July 2018 at 12:00AM MYT until 5 November 2018 at 11:59PM MYT (both dates inclusive) unless notified otherwise ("Campaign Period").

Eligibility

- 2.1 All new and existing Principal Cardmembers of Maybank Islamic Ikhwan Card-i(s) issued by Maybank Islamic Berhad (Co. No. 787435-M) referred as "Maybank Islamic" are eligible to participate in the Campaign ("Eligible Cardmembers").
- 2.2 The following persons are **NOT** eligible to participate in the Campaign:
 - a. Cardmembers of other than Maybank Islamic Ikhwan Card-i by Maybank Islamic.
 - b. Cardmembers whose Maybank Islamic Card account(s) are delinquent, suspended, cancelled, or in breach of any terms and conditions herein and/or Cardmember Agreement;
 - c. Cardmembers of Maybank Islamic Cards who are in default of any facility granted by Maybank at any time;
 - d. Cardmembers of Maybank Commercial/ Corporate Cards; or
 - e. Permanent or Contract employee from Cards Marketing Department of Maybank and their immediate family members specially defined as father, mother, spouses and children.
 - f. Employee of media, advertising and promotional agencies for this Campaign for MAYBANK Islamic and/or MAYBANK.

Qualifying Entries

3.1 To qualify for random selection as winners at the end of Campaign Period, Eligible Cardmembers need to meet the criteria below in order to earn qualifying entry and stand to win the prizes as stated under Clause 4 (hereinafter referred to as 'Qualified Spend'):

Prize Category	Prize Details	Total no of Winners	Qualifying Entry
Grand Prize	Holiday Package to Turkey for 2 pax	3	Every RM 200 will be entitle to 1 entry.
Consolation Prize	15g Gold Bar	20	Every RM1,000 cumulative Ezypay transactions will be entitled for 5x entries.

- 3.2 Qualified Spend shall include retail and online purchases transacted locally and internationally, auto-reload for Maybank Touch n' Go Zing Card(s) and/or 0% EzyPay Instalment Plan ("EzyPay") performed via Maybank Islamic Card(s) during the Campaign Period based on local transaction time and subject to the above Qualifying Entry at clause 3.1 above. For the avoidance of doubt, EzyPay shall be treated as Qualified Spend based on the full transaction amount and all overseas transactions in foreign currency shall be converted to Ringgit Malaysia (RM) based on Maybank's prevailing in-house exchange rate. All overseas transactions timing will follow the time that is reported in Maybank system.
- 3.3 Qualified Spend shall exclude monthly installment of EzyPay, EzyPay Plus, EzyCash, Auto PayBills, Cash Treats, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank Islamic Card.
- 3.4 Each Eligible Cardmember is entitled to win one prize only.

- 3.5 Qualified Spend by Supplementary Cardmember(s) under the same Principal Cardmember will be considered as the Principal Cardmember's Qualified Spend.
- 3.6 Split and/or repetitive transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.

Campaign Prizes

- 4.1 There will be three (3) Grand Prize Winners under the Campaign, whereby each Winner will be rewarded 6 Days 5 Nights travel package to Turkey (Instanbul & Bursa) for 2 person per prize. A total of six (6) Turkey travel packages will be rewarded to the Eligible Cardmembers throughout the Campaign Period.
- 4.2 Prize EXCLUDES the following and such list is not exhaustive:
 - a. Application for visa/warrant and applicable fees (if any);
 - b. Transportation to and from Kuala Lumpur International Airport (KLIA);
 - c. Travel insurance;
 - d. Non-program scheduled transportation, meals, events, activities and services;
 - e. Hotel Incidentals (e.g. Phone, mini bar, room service, etc.);
 - f. On-site translation services; and
 - g. Any applicable taxes.
- 4.3 All costs, fees and/or expenses incurred or may be incurred by Eligible Cardmembers in relation to the Campaign and/or to claim the reward, which shall include but not limited to the costs for transportation, postage/courier, personal costs and/or any other costs, are the sole responsibility of the Eligible Cardmembers.
- 4.4 The travel packages are to be redeemed by April 2019.
- 4.5 There will be twenty (20) Consolation Prize Winner under the Campaign, whereby each Winner will be rewarded with 15g Gold Bar. A total of 20 gold bar will be rewarded to the Eligible Cardmembers throughout the Campaign Period.
- 4.6 Eligible Cardmembers are only allowed to redeem once during the Campaign Period.
- 4.7 Prizes are not transferable or exchangeable for cash, in part or in full. Maybank Islamic reserves the right to substitute the prize with that of similar value at any time within 21 day notice to the Winners.

Selection of Winners

- 5.1 Eligible Cardmembers shall be shortlisted internally via a computer generated 'Random Selection' draw which applies a random number to the qualifying list of entries.
- 5.2 At the point of shortlisting, the conduct and spending on Maybank Islamic Ikhwan Card-I accounts of the Eligible Cardmembers will be reviewed.
- 5.3 All Maybank Islamic Card account(s) of the Eligible Cardmembers must not be delinquent, invalid and/or cancelled; otherwise the Eligible Cardmembers will be disqualified.
- 5.4 The shortlisted Eligible Cardmembers will be contacted by Maybank's representatives at the mobile phone numbers registered and/or recorded in Maybank's system at any time during office hours to answer one (1) question.

- 5.5 The shortlisted Eligible Cardmembers will be deemed as Winner if he/she is able to answer the question correctly ("Winners").
- 5.6 If the shortlisted Eligible Cardmembers is not able to answer the question correctly, the next Eligible Cardmember in sequence will be shortlisted and contacted to answer the question.
- 5.7 In the event the shortlisted Eligible Cardmembers is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted Eligible Cardmembers wish to withdraw from the Campaign upon being contacted by Maybank's representative, he/she will be disqualified from the Campaign.

Fulfillment of Prize

- 6.1 Winners will be notified either in writing or by phone or any other method of communications which Maybank deems appropriate and announcement of Winners will be made on Maybank website at www.maybank2u.com.my ("Maybank Website") within sixteen (16) weeks after the end of the Campaign Period.
- 6.2 If there is any dispute or non-receipt of the Prize(s), Winners are required to contact Maybank Group Customer Care at 1300 88 6688 latest by 28 Feb 2019. No further complaints, correspondence and/or inquiries shall be entertained after 28 Feb 2019.

General

- 7.1 By participating in the Campaign, Eligible Cardmembers/Winners:
 - a. agree to be bound by the Terms and Conditions herein including any amendments thereto;
 - b. agree that all records of transactions captured by Maybank's system within the Campaign Period based on local date and time shall be accurate and conclusive;
 - c. agree that Maybank's and/or Maybank Islamic's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardmembers. No further appeal or further correspondence will be entertained;
 - d. consent for Maybank to disclose their particulars to the third party service provider(s)/ authorized supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Maybank for purpose of contacting them during and after the Campaign unless indicated otherwise in writing;
 - e. agree to access Maybank Website at www.maybank2u.com.my to view the terms and conditions and are deemed to have agreed with any changes or variations of the Terms and Conditions herein and will seek clarification from Maybank should any of the Terms and Conditions are not fully understood;
 - f. shall not be entitled to claim for any compensation against Maybank and/or Maybank Islamic nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank and/or Maybank Islamic for purposes of the Campaign) for any and all loss and damage suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of the Campaign.

Maybank Privacy Notice

8.1 By participating in this Campaign, Eligible Cardmembers/Winners agree and consent to allow his/ her personal data being collected, processed and used by Maybank and/or Maybank

Islamic in accordance with Maybank Privacy Notice, which may be viewed on Maybank Website ("Maybank's Privacy Notice.").

- 8.2 In addition and without prejudice to the terms in Maybank's Privacy Notice, 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 in such manner as Maybank and/or Maybank Islamic 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 Cardmembers. 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 Cardmember agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank and/or Maybank Islamic in relation to the Campaign.

Maybank Islamic reserves the right to:-

- 9.1 Disqualify any non-eligible Cardmembers at its sole discretion from participating in the Campaign; including but not limited to Cardmembers with payment due for thirty (30) days or more, whose accounts are suspected to have been operated fraudulently and/or closed by Maybank;
- 9.2 Forfeit the Prize(s) in the event there is reversal of Qualified Spend or termination of Maybank Islamic Card account(s) during the Campaign Period or non-compliance with the Terms and Conditions herein; and/or
- 9.3 Withdraw/cancel, suspend, extend or terminate the Campaign earlier in whole or in part, and/or to vary, supplement, add, delete, modify or amend the Terms and Conditions herein, wholly or in part at its sole discretion, by way of posting on Maybank Website www.maybank2u.com.my or in other methods which Maybank and/or Maybank Islamic deems practical, by giving twenty one (21) days prior notice to Cardmembers on such addition, deletion or amendment of the Terms and Conditions or termination of the Campaign and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and had formed part of the Terms and Conditions. For the avoidance of doubt, the exercise of the rights of Maybank herein shall not entitle Eligible Cardmembers or any other persons to any claim or compensation against Maybank and/or Maybank Islamic for any losses or damages suffered or incurred as a direct or indirect result of such exercise of rights.
- 10.1 Maybank and/or Maybank Islamic and any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank and/or Maybank Islamic for the purposes of the Campaign) shall not be liable and responsible for:

- a. any failure or delay in transmission of sales transactions by American Express or merchant establishments or any party which may result in the Cardmember not being able to participate for this Campaign;
- b. any direct, indirect, special or consequential loss, damage or injury in any manner whatsoever suffered by Eligible Cardmembers (including but not limited to, loss of income, profits or goodwill) arising from or in connection with the Campaign and/or use of the Prize(s); and
- c. any default of its obligation under the Campaign due to any force majeure event which include 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 and/or Maybank Islamic.
- 11.1 The Terms and Conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Cardmembers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- 12.1 In addition to the terms stipulated above, Principal Cardmembers/Winners agree that the general terms and conditions in the Cardmembers' Agreement shall be read together with the Terms and Conditions as an entire agreement.
- 13.1 The Terms and Conditions shall prevail over any provisions or representatives contained in any campaign materials (including without limitation printed posters or leaflets) advertising this Campaign.