



Terms and Conditions – Visa RIO 2016 Olympic Games Campaign

1. The “Visa RIO 2016 Olympic Games Campaign” (“Campaign”) commences on 15 March 2016 at 12:00AM MYT until 31 May 2016 at 11:59PM MYT (both dates inclusive) unless notified otherwise (“Campaign Period”).
2. **Eligibility**
 - 2.1 All new and existing principal Cardmembers of Visa Credit Card(s) issued by Malayan Banking Berhad (Co. No. 3813-K) or Maybank Islamic Berhad (Co. No. 787435-M) (collectively referred to as “Maybank”) (“Maybank Visa Credit Cards”) who successfully register for the Campaign via short messages service (“SMS”) are eligible to participate in the Campaign (“Principal Cardmembers”).
 - 2.2 The following persons are NOT eligible to participate in the Campaign:
 - a) Cardmembers whose Maybank Visa Credit Card account(s) are delinquent, suspended, cancelled, or in breach of any terms and conditions herein and/or Cardmember Agreement during the Campaign Period;
 - b) Cardmembers of Maybank Visa Credit Card who are in default of any facility(ies) granted by Maybank at any time;
 - c) Cardmembers who had cancelled their Principal Maybank Visa Credit Cards and re-applied for a new Principal Maybank Visa Credit Card within six (6) months of such cancellation;
 - d) Cardmembers of Maybank Commercial/ Corporate Cards;
 - e) Permanent and contract employees of Cards Marketing Department of Maybank Malaysia and Regional Cards Marketing Department.
 - 2.3 For avoidance of doubt, permanent and contract employees of Maybank (non-Cards Marketing Department of Maybank Malaysia and non-Regional Cards Marketing Department) and/ or vendors, suppliers, advertising and promotion agencies for this Campaign are eligible to participate in the Campaign and stand to win the Bonus Prize only, but not the Grand Prize.
3. **SMS Registration**
 - 3.1 Registration is on a one-time basis using Maxis/ Celcom/ DiGi/ U Mobile number and must be made by the Principal Cardmember within the Campaign Period as per below:
 - a) Type **RIO**<space> **12-digit NRIC Number without spacing** and send to **66628** (E.g. RIO 810721106658); or
 - b) For non-Malaysian Eligible Cardmembers, type **RIO**<space> **Passport No without spacing** (E.g. RIO B123456)
 - 3.2 Principal Cardmembers with multiple Maybank Visa Credit Cards are only required to register once within the Campaign Period to participate in the Campaign.

- 3.3 Principal Cardmembers shall be responsible to pay the standard SMS charges levied by their respective telecommunication service providers (“Telco”) for each registration SMS sent to the designated number “66628” under the Campaign.
- 3.4 Principal Cardmembers are solely responsible to ensure that the details in the registration SMS sent to 66628 are complete, accurate, and within the Campaign Period; failing which, the registration SMS will be deemed invalid or unsuccessful.
- 3.5 Cancellation of registration and/or change of any details will not be accepted after the registration SMS has been successfully sent to 66628.
- 3.6 Proof of SMS sent to 66628 by Principal Cardmembers shall not be deemed as successful SMS registration unless the Principal Cardmember receives a confirmation SMS from 66628 and such confirmation SMS will be sent to the same mobile phone number used for registration, subject to the SMS traffic at the respective Telco’s network. The confirmation SMS is automatically generated to confirm receipt of a successful registration and shall not be deemed as notification that the Principal Cardmember has been confirmed as the winner.
- 3.7 Maybank reserves the right to disqualify any registration SMS sent to 66628 due to reason(s) including, but not limited to duplicate registration, invalid NRIC number, incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period without assigning any reason thereof and shall not be liable for such disqualification.
- 3.8 Maybank is not responsible for nor does Maybank have any control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective Telco or Maybank’s SMS vendor or for any other reason(s) whatsoever during the process of registration SMS sent to 66628 or confirmation SMS sent from 66628 to Principal Cardmembers which may result in the delay of the SMS registration during the Campaign Period.
- 3.9 SMS service is provided and supported by the service provider appointed by Maybank, Macro Kiosk Berhad.

4. Qualifying Entries

- 4.1 Upon successful SMS registration, Principal Cardmembers need to meet the “Qualified Spend” in order to earn Qualifying Entries and stand to win the Prizes stated in Clause 5 as illustrated below:

Prize Category	No. of Winners	Qualifying Entry
Grand Prize	2 Winners	<ul style="list-style-type: none"> • 1x Qualifying Entry for every RM50 cumulative spend at local retail outlets, online and/ or overseas.
Bonus Prize	1,000 Winners	<ul style="list-style-type: none"> • 50X Qualifying Entry for every RM1,000 cumulative spend via 0% EzyPay Installment.

- 4.2 Qualified Spend shall include retail and online purchases transacted locally and internationally, Auto PayBills, 0% EzyPay Installment (“EzyPay”) performed via Maybank Visa Credit Card(s) the during the Campaign Period based on local Transaction Time. For the avoidance of doubt, EzyPay shall be treated as Qualified Spend based on the full transaction amount and all international transactions in

foreign currency shall be converted into Ringgit Malaysia (RM) based on Maybank's prevailing exchange rate.

4.3 Qualified Spend shall exclude, monthly installment of EzyPay, EzyPay Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.

4.4 Computation of the total Qualified Spend will be based on all valid Maybank Visa Credit Card(s) issued under the same Principal Cardmember throughout the Campaign Period as illustrated below, as long as the Principal Cardmember is successfully registered via SMS in accordance to the terms and conditions herein.

Example	Date of Successful Registration	Computation of Qualifying Spend
Registered Cardmember A	15 March 2016	15 March - 31 May 2016
Registered Cardmember B	01 April 2016	15 March - 31 May 2016
Registered Cardmember C	31 May 2016	15 March - 31 May 2016

4.5 Qualified Spend by Supplementary Cardmember(s) under the same Principal Cardmember's Maybank Visa Credit Card account(s) will also be included in computation of the Principal Cardmember's total Qualified Spend.

4.6 Split and/or repetitive retail transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.

5. Prizes

5.1 There are two (2) categories of prizes under the Campaign ("Prizes") as follow:

Prize Category		No. of Winners
Grand Prize	<p>5D4N Package for 2 to RIO 2016 Olympic Games 2016 from 3 until 7 August 2016*</p> <ul style="list-style-type: none"> • A pair of Economy Class returns air tickets from Kuala Lumpur to Rio de Janeiro for two (2) adults • 4 nights deluxe hotel accommodation based on double occupancy • Daily breakfast • Visa Prepaid Product (worth USD 400 in total) • All scheduled ground transportation • Preselected Olympic event tickets • Visa Olympic-themed merchandise • Tour of iconic Rio de Janeiro landmark 	2 Winners
Bonus Prize	RM 100 Cash Back	1,000 Winners

*Subject to flight availability

5.2 Grand Prize **EXCLUDES** the following:

- Application for visa/warrant and applicable fees (if any);
- Transportation to and from Kuala Lumpur International Airport (KLIA);
- Travel insurance;
- Non-program scheduled transportation, meals, events, activities and services;

- e) Hotel incidentals (e.g. Phone, mini bar, laundry, room service, etc.);
- f) Athlete appearances
- g) On-site translation services; and
- h) Any applicable taxes

5.3 Grand Prize Winners and their accompanying partners must be at least 16 years old and above as of 31 May 2016 and are required to travel and attend the scheduled RIO 2016 Olympic Games program on the pre-determined dates. Should the Grand Prize Winners and/or their accompanying partners unable to travel on the predetermined dates for any reason whatsoever, the winner(s) will be disqualified from winning the Prizes.

5.4 Grand Prize Winners and their accompanying partners shall be responsible at their own cost for obtaining the necessary documents for travelling overseas. Maybank will not be responsible for obtaining the necessary documents required on behalf of the winners.

5.5 Maybank will **NOT** provide any replacement or substitute Grand Prize for the following reasons:

- a) Winner and/or their accompanying partner fails to obtain necessary documents;
- b) Winner rejects the Prize and requests for alternative package/product(s); or
- c) the RIO 2016 Olympic Games is cancelled and/or postponed

5.6 Maybank gives no assurance or satisfaction guarantee in regards to the Grand Prize. Maybank has no control over any arrangement and the organization of the event, program and schedules, and therefore accepts no responsibility for any change or cancellation of any event, program and schedules.

6. Selection of Winners

6.1 Grand Prize Winners

- a) Based on the Qualifying Entries earned, Principal Cardmembers will be shortlisted by Maybank's randomizer programme for the Grand Prizes and will be contacted by Maybank's representatives at the mobile phone numbers registered to participate in the Campaign at any time during office hours to answer one (1) question.
- b) The shortlisted Principal Cardmember will be deemed as winner if he/ she is able to answer the question correctly upon being contacted by Maybank's representative.
- c) If the shortlisted Principal Cardmember is unable to answer the question correctly, the next shortlisted Principal Cardmember will be selected and contacted to answer the question.
- d) In the event the shortlisted Principal Cardmember is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the shortlisted Cardmember wish to withdraw from the Campaign upon being contacted by Maybank's representative, he/she shall be disqualified from the Campaign.
- e) Calls will be made only to Principal Cardmembers.

6.2 Bonus Prize Winners

- (a) In accordance to the selection sequence of Maybank's randomizer programme, the next 1,000 shortlisted Principal Cardmembers and shall be deemed as final winners ("Winners").

Example:

Sequence No. in Randomizer Programme	Cardmember	Prize Entitlement
1	Cardmember A	Grand Prize Remarks: Able to answer the question correctly
2	Cardmember B	Remarks: Not contactable after 3 attempts and thus, not qualify for the Grand Prize
3	Cardmember C	Grand Prize Remarks: Able to answer the question correctly
4th to 1003rd	Cardmembers	Bonus Prize

6.3 Each Principal Cardmember is entitled to win one (1) Prize only throughout the Campaign.

7. Fulfillment of Prize

7.1 At the time of rewarding the Prize, all Maybank Visa Credit Card account(s) of the Principal Cardmember must not be delinquent, and/or invalid or cancelled; otherwise he/she will be disqualified from receiving the Prize from the Campaign.

7.2 Grand Prize - 5D4N Package for 2 to RIO 2016 Olympic Games

- a) A confirmation letter will be sent to the Grand Prize Winner at his/her Billing Address recorded in Maybank's system within eight (8) weeks from the end of the Campaign Period.
- b) Winners must confirm the issuance of the flight tickets with the nominated passenger's details within five (5) working days from the first point of contact by Maybank's representative.
- c) Winners and the nominated passengers are required to travel together from Kuala Lumpur to Rio de Janeiro on Economy Class return flights.
- d) Failure to do so, Winner will be disqualified without any compensation and the next shortlisted Principal Cardmember will be selected and contacted to answer the question as per Clause 6.1.
- e) Issuance of flight ticket is subject to the airline's policy and any other general terms and conditions applicable to the flight tickets. Such terms and conditions are beyond Maybank's control and are determined by the airline.

7.3 Bonus Prize – RM 100 Cash Back

- a) RM100 will be credited in the Winners' Principal Maybank Visa Credit Card accounts within 4 weeks after the announcement of Winners and reflected on credit card statements that follow the date of Cash Back crediting.

7.4 Picture(s) of the Prize(s) shown in any advertising, promotional, publicity and other materials relating to or in connection with the Campaign is solely for illustration purposes only.

7.5 Prizes are given on an "As Is" basis, which is non-transferable and non-exchangeable for cash or other kinds.

7.6 Prizes may carry their own terms and conditions and these terms and conditions shall be applicable in addition to the terms and conditions stated and/or reflected herein.

- 7.7 Any dispute in relation to the Prize(s) or any terms and conditions in respect thereof shall be settled directly by the Winner with the authorized dealer/supplier and/or the respective services operations without recourse to Maybank. Maybank is not responsible or liable for any breach of quality or warranty of the Prize(s) or any terms and conditions in respect thereof.
- 7.8 Announcement of Winners (e.g. Name and masked Maybank Visa Credit Card Number) will also be made on the Maybank's website at www.maybank.com.my eight (8) weeks after the end of the Campaign Period.
- 7.9 If there is any dispute or non-receipt of the Prize(s), Winners are required to contact Maybank Customer Service 1300 88 6688 by **31 August 2016** at the latest to request an inquiry. No request for any inquiry will be entertained after **31 August 2016**.

8. General

- 8.1 SMS sent by Principal Cardmembers to 66628 for registration purpose shall be deemed as consent to participate in the Campaign. By participating in the Campaign, Principal Cardmembers/Winners:
- a) agree to be bound by the terms and conditions herein;
 - b) agree that all records of transactions within or outside of Malaysia 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 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) agree that any reversal of Qualified Spend shall be excluded;
 - e) 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;
 - f) authorize Maybank to publish their names, photos taken or other information provided by him/her for current and future advertising and publicity purposes in any advertising or publicity material relating to the Campaign without any compensation;
 - g) agree to access Maybank website at www.maybank.com.my to view the terms and conditions and are deemed to have agreed with any changes or variations the terms and conditions herein and seek clarification from Maybank should any of the terms and conditions be not fully understood;
 - h) agree to comply with the terms and conditions applicable to the issue and use of tickets from time to time by Rio Organizing Committee for the 2016 Olympic Summer Games (ROCOG). Such terms and conditions are contained in the Ticket License Agreement (which can be as review at www.tickets.rio2016.com/purchaseterms.html, on the back of the physical ticket (once issues) and include prohibitions against any use of the ticket in connection with any commercial promotion or contest (without the consent of ROCOG) and the unauthorized sale of the ticket in excess of face value of the ticket.
 - i) shall not while using any RIO 2016 Olympic Games tickets, display or publicize any political slogans or homophobic language, images of a lewd or explicitly sexual nature, images containing logos of competitors and overt brand sponsorship or anything else deemed to be ambush marketing or an abuse of the RIO 2016 Olympic Games, content which is defamatory, obscene, illegal, vulgar, offensive or otherwise unsuitable or infringes others' rights (including intellectual property rights) or reflects negatively upon any of ROCOG or the RIO 2016 Olympic Games. Each Eligible Cardmember agrees and acknowledges that any

breach of this clause will cause significant damage and loss to ROCOG and the Eligible Cardmember hereby agrees to be liable to ROCOG for the damages and losses by the Eligible Cardmember and his/her partner; and

- j) shall not be entitled to claim for any compensation against Maybank 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.

9 Maybank Privacy Notice

9.1 By participating in this Campaign, Principal Cardmembers/Winners agree and consent to allow his/ her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank.com.my ("Maybank's Privacy Notice.")

9.2 In addition and without prejudice to the terms in the 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 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 in relation to the Campaign.

10 Maybank reserves the right to:

10.1 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;

10.2 forfeit the Prize (s) in the event there is reversal of Qualified Spend or termination of Maybank Card account(s) during the Campaign Period or non-compliance with the terms and conditions herein;

10.3 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 www.maybank.com.my, or in other methods which Maybank 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.

11 Maybank shall not be liable and responsible for:

11.1 any failure or delay in transmission of sales transactions by Visa International , merchant establishments or any party which may result in the Cardmember being omitted from the Campaign; and

11.2 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.

- 12 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.
- 13 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 these terms and conditions as an entire agreement.