

**Travel Ready, Rewards Steady Campaign 2026****Terms and Conditions**

Travel Ready, Rewards Steady Campaign 2026 ("**Campaign**") is organised by Malayan Banking Berhad (Registration No.: 196001000142) and Maybank Islamic Berhad (Registration. No.: 200701029411) (hereinafter collectively referred to 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, conclusive and binding.

1.0 Campaign Period

This Campaign will commence on 5th of August 2026, at 06:00:00 AM (MYT) and ends on 31st of October 2026, at 11:59:59PM (MYT), both dates inclusive will thereafter be referred to as "Campaign Period". The Campaign will be split in Phases during the Campaign Period:

Campaign Phase:

Phase	Month / Date
1	5 August – 31 August 2026
2	1 September – 30 September 2026
3	1 October – 31 October 2026

2.0 Eligibility

- (a) This Campaign is open to all Maybank customers who are Malaysians aged between 18 to 55 years old meeting the criteria below:
 - (1) Eligible Customers must hold an active Maybank2u or Maybank Anytime Everywhere ("MAE") Wallet account during the Campaign Period and Fulfilment Phase (as highlighted in Clause 5.0 (f); and
 - (2) Eligible Customers who have not previously applied for a Global Access Account-i (GAA-i).
- (b) Employees of Maybank, its subsidiaries and affiliates are not eligible to participate unless otherwise excluded by Maybank.
(hereinafter referred to as the "**Eligible Customers**")



- (c) Maybank reserves the right to disqualify any customer who does not meet the criteria above or is found to have misused the Campaign in any manner.

3.0 Campaign Mechanics

- (a) Eligible Customers who perform the following qualifying actions ("Eligible Actions") in the MAE app within the same Phase during the Campaign Period may be entitled to a total of RM80 MAE Top-up PIN, subject to the following conditions:

Criteria No.	MAE Top-up PIN	MAE Top-up PIN Eligibility
1	RM50 MAE Top-up PIN	Applicable to the first 1,000 Eligible Customers ("Winners") of each Phase who has successfully opened a *Global Access Account-i (GAA-i) via MAE during the Campaign Period.
2	Additional Bonus: RM30 MAE Top-up PIN	Winners who have received the RM50 MAE Top-up PIN as stated in Item 1 above are eligible for an additional RM30 MAE Top-up PIN upon completing either one of the following requirements within the same Phase: 1. Successfully sign up for one (1) **Travel Coverage, namely TripCare 360 Takaful only via the MAE app (applicable for both international or domestic travels); or 2. Successfully purchase one (1) eSIM package for any country available on MAE app (with no minimum spend); or 3. Make two (2) card transactions using their GAA-i Card in any available countries covered by GAA-i, with a minimum spend of



		RM150 per transaction or the equivalent within the same Phase.
--	--	--

* Maybank Islamic is a member of Perbadanan Insurans Deposit Malaysia (PIDM). Global Access Account-i is protected by PIDM up to MYR250,000 for each depositor.

**The benefit(s) payable under eligible certificate/product is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Takaful Berhad or PIDM (visit www.pidm.gov.my)

(b) For the avoidance of doubt, a successful requirement refers to:

- (1) For the GAA-i account opening: The application to open the GAA-i account is fully approved and the account has been activated during the respective Phase of the Campaign Period; or
- (2) For the sign-up of the Travel Coverage or purchase of eSIM: The sign-up or purchase is successfully completed and paid during the respective Phase of the Campaign Period, with no cancellation or refund.

(c) MAE Top-up PIN is subject to availability and is awarded on a first-come, first-served basis by Phase in accordance with the budget allocation set by Maybank (refer to Clause 4.0(a)).

(d) Maybank reserves the right to determine whether a transaction qualifies for the Campaign or otherwise.

4.0 MAE Top-up PIN Allocation

- (a) A maximum total budget of RM80,000 per Phase is allocated for MAE Top-up PIN rewards during the Campaign Period with a total of RM240,000 MAE Top-up PIN budget for the entire Campaign.
- (b) Once the MAE Top-up PIN rewards budget allocation has been fully utilized for that Phase or during the Campaign, no further MAE Top-up PIN will be awarded. Maybank will update its official campaign website once the rewards budget allocation has been fully utilized.

5.0 Winner Announcement

- (a) Selected Winners will be informed via Push Notification and/or Electronic Direct Mail (EDM) by Phases. Winners by each Phase will be informed within 90 (ninety) working days after each Campaign Phase ends (refer to table under Clause 6.0 (f)).



(b) Announcement of the Winner(s) (e.g. Name) shall also be made on Maybank2u's website at www.maybank2u.com.my within 90 (ninety) working days after each Campaign Phase ends.

6.0 MAE Top-up PIN Fulfilment

- (a) Winners must have an active MAE Wallet account during the entirety of the Campaign period and fulfillment phase for MAE Top-up PIN to be fulfilled.
- (b) Winners with an active MAE Wallet will receive a Push Notification for a MAE Top-up PIN reward within ninety (90) working days after Campaign ends, at Maybank's discretion.
- (c) Winners are required to tap on the Push Notification, which will redirect them to the in-app landing page detailing the reward and redemption process and follow the instructions provided to redeem the MAE Top-up PIN.
- (d) MAE Top-up PINs issued are valid for redemption within two (2) weeks from the date of the Push Notification. Upon successful redemption, the credited amount will have no expiry and may be used at any time for eligible MAE transactions.
- (e) Redemption is subject to system availability and Maybank's final decision.
- (f) Timeline of MAE Top-up PIN Push Notifications and Redemption Period as follows:

Phases	Winner Announcement	MAE Top-up PIN Disbursement Push Notification	Redemption Period
Phase 1 Winners	Latest by 23 November 2026	Latest by 22 January 2027	Redemption is available for 2 weeks from the time the MAE Top-up PIN push notification is received.
Phase 2 Winners	Latest by 23 December 2026		
Phase 3 Winners	Latest by 22 January 2027		

(g) Scenarios for Eligibility and Rewards:

No.	Scenarios	GAA-i	Travel Coverage	eSIM	First 1,000 Winners (by Phase)	Eligibility of RM30 Bonus	Outcome
1	Eligible Customer completed Eligible	Yes	Yes	No	Yes	Yes	Eligible for both RM50 MAE Top-up PIN and

 Maybank Islamic  Maybank							
	Actions and fulfilled the additional criteria within the quota of the same Phase (eg: August 2026.)						RM30 Bonus MAE Top-up PIN.
2	Eligible Customer completed Eligible Actions but cancelled the additional criteria within the quota of the same Phase (eg: August 2026.)	Yes	No (Cancelled)	No	Yes	No	Eligible for RM50 MAE Top-up PIN only for fulfilling the first criterion and being among the first 1,000 customers to apply.
3	Eligible Customer completed Eligible Actions but exceeded the quota of the same Phase (eg: August 2026.)	Yes	Yes	No	No	No	Not eligible for any MAE Top-up PIN.
4	Eligible Customer signed up for TripCare 360 Takaful only.	No	Yes	No	N/A	No	Not eligible for any MAE Top-up PIN as the first eligibility criterion for



							MAE Top-up PIN has not been fulfilled.
5	Eligible Customer signed up for TripCare 360 only.	No	No	No	N/A	No	Not eligible for any MAE Top-up PIN as TripCare 360 is not part of the campaign.
6	Eligible Customer purchased eSIM package for Japan only.	No	No	Yes	N/A	No	Not eligible for any MAE Top-up PIN as the first eligibility criterion for MAE Top-up PIN has not been fulfilled.
8	Eligible Customer completes Eligible Actions but cancels GAA-i.	No (Cancelled)	Yes	No	No	No	Not eligible for any MAE Top-up PIN as the first eligibility criterion is not fulfilled.
9	Eligible Customer completes Eligible Actions outside the Campaign	Yes	Yes	No	N/A	No	Not eligible for any MAE Top-up PIN.

 Maybank Islamic  Maybank							
	Period.						
10	Eligible Customer completes Eligible Actions in different Phases (eg: Apply for GAA-i in August 2026 and Travel Coverage in September 2026)	Yes (Different Phase)	Yes (Different Phase)	No	Yes*	No	*Eligible for RM50 MAE Top-up PIN if the customer is among the first 1,000 selected for GAA-i application of the month. Travel Coverage sign-up shall not be considered for winner selection for the additional RM30 MAE Top-up PIN, as both required actions must be completed within the same Phase.



11	Eligible Customer completes Eligible Actions but MAE Wallet inactive.	Yes	No	Yes	N/A*	No	*MAE Top-up PIN cannot be credited until the wallet is active.
12	Eligible Customer provides false or incomplete information.	N/A	N/A	N/A	N/A	No	Disqualified from the Campaign.

- (h) Maybank shall not be held liable for any delay in crediting MAE Top-up PIN due to incomplete or inaccurate details provided by the Winner, system disruptions or third-party issues beyond Maybank's reasonable control.
- (i) The MAE Top-up PIN is not replaceable with other items.
- (j) Once the quota for respective Phase is fully redeemed, subsequent Eligible Actions within that Phase will not qualify for MAE Top-up PIN.
- (k) MAE Top-up PIN is limited to one (1) RM50 MAE Top-up PIN and (1) additional RM30 MAE Top-up PIN bonus per Winner for the entire Campaign Period. Each Winner is entitled to win only once and duplication of Winners is strictly not allowed.

6.0 Disqualification

- (a) Maybank reserves the right to disqualify any customer who:
 - (1) Provides false, misleading, or incomplete information;
 - (2) Cancels or refunds the Travel Coverage sign-ups or eSIM purchases;
 - (3) Engages in fraudulent, abusive, or suspicious activity; or
 - (4) Fails to comply with these Terms & Conditions.

7.0 General Terms & 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 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 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.
- (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 ("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 the 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) In the event of any inconsistency, ambiguity or discrepancy between the English version and Bahasa Malaysia version of the Terms and Conditions, the English version of the Terms and Conditions shall prevail.
- (i) 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.