

**Tap, Track, Win with MAE and Maybank2u Always-On 2026  
More ONG More MAE-riah Promotional Campaign  
Terms & Conditions**



Tap, Track, Win with MAE and Maybank2u Always-On 2026 More ONG More MAE-riah Promotional Campaign ("**Campaign**") is organised by Malayan Banking Berhad (Registration No.: 196001000142) (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 3<sup>rd</sup> February 2026, at 06:00:00 AM (MYT) and ends on 30<sup>th</sup> April 2026, at 11:59:59PM (MYT), both dates inclusive will thereafter be referred to as "**Campaign Period**". In the event that the Campaign ends earlier than 30<sup>th</sup> April 2026, there will be a notice on [www.maybank2u.com.my](http://www.maybank2u.com.my).

**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](http://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 (**"Eligible 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 shall 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 site	

1	Perform Check-In seven (7) non-consecutive days within the same calendar month through the MAE app.	N/A	✓	X	Complete 7 days
2	Perform Scan & Pay DuitNow QR transaction at any participating Maybank and non-Maybank merchants nationwide via the MAE app only, with the source of funds from your savings, current or MAE account.  <i>For clarity:</i> <ul style="list-style-type: none"> <li>• Scan &amp; Pay transactions where credit card is the source of funds is not an Eligible Transaction.</li> <li>• Splitting of bills for the purpose of earning multiple entries is strictly not allowed.</li> </ul>	RM10.00	✓	x	5 successful transactions
3	Perform QR payment at any participating merchants that have NETS QR Code (Singapore), Prompt Pay (Thailand), QRIS (Indonesia) and KHQR (Cambodia).	RM10.00	✓	x	3 successful transactions
4	Pay Zakat through MAE app or M2u website.  <i>Applicable to available Zakat bodies on the MAE app or M2u website only.</i>	RM5.00	✓	✓	2 successful transactions

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 website, 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 Maybank2u website but Secure2u for that transaction failed to be approved on the MAE 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) Scan & Pay transaction of min. RM10 made between 3 February 2026 to 28 February 2026, funded from a Maybank savings account.	One (1) Entry was earned for Scan & Pay Tracker.
b	One (1) Scan & Pay of RM5.00 to a payee on 3 February 2026, funded from a credit card.	No Entry earned as the transaction did not meet the minimum transaction requirements. Hence, does not satisfy the requirements of an 'Eligible Transaction' as per Clause 3.0(e).
c	FIVE (5) Scan & Pay transactions of min. RM10.00 each to a payee made between 3 February 2026 to 28 February 2026, funded from Maybank savings account.	One (1) Entry for Cashback was earned for Completed Scan & Pay Tracker, for that month.

#### **4.0 Cashback Period**

The eligibility of Cashback for this Campaign commences on 3<sup>rd</sup> February 2026 at 06:00:00 AM (MYT) and will end on 30<sup>th</sup> April 2026 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) 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 Customers**" 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 Eligible Platforms.
- 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 RM48.50, 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 Tracker Cashback**

1	Cashback value	Daily Cashback value is given on a first-come, first-served basis on the check-in day as follows:			
		<b>Day of Check-In</b>		<b>Total Cashback Value</b>	
		<b>Day 7</b>		A minimum of RM0.10 to a maximum of RM0.50	
2	Total Cashback Capping	The total Cashback per day is capped as follows (" <b>Total Daily Cashback Capping</b> "):			
		<b>Day of Check In</b>		<b>Month</b>	<b>Total Daily Cashback Capping</b>
		<b>Day 7</b>		February 2026	RM 1,071.43
				March 2026	RM 967.74

			April 2026	RM1,000.00
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign.		
4	Cashback limit per Eligible Customer	Total of up to RM0.50 per Individual for the entire month, <b>subject to the Total Daily Cashback Capping.</b>		
5	Total number of Daily User Capping	The total number of Daily User Capping is capped per day throughout this Cashback Period (" <b>Total Daily User Capping</b> ") as follows:		
		<b>Day of Check In</b>	<b>Month</b>	<b>Total Daily User Capping</b>
		<b>Day 7</b>	February 2026	8,357
			March 2026	3,871
			April 2026	4,000

**ii. Pay via Scan & Pay Tracker Cashback**

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.80 to a maximum of RM28.00.		
2	Total Cashback Capping	The total Cashback per day is capped as follows (" <b>Total Daily Cashback Capping</b> "):		
		<b>Month</b>	<b>Total Daily Cashback Capping</b>	
		<b>February 2026</b>	RM 5,357.14	
		<b>March 2026</b>	RM 6,451.61	
		<b>April 2026</b>	RM 5,000.00	
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 per month; Total of up to RM28.00 per Individual for the entire month, <b>subject to the Total Daily Cashback Capping.</b>		

5	Total number of Daily User Capping	The total number of Daily User Capping is capped per day throughout this Cashback Period (" <b>Total Daily User Capping</b> ") as follows:								
		<table border="1"> <thead> <tr> <th>Month</th> <th>Total Daily User Capping</th> </tr> </thead> <tbody> <tr> <td>February 2026</td> <td>5,527</td> </tr> <tr> <td>March 2026</td> <td>6,657</td> </tr> <tr> <td>April 2026</td> <td>5,346</td> </tr> </tbody> </table>	Month	Total Daily User Capping	February 2026	5,527	March 2026	6,657	April 2026	5,346
Month	Total Daily User Capping									
February 2026	5,527									
March 2026	6,657									
April 2026	5,346									

### iii. QR Payment in other countries\* Tracker

1	Cashback value	Randomised Cashback that ranges from a minimum of RM1.00 to a maximum of RM10.00.								
2	Total Cashback Capping	The total Cashback per day is capped (" <b>Total Daily Cashback Capping</b> ") as follows:								
		<table border="1"> <thead> <tr> <th>Month</th> <th>Total Daily Cashback Capping</th> </tr> </thead> <tbody> <tr> <td>February 2026</td> <td>RM357.14</td> </tr> <tr> <td>March 2026</td> <td>RM322.58</td> </tr> <tr> <td>April 2026</td> <td>RM333.33</td> </tr> </tbody> </table>	Month	Total Daily Cashback Capping	February 2026	RM357.14	March 2026	RM322.58	April 2026	RM333.33
Month	Total Daily Cashback Capping									
February 2026	RM357.14									
March 2026	RM322.58									
April 2026	RM333.33									
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 RM10.00 per Individual for the entire month, <b>subject to the Total Daily Cashback Capping.</b>								
5	Total Number of Daily User Capping	The total number of Daily User Capping is capped at the number of users per day throughout this Cashback Period (" <b>Total Daily User Capping</b> ") as follows:								
		<table border="1"> <thead> <tr> <th>Month</th> <th>Total Daily User Capping</th> </tr> </thead> <tbody> <tr> <td>February 2026</td> <td>279</td> </tr> <tr> <td>March 2026</td> <td>252</td> </tr> <tr> <td>April 2026</td> <td>260</td> </tr> </tbody> </table>	Month	Total Daily User Capping	February 2026	279	March 2026	252	April 2026	260
Month	Total Daily User Capping									
February 2026	279									
March 2026	252									
April 2026	260									

\*as stated in Clause 3(e).

**iv. Pay Zakat Tracker**

1	Cashback value	Randomised Cashback that ranges from a minimum of RM1.00 to a maximum of RM10.00.								
2	Total Cashback Capping	<p>The total Cashback per day is capped (“<b>Total Daily Cashback Capping</b>”) as follows:</p> <table border="1"> <thead> <tr> <th>Month</th> <th>Total Daily Cashback Capping</th> </tr> </thead> <tbody> <tr> <td><b>February 2026</b></td> <td>RM53.57</td> </tr> <tr> <td><b>March 2026</b></td> <td>RM64.52</td> </tr> <tr> <td><b>April 2026</b></td> <td>RM17.00</td> </tr> </tbody> </table>	Month	Total Daily Cashback Capping	<b>February 2026</b>	RM53.57	<b>March 2026</b>	RM64.52	<b>April 2026</b>	RM17.00
Month	Total Daily Cashback Capping									
<b>February 2026</b>	RM53.57									
<b>March 2026</b>	RM64.52									
<b>April 2026</b>	RM17.00									
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 RM10.00 per Individual for the entire month, <b>subject to the Total Daily Cashback Capping.</b>								
5	Total Number of Daily User Capping	<p>The total number of Daily User Capping is capped at the number of users per day throughout this Cashback Period (“<b>Total Daily User Capping</b>”) as follows:</p> <table border="1"> <thead> <tr> <th>Month</th> <th>Total Daily User Capping</th> </tr> </thead> <tbody> <tr> <td><b>February 2026</b></td> <td>40</td> </tr> <tr> <td><b>March 2026</b></td> <td>48</td> </tr> <tr> <td><b>April 2026</b></td> <td>8</td> </tr> </tbody> </table>	Month	Total Daily User Capping	<b>February 2026</b>	40	<b>March 2026</b>	48	<b>April 2026</b>	8
Month	Total Daily User Capping									
<b>February 2026</b>	40									
<b>March 2026</b>	48									
<b>April 2026</b>	8									

- b) 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 Customers completed TWO (2) non-consecutive check-in days for daily check-in Tracker Cashback in the Tap, Track, Win Campaign.	2x Entry was earned to complete Tracker. No Cashback will be credited until Eligible Customers completed a certain number of non-consecutive check-in days within the same calendar month as stipulated in Clause 3.0(e).
b	Eligible Customers completed SEVEN (7) non-consecutive check-in day for daily check-in Tracker Cashback in the Tap, Track, Win Campaign.	1x Cashback chance of up to RM0.50 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
c	Eligible Customers have ONE (1) Entry 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 FIVE (5) entries completion as stipulated in Clause 3.0 (e).
d	Eligible Customers have 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 FIVE (5) entries completion as stipulated in Clause 3.0 (e).
e	Eligible Customers completed the Scan & Pay Tracker Cashback in the Tap, Track, Win Campaign.	1x Cashback chance of up to RM28 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
f	Eligible Customers are the first 5,527 daily users who completed the Scan & Pay Tracker in the Tap, Track, Win Campaign for the month of February 2026.	1x Cashback chance of up to RM28 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
g	Eligible Customer is the 5,530 <sup>th</sup> daily user who completed the Scan & Pay Tracker in the Tap, Track, Win Campaign for the month of February 2026.	No Cashback will be given as Total Daily User Capping of 5,527 daily users has been exceeded.

## **7.0 Cashback**

- a) The value of the Cashback to be won is randomized and ranges from a minimum of RM0.10 to a maximum of RM28.00 upon Eligible Customer completed selected Tracker in the Tap, Track, Win Campaign as stipulated in Clause 6.0(a), OR

RM0.00 upon (i) 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.

- b) The Cashback will be credited into the Eligible Customer's MAE wallet account the following day.
- c) In the scenario where the Eligible Customer does not have a MAE wallet account upon completing the Tracker, the Cashback will be forfeited.
- d) 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 and Conditions**

- (a) 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.
- (b) 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](http://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.
- (c) By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at [www.maybank2u.com.my](http://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 and Conditions be not fully understood.
- (d) 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](http://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:

- (i) the purposes of the Campaign; and
- (ii) 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 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).

- (e) 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 negligence or omission by Maybank.
- (f) 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.
- (g) 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.

(h) 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](http://www.maybank2u.com.my)).