TERMS & CONDITIONS OF SCAN & PAY THROUGH SAMSUNG WALLET APP

(Effective Date: July 2026)

Please read these Terms and Conditions carefully as they apply and regulate your use of the Scan & Pay service through Samsung Wallet ("Service"), which enables you to access Malayan Banking Berhad (196001000142) (Maybank)'s QR payment functionality through compatible Samsung Devices via Samsung Wallet app.

By agreeing, accessing or utilizing the Service, you agree to be bound by these Terms and Conditions.

The Service allows eligible customers to access Maybank's QR payment capabilities, including DuitNow QR, through Samsung Wallet as the main interface, while all payment processing, authentication and account management remains within Maybank's banking environment.

These Terms and Conditions shall be read together with the terms and conditions of Maybank's namely General Terms and Conditions, Scan and Pay (QR Pay), MAE by Maybank2u App, Terms and Conditions of Integrated Maybank2u.com Services, Terms and Conditions Governing Banking Accounts (Conventional or Islamic, where applicable), and any other relevant Maybank's banking terms and conditions without limitation or qualification.

From time to time, Maybank may need to revise these Terms and Conditions, in which case Maybank will, subject to giving twenty-one (21) days prior notice communicate the revision via such modes including announcements on Maybank2u website and/or application. Continued use of the Service after such revisions shall constitute acceptance of the revised Terms and Conditions.

If you choose **NOT** to accept these Terms and Conditions or any of its revisions, please do not proceed with linking your account to Samsung Wallet. If your account has already been linked, you may delete or unlink the Service via the Samsung Wallet settings on your device.

1. DEFINITION

The following definitions apply unless otherwise stated: -

"Account"
Means your Maybank or Maybank Islamic Berhad's (MIB) Current Account, Savings Account, or MAE e-Wallet used for QR payments.

"Samsung"
Means Samsung Malaysia Electronics (SME) Sdn. Bhd. [Company No. 200301026766 (629186-D)], a company incorporated in Malaysia with its registered office at Level 15,

Mercu 2, 3, Jalan Bangsar, KL Eco City, 59200 Kuala Lumpur, Federal Territory of Kuala Lumpur, together with its affiliate companies.

"Samsung Wallet"
Refers to an application and related services intended for use with a compatible Samsung branded mobile devices, wearable devices, and/or accessories to use cards, loyalty programs, or any other items provided through the Samsung Wallet.

"Samsung Devices"
Refers to compatible Samsung mobile devices that support the Service.

"Service"

Refers to Maybank's Scan & Pay service through Samsung Wallet which enables you to access Maybank's QR payment functionality through compatible Samsung Devices via Samsung Wallet. Compatible devices are determined by Samsung. Please visit Samsung Malaysia website for more details.

"Linking"
Refers to the process where a user authorizes Samsung Wallet to access selected Maybank or MIB account or MAE e-Wallet information and QR payment functionality through secure Application Programming Interfaces (APIs).

"Masked Account Details"
Refers to partial account information where sensitive elements, such as full account numbers are hidden or truncated for security purposes.

"You / Your"
Refers to the Maybank or MIB customer using the Service.

2. ELIGIBILITY

2.1. The Service is available to individual Maybank or MIB customers who:
- Have an active Maybank or MIB account or MAE wallet;
- Have installed Samsung Wallet on a compatible Samsung Devices; and
- Successfully complete the account linking and authentication process.

2.2. Maybank reserves the right to determine your eligibility for the Service at its reasonable discretion.

3. SERVICE DESCRIPTION

3.1. The Service allows you to perform QR payments through Samsung Wallet by linking your Maybank or MIB account or MAE e-wallet.

3.2. Samsung Wallet serves solely as a front-end access channel, while:

- Authentication,
- Payment authorization,
- Transaction processing, and
- Account management

are conducted within Maybank's systems.

3.3. All transactions performed through the Service are subject to Maybank's existing QR payment limits, controls and security mechanisms.

3.4. Transactions may require authentication through Secure2u, biometric authentication, PIN, or other security methods prescribed by Maybank from time to time.

3.5. Once a transaction is confirmed, it cannot be changed or cancelled.

4. DATA SHARING

4.1. By enabling the Service, you authorize Maybank to disclose certain limited information to Samsung Wallet through secure APIs for the purpose of enabling the Service.

4.2. The information shared may include:

- Masked account details
- Available balance
- Recent transaction history (up to 90 days)
- Samsung Wallet initiated payment transaction data

4.3. The information shared is strictly limited to the minimum data necessary to enable the Service.

4.4. All such information is stored locally on your Samsung Devices within the Samsung Wallet application environment and is accessible only to the authenticated device owner.

4.5. Samsung does not store, retain, process, or use this information on its servers, and such information is not accessible to Samsung for any commercial, analytical, or marketing purposes.

4.6. Maybank will not transmit the following information to Samsung Wallet:

- Full account numbers
- Login credentials
- Authentication codes
- Security tokens

5. SECURITY RESPONSIBILITIES

5.1. You agree to:

- Keep your Samsung Devices secure at all times;
- Enable device lock features such as PIN, password, or biometric authentication;

- Not disclose your Samsung login credentials, Secure2u authentication, or other security credentials to any person; and
- Immediately notify Maybank if your device is lost, stolen, or compromised.

Failure to safeguard your device or authentication credentials may result in unauthorized transactions for which you may be liable.

6. TRANSACTION LIMIT

6.1. Transactions conducted using the Service remain subject to Maybank's existing QR payment limits and security controls.

6.2. Maybank may revise transaction limits at any time by providing you prior notice.

7. DISPUTES AND ERRONEOUS TRANSACTIONS

7.1. All disputes relating to QR payment transactions, including mistaken payments or unauthorized transactions, or requests for recovery of funds shall be handled in accordance with Maybank's existing DuitNow QR dispute handling procedures and within the timelines prescribed by Maybank and the DuitNow QR framework.

7.2. All disputes relating specifically to the Samsung Wallet application or its platform-specific features shall be handled by Samsung.

8. LIABILITY

8.1. Maybank shall not be liable for any loss arising from:

- Your negligence in safeguarding your Samsung Devices or credentials to access the Service;
- Incorrect payment details entered or confirmed by you; or
- Unauthorized use resulting from your failure to secure Samsung Devices.

8.2. Maybank shall also not be responsible for any losses caused by:

- Failure or malfunction of the Samsung Wallet application;
- Samsung Devices malfunction;
- Samsung or Samsung Wallet discloses to any third party any of your information without your authorisation; or
- Network, system, or connectivity issues beyond Maybank's control.

9. TERMINATION OR SUSPENSION

9.1. Maybank may immediately suspend or terminate access to the Service at any time by providing a notice to you if:

- Fraudulent or suspicious activity is detected;
- Regulatory requirements require suspension or termination; or
- System maintenance is undertaken or security concerns arise.

10. UNLINKING

10.1. You may unlink your account from Samsung Wallet at any time through its settings.

10.2. Should you wish to use the Service again in the future, you must perform the linking process as a new setup, including all required authentication and verification steps prescribed by Maybank at that time.

11. GOVERNING LAW

These Terms and Conditions shall be governed by the laws of Malaysia and subject to the jurisdiction of the Malaysian courts.