



Tap, Track, Win with MAE and Maybank2U Chinese New Year 2025 Promotional Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (Registration No.: 196001000142) & Maybank Islamic Berhad (Co. No. 200701029411) (collectively known as “**Maybank**”) and shall be subjected to the Terms and Conditions herein. By participating in this Campaign, Eligible Customers (as defined in Clause 2 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of the Campaign shall be final and binding.

1.0 Campaign Period

This Campaign will commence on 11th January 2025, at 06:00:00 AM (MYT) and ends on 28th February 2025, at 10:59:59PM (MYT), both dates inclusive will hereinafter be referred to as “**Campaign Period**”.

2.0 Eligibility

- a) This Campaign is open to individuals who have active Maybank2u (M2U) ID/account (including Maybank Anytime Everywhere (“**MAE**”) customers) who Opted-In by clicking ‘Join Now’ in our Tap, Track, Win Campaign and performing any of the eligible transactions (as stated in the column marked ‘Eligible Transactions’ of the table in Clause 3.0 (e) (“**Eligible Transactions**”) through the Maybank2u website (www.maybank2u.com.my) and MAE by Maybank2u App (also known as “**MAE app**”) (version 0.9.14 and above) (“**Eligible Platforms**”).
 - i. Customers may check the app version of MAE app via Apple App Store, Huawei App Gallery and/or Google Play Store.
 - ii. However, the ‘Tap, Track, Win’ game (“**Game**”) is only available on the MAE app downloaded from the Apple App Store, Huawei App Gallery and/or Google Play Store.
 - iii. Customers must ensure that their Secure2u is enabled and activated on the device used for the Eligible Platforms as per Clause 2.0(a), where applicable.
- b) This Campaign is open to individuals who have attained the age of eighteen (18) years and above with valid identification document(s). For individuals below the age of eighteen (18) years (“**Minor**”), they must obtain consent from their parents and/or legal guardian to participate in this Campaign. The use of the MAE app is an acknowledgement to Maybank that the Minor has obtained the prior consent of his or her parents and/or legal guardian to participate in this Campaign. These Terms and Conditions will be applicable to and binding upon the parents and/or legal guardian of the Minor as to the same effect as if the parents and/or legal guardian of the Minor was a direct party and agreed to these Terms and Conditions.
- c) Eligible Customers are required to Opt-In by clicking ‘Join Now’ to our Tap, Track, Win Campaign.
- d) All individual customers who have fulfilled the above criteria and have carried out successful Eligible Transaction(s) will hereinafter be referred to as “**Eligible Customers**”.

3.0 Campaign Mechanics and Conditions

- a) Eligible Customers are required to perform any of the Eligible Transactions via any of the Eligible Platforms to earn an Entry or Entries (“**Entry**” or “**Entries**”) to complete the Trackers (as shown in **Clause 3.0(e)**).
- b) All Entries of Eligible Customers shall only be valid within the Campaign Period mentioned in Clause 1.0 above. All Trackers will be refreshed on the first day of every month and the Eligible Customers’ Entries would be reset to zero, unless stated otherwise for selected Tracker as stipulated in Clause 3.0 (e).

- c) The Entry or Entries earned from performing Eligible Transactions are tagged to each Eligible Customer's individual Maybank2U ID/account. The Entries earned are not transferable to another Maybank2U ID/account regardless if the Maybank2U ID/account is owned by the same individual as the Eligible Customer or not.
- d) Eligible Customers can earn Entry or Entries to complete the Tracker in Tap, Track, Win and a chance for Cashback (refer to Clause 4.0 and after) as per below:

Method	Entitled Entries to Win
Complete any Eligible Transaction at least once as stated in Clause 3.0(e) below.	Earn +1 entry to the eligible Tracker.
Complete the total number of Eligible transactions stipulated per Tracker as stated in Clause 3.0(e) below.	Earn +1 entry to win Cashback for completed Tracker.

- e) During the Campaign Period, Eligible Customers can earn Entry or Entries to complete Trackers by performing the Eligible Transactions as stipulated below:

No.	Eligible Transactions	Minimum transaction amount (RM)	Platforms to Earn Entry or Entries		Total number of Eligible Transactions to complete the Tracker
			MAE app	M2U web	
1	Perform Check-In one (1) non-consecutive day within the same calendar month through the MAE app.	N/A	✓	X	1 day
2	Perform Check-In four (4) non-consecutive days within the same calendar month through the MAE app.	N/A	✓	X	4 days
3	Perform Check-In seven (7) non-consecutive days within the same calendar month through the MAE app.	N/A	✓	X	7 days
4	Perform Bill Payment via the direct payee method (Open and Favourite) through the MAE app or M2U web. Performing a Pay Bill via JomPay is eligible for an entry in this Pay Bill Tracker	RM30.00	✓	✓	2
5	Perform Reloads (e.g. mobile prepaid and game reloads) via the direct payee method (Open and Favourite) through the MAE app or M2U web	RM30.00	✓	✓	1
6	Perform Scan & Pay DuitNow QR transaction at any participating MAE merchants nationwide via the MAE app only, with the source of	RM10.00	✓	x	3

	funds from your savings, current or MAE account. <i>For clarity, Scan & Pay transactions where credit card is the source of funds is not an Eligible Transaction.</i>				
7	Perform Send e-Angpao* *The start date of this Tracker will be on 24 January to 16 February 2025.	RM8	✓	x	8
8	Perform Overseas Transfer (only inclusive of Maybank-Bakong Transfer, M2U Visa Direct, Maybank Overseas Transfer, Western Union, Foreign Telegraphic Transfer and Guaranteed OUR transfers).	RM3,000	✓	✓	1

- f) For all Eligible Transactions performed via M2U website and approved with Secure2u,
- i. Eligible Customers will need to download, log in to the MAE app and Opt-In by clicking ‘Join Now’ to our Tap, Track, Win Campaign to receive the respective Entry or Entries in the Game.
 - ii. Subsequent Eligible Transactions performed on the M2U web, if any, will require Eligible Customers to launch the MAE app after every Eligible Transaction for the Entry or Entries to be reflected on the MAE app.
 - iii. If the Eligible Transaction was performed on either the MAE app or Maybank web but Secure2u for that transaction was approved on the M2U MY app, the Eligible Customer will not receive the Entry or Entries for the transaction and the transaction is deemed not eligible to earn Entry or Entries.
- g) Only payment made via a valid Maybank Current Account, Savings Account or MAE wallet and through the Eligible Platforms (as stated in Clause 3.0(a) during the Campaign Period will be eligible for this Campaign.
- i. Future/advance payments that occur through the Eligible Platforms after the Campaign Period will not be eligible.

Examples:

Scenario		Eligible entries upon Eligible Transaction
a	One (1) bill payment made between 12 January 2025 to 31 January 2025, funded from a Maybank savings account	1 (ONE) Entry was earned for Completed Pay Bill Tracker.
b	One (1) prepaid reload of RM30.00 to a payee between 1 December 2024 to 10 January 2025, funded from a credit card	<ul style="list-style-type: none"> • No Entry earned as the transaction involves a payment made via credit card; • No Entry earned as the transaction period is before the Campaign date of 11 November 2024.

		Hence, does not satisfy the requirements of an 'Eligible Transaction' as per Clause 3.0(e).
c	One (1) time prepaid reload of RM30.00 to a payee between 12 January 2025 to 31 January 2025, funded from Maybank savings account	1 (ONE) Entry for Cashback was earned for Completed Reload Prepaid & Game Tracker.

4.0 Cashback Period

The eligibility of Cashback for this Campaign commences on 11th January 2025 at 06:00:00 AM (MYT) and will end on 28th February 2025 at 11:59:59 PM (MYT), both dates inclusive, or until the total Cashback limit (as stipulated in the table in Clause 6.0(a)(i) below) is exhausted, whichever is the earlier ("Cashback Period"), for the transactions listed in Clause 3.0(e) above unless notified otherwise.

5.0 Cashback Eligibility and Platform

- a) The Cashback is only available to all Eligible Customers who open/have an active **MAE** wallet upon completing the Tracker (*for the purpose of Clause 4.0 to 8.0, "Eligible Customer" will be used to refer to Eligible Customers who have fulfilled the criteria under Clause 5.0*).
- b) The Cashback is only available to all Eligible Customers who have Opted-In by clicking 'Join Now' to our Tap, Track, Win Campaign.
- c) This Cashback is applicable for Eligible Transactions as stated in Clause 3.0(e) above made via the MAE app or Maybank2u web ("**Campaign Platform**").
- d) During this Cashback Period, Eligible Customers are eligible to stand a chance to earn Cashback by completing Trackers of the Eligible Transactions as stipulated in Clause 3.0(e) above.

6.0 Cashback Mechanics and Conditions

- a) During this Cashback Period, Maybank shall offer to all Eligible Customers a chance to win Cashback up to a cap of RM68, subject to the completion of all Trackers within the same calendar month as stipulated in Clause 3.0(e), (subject to availability, total and daily cashback capping and limit per Eligible Customer as stated below) ("**Cashback**").

i. Check-In Cashback

1	Cashback value	Up to RM0.50 daily on first come, first served basis for Day 1 and Day 4 Check Ins respectively. Up to RM1.00 daily on first come, first served basis for Day 7 Check In.
2	Total Cashback Capping	The total Cashback is capped at RM250,000.00 throughout this Cashback Period (" Total Cashback Capping ") while the total Cashback per day is capped at RM5,208.33 (" Total Daily Cashback Capping ").
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign.
4	Cashback limit per Eligible Customer	Total of up to RM2.00 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.

	Total Number of Daily User Capping	The total number of Daily User Capping is capped at the first 36,299 users per day throughout this Cashback Period (“ Total Cashback Capping ”)
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ii. Pay a Bill Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.50 to a maximum of RM20.00.
2	Total Cashback Capping	The total Cashback is capped at RM120,000 throughout this Cashback Period (“ Total Cashback Capping ”) while the total Cashback per day is capped at RM2,500.00 (“ Total Daily Cashback Capping ”).
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign as per stipulated Clause 3.0 (e).
4	Cashback limit per Eligible Customer	Total ONE (1) Cashback Entry for this Tracker; Total of up to RM20 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.
5	Total Number of Daily User Capping	The total number of Daily User Capping is capped at the first 4,790 users per day throughout this Cashback Period (“ Total Cashback Capping ”)

iii. Reload Prepaid/Game Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.50 to a maximum of RM10.00, first come first serve basis.
2	Total Cashback Capping	The total Cashback is capped at RM140,000.00 throughout this Cashback Period (“ Total Cashback Capping ”) while the total Cashback per day is capped at RM2,916.67 (“ Total Daily Cashback Capping ”).
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign as per stipulated Clause 3.0 (e).
4	Cashback limit per Eligible Customer	Total ONE (1) Cashback Entry for this Tracker; Total of up to RM10 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.
5	Total Number of Daily User Capping	The total number of Daily User Capping is capped at the first 5,591 users per day throughout this Cashback Period (“ Total Cashback Capping ”)

iv. Pay via Scan & Pay Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.50 to a maximum of RM20.00.
2	Total Cashback Capping	The total Cashback is capped at RM250,000.00 throughout this Cashback Period (“ Total Cashback Capping ”) while the total Cashback per day is capped at RM5,208.00 (“ Total Daily Cashback Capping ”).
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign as per stipulated Clause 3.0 (e).

4	Cashback limit per Eligible Customer	Total ONE (1) Cashback Entry for this Tracker; Total of up to RM20 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.
5	Total cashback campaign capping	The total number of Cashback Quota Capping is capped at 376,875 quantity throughout this Cashback Period (“ Total Cashback Capping ”)

v. Overseas Transfer Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM2.00 to a maximum of RM8.00.
2	Total Cashback Capping	The total Cashback is capped at RM20,000.00 throughout this Cashback Period (“ Total Cashback Capping ”) while the total Cashback per day is capped at RM416.00 (“ Total Daily Cashback Capping ”).
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign as per stipulated Clause 3.0 (e).
4	Cashback limit per Eligible Customer	Total ONE (1) Cashback Entry for this Tracker; Total of up to RM8 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.
5	Total Number of Daily User Capping	The total number of Daily User Capping is capped at the first 71 users per day throughout this Cashback Period (“ Total Cashback Capping ”)

vi. Send e-Angpao Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.50 to a maximum of RM8.00.
2	Total Cashback Capping	The total Cashback is capped at RM80,000.00 throughout this Cashback Period (“ Total Cashback Capping ”) while the total Cashback per day is capped at RM1,666.00 (“ Total Daily Cashback Capping ”).
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign as per stipulated Clause 3.0 (e).
4	Cashback limit per Eligible Customer	Total ONE (1) Cashback Entry for this Tracker; Total of up to RM8 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.
5	Total Number of Daily User Capping	The total number of Daily User Capping is capped at the first 3,196 users per day throughout this Cashback Period (“ Total Cashback Capping ”)

- e) Based on the number of Eligible Transactions performed as set out in the table of Clause 6.0(a) above, Eligible Customers will receive the Cashback as set out in Clause 7.0 below.

Illustration:

Scenarios		Eligible Cashback upon Eligible Transaction
a	Eligible Customer completed ONE (1) non-consecutive Check-In day for Daily Check-In Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback RM0.10 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
b	Eligible Customer completed TWO (2) non-consecutive Check-In day for Daily Check-In Tracker Cashback in the Tap, Track, Win Campaign	1x Entry was earned to complete Tracker. No Cashback will be credited as there is no Cashback until Eligible Customers completed certain number of non-consecutive Check-In days within same calendar month as stipulated in Clause 3.0(e).
c	Eligible Customer completed FOUR (4) non-consecutive Check-In day for Daily Check-In Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback RM0.30 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
d	Eligible Customer completed SEVEN (7) non-consecutive Check-In day for Daily Check-In Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback RM0.50 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
e	Eligible Customer completed the Check-in day 1 Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback RM0.10 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
f	Eligible Customer has ONE (1) Entry for the Pay a Bill Tracker Cashback in the Tap, Track, Win Campaign	No Cashback will be given as the transaction does not meet the minimum qualifying criteria of TWO (2) entries completion as stipulated in Clause 3.0 (e)(4).
g	Eligible Customer completed the Pay a Bill Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback chance of up to RM20 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
h	Eligible Customer is the first 87 daily users completed the Reload Prepaid & Game Tracker in the Tap, Track, Win Campaign	1x Cashback RM2 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
i	Eligible Customer is the 88 th daily user who completed the Reload Prepaid & Game Tracker in the Tap, Track, Win Campaign	No Cashback will be given as Total Daily Capping of 87 Daily users has been exceeded.
j	Eligible Customer has TWO (2) Entries for the Scan & Pay Tracker Cashback in the Tap, Track, Win Campaign	No Cashback will be given as the transaction does not meet the minimum qualifying criteria of THREE (3) entries completion as stipulated in Clause 3.0 (e)(7).
k	Eligible Customer completed the Pay via Scan & Pay Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback chance of up to RM20 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).

7.0 Cashback

- a) A fixed amount of the Cashback to be awarded is on first come first served basis upon Eligible Customer completing selected Tracker in the Tap, Track, Win Campaign as stipulated in Clause 6.0(a), which are Check-In Tracker, and Reload Prepaid & Game Tracker; OR RM0.00 upon (i) complete utilization of Total Daily Cashback Capping as stated in Clause 6.0(a)(i), (ii), (iii), (iv), (v), OR (vi) upon reaching Total Cashback Capping of this Campaign, as set out in Clause 6.0(a); (ii) continue perform transaction after completed selected Tracker Cashback in the Tap, Track, Win Campaign.
- b) The value of the Cashback to be won is randomized and ranges from a minimum of RM0.10 to a maximum of RM20.00 upon Eligible Customer completed selected Tracker in the Tap, Track, Win Campaign as stipulated in Clause 6.0(a), OR RM0.00 upon (i) upon complete utilization of Total Daily Cashback Capping as stated in Clause 6.0(a), or upon reaching Total Cashback Capping of this Campaign, as set out in Clause 6.0(a); OR (ii) continue perform transaction after completed selected Tracker Cashback in the Tap, Track, Win Campaign.
- c) The Cashback will be credited into the Eligible Customer's MAE wallet account the following day.
- d) In the scenario where the Eligible Customer does not have a MAE wallet account upon completing the Tracker, the Cashback will be forfeited.
- e) In the scenario where the Eligible Customer has a MAE wallet account but the Eligible Customer's MAE wallet account has reached its maximum limit, the Eligible Customer will not receive the Cashback.

8.0 Selection of Eligible Customers for Cashback

- a) The Eligible Customer will be notified of the Cashback won through the MAE app and it shall be the responsibility of the Eligible Customer to check such notification(s).
- b) Maybank reserves the right to request for any documentation or written proof of identification, age, and place of residence of the Eligible Customers for verification purposes to ensure compliance with the Terms & Conditions.
- c) Maybank reserves the right to forfeit and withdraw the Cashback won if the Eligible Customer does not comply with the Terms & Conditions herein.

9.0 General Terms & Conditions

9.1 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.

9.2 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 through Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

- 9.3 By participating in this Campaign, Eligible Customers 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.
- 9.4 By participating in this Campaign, Eligible Customers 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 Customers 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 responses and related photographs. In this regard, Eligible Customers 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).

- 9.5 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 Customers 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.
- 9.6 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.
- 9.7 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.
- 9.8 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 Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.