

Get Rewarded with your Newly Approved Maybank / Maybank Islamic Principal Credit Card applied via M2U

Terms and Conditions

Maybank / Maybank Islamic Online Acquisition 2022 Cash Back Reward & Exclusive Reward Credit Cards Campaign ("Campaign") is organised by Malayan Banking Berhad (Company No.: 196001000142) ("Maybank") and Maybank Islamic Berhad (Company No.: 200701029411) ("Maybank Islamic") (collectively referred to as "the Bank").

By participating in this Campaign, Eligible Customers (as defined in Paragraph 2 below) expressly agree to be bound by these Terms and Conditions and the decisions made by the Bank.

Campaign Period

1. The Campaign comprises of 2 sub-campaigns, as follows -:
 - Campaign 1 :
Maybank / Maybank Islamic Visa, Mastercard, and American Express Online Acquisition Cash Back Campaign: runs from **1st March 2022 to 31st May 2022** (both dates inclusive); and
 - Campaign 2 :
Maybank / Maybank Islamic Visa, Mastercard, and American Express Online Acquisition Exclusive Campaign: runs from **1st March 2022 to 31st May 2022** (both dates inclusive).

(All the periods above shall collectively be referred to as "Campaign Period").

Eligibility

2. Subject to the Terms and Conditions, the Campaign is open to all new-to-bank individuals or existing Maybank and/or Maybank Islamic customers who are residents of Malaysia and do not have any existing credit card issued by Maybank / Maybank Islamic ("Maybank Credit Card") and who have attained the age of 21 years old at the time of making an application for any one or more of Maybank Credit Card(s) as a Principal card member during the Campaign Period ("Eligible Customer").
3. To be eligible for this Campaign, an Eligible Customer must apply for any one or more Maybank Credit Card via Maybank2u ("M2U") at www.maybank2u.com.my ("Website") by completing an electronic Maybank Credit Card application form and uploading all required supporting documents on the Website.
4. An Eligible Customer is entitled to participate in more than one Maybank Credit Card promotions organized for or in conjunction with the acquisition of a new credit card customer. The Eligible Customer may also be similarly entitled to other gifts or rewards under the respective promotions. In the event that the promotion periods for such

other promotions overlap with the Campaign Period, the Eligible Customer understands and agrees that he/she shall only be entitled to receive the rewards from the first Maybank Credit Card approved by Maybank Credit Card via the channel that the Eligible Customer had applied from, regardless of the number of successfully approved applications in such other promotions and/or this Campaign.

5. The following individuals are NOT eligible to participate in this Campaign:
- a. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies);
 - b. Any Eligible Customer who had cancelled any of his/her Maybank Credit Card within six (6) months before the date of application and is re-applying for another Maybank Credit Card under the Campaign;
 - c. Present holders of any Maybank Credit Card(s) whether issued in Malaysia or otherwise; and/or
 - d. Any Eligible Customer who has committed or suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services granted by Maybank Credit Card.

Campaign 1:

6. **Maybank / Maybank Islamic Visa, Mastercard, and American Express Online Acquisition Campaign: New To Bank Principal Card**
- a. Campaign 1 will commence on **1st March 2022** and will end on **31st May 2022** (both dates inclusive).
 - b. First 1,000 Eligible Customers (every month) via the Website within the Campaign Period with a minimum retail spend of RM300 within the first 45 days from the Maybank Credit Card approval date will be entitled to a **ONE** time reward based on the **1st principal card** meeting the minimum spend criteria as illustrated in the table below:

| Card Scheme | Cash Back Reward | Spend Criteria | Campaign Period |
|--|---|--|--|
| Maybank / Maybank Islamic Visa Cards | Cash Back RM100 (capped at the first 1,000 Eligible Customers every month throughout the Campaign Period) | Minimum retail spend of RM300 within the first 45 days from card approval date | 1 st March 2022 until 31 st May 2022 |
| Maybank / Maybank Islamic Mastercard | | | |
| Maybank / Maybank Islamic American Express Cards | | | |

- c. The Cash Back reward will be based on the 1st principal card type to meet the minimum retail spend criteria of RM300 within the Campaign Period.
- d. The minimum spend requirement of RM300 cannot be combined with the other cards applied at the same time.
- e. Cash Back Reward is capped at the first 1,000 Eligible Customers every month throughout the Campaign Period.

Scenario on Campaign 1:

- **Scenario A:**
Customer applied all three types of cards (Visa, Mastercard, and American Express) in one application on the Website.

All three cards were approved on 10th March 2022 and the following card spend was made within the Qualifying Period of 45 days (10th March 2022 till 24th April 2022):

| Card Scheme | Card Spend within 45 days, from 10th March 2022 to 24th April 2022 | Date of the Card Type achieved the Minimum Card Spend of RM300 |
|---|---|---|
| <i>Maybank / Maybank Islamic Visa Cards</i> | <i>RM750</i> | <i>20th April 2022</i> |
| <i>Maybank / Maybank Islamic American Express Cards</i> | <i>RM1,005</i> | <i>25th March 2022</i> |
| <i>Maybank / Maybank Islamic Mastercard</i> | <i>RM830</i> | <i>11th April 2022</i> |

From the above scenario, all 3 credit cards met the minimum retail spend requirement and the American Express Cards was the first Card Type to meet the minimum required retail spend of RM300 on 25th March 2022, followed by the Mastercard and subsequently Visa on the 11th April 2022 and 20th April 2021 respectively.

In this scenario, the customer will be eligible for the RM100 Cash Back based on the spending made via his/her American Express Card.

Campaign 2:

7. **Maybank / Maybank Islamic Visa, Mastercard, and American Express Online Acquisition Exclusive Campaign: New To Bank Principal Card**
 - a. Campaign 2 will commence on **1st March 2022** and will end on **31st May 2022** (both dates inclusive).
 - b. In order to participate in Campaign 2, Eligible Customers who have their application made via the Website all approved with the highest retail spend

within the first 45 days from Maybank / Maybank Islamic 1st Principal Card approval date will be entitled to the rewards as illustrated in the table below:

| Card Scheme | Exclusive Rewards | Spend Criteria | Campaign Period |
|--|---|--|--|
| Maybank / Maybank Islamic Visa Cards | RM800 worth Shopee e-Voucher (Limited to the Top 20 spender every month) | Highest retail spend within the first 45 days from credit card approval date | 1 st March 2022 until 31 st May 2022 |
| Maybank / Maybank Islamic Mastercard | RM800 worth of Parkson Voucher (Limited to the Top 20 spender every month) | | |
| Maybank / Maybank Islamic American Express Cards | RM800 worth of Machine Gift Card (Limited to the Top 20 spender every month) | | |

- c. Exclusive Rewards are limited to the Top 240 spender throughout the Campaign Period.

Scenario on Campaign 2:

- Scenario B:
Pursuant to Scenario A as detailed earlier, all three types of cards (Visa, Mastercard, and American Express) was approved on 10th March 2022 and the following accumulated card spend was made within the Qualifying Period of 45 days (10th March 2022 till 24th April 2022):

| Card Scheme | Card Spend within 45 days, from 10 th March 2022 to 24 th April 2022 | Date of the Card Type achieved the Top Card Spend within 45 days |
|--|--|--|
| Maybank / Maybank Islamic Visa Cards | RM1,750 | 20 th April 2022 |
| Maybank / Maybank Islamic American Express Cards | RM2,005 | 25 th March 2022 |
| Maybank / Maybank Islamic Mastercard | RM8,305 | 11 th April 2022 |

From the above Card Spend, American Express Card met the top spend requirement on 25th March 2022 within the Qualifying Period of 45 days.

The customer is also listed in the Top 20 spender in the month of March.

In this scenario, the customer will be eligible to win RM800 worth of Machines gift card based on the spend made via American Express on top of the RM100 Cash Back received from Campaign 1 based on the spend made via American Express Card.

Campaign Fulfilment

8. Cash Back Reward will be credited within twelve (12) weeks from the last date of the month of which the Maybank Credit Card is approved and is only available until the fund is fully utilized.

Example: If the Maybank Credit Card was approved on 10th March 2022, the customer is required to expect the cashback to be credited 12 weeks from 31st March 2022. Cash Back Reward will be reflected in the Monthly Credit Card Statement by the end of June 2022.

9. Each Eligible Customer is only entitled to one (1) time Cash Back Reward throughout the respective Campaigns as highlighted in these Terms and Conditions.

10. The Exclusive Rewards (other than Cash Back) will be delivered within twelve (12) weeks from the last date of the month of which the Maybank Credit Card was approved and are only available while stocks last. If the Exclusive Rewards are out of stock, the Bank shall have the discretion to substitute the Exclusive rewards with other rewards of equivalent value.

Example: If the Maybank Credit Card was approved on 10th March 2022, the customer is required to expect the Campaign Rewards to be delivered 12 weeks from 31st March 2022. The gift is expected to be delivered by the end of June 2022.

11. The Exclusive Rewards will be delivered to the billing address of the Eligible Customer which was provided to the Bank upon application. Any request to change or exchange the rewards is not allowed.

12. The Shopee e-Voucher code will be sent to Eligible Customers with the top retail spend of their Maybank Visa Cards within the first 45 days to their e-mail address provided in the application form within twelve (12) weeks from the last date of the month of which the Maybank Credit Card was approved.

13. Each Eligible Customer is only entitled to one (1) time reward (cashback/ physical gift/ voucher/e-voucher) if they participate in more than one Maybank Credit Card promotions organized for or in conjunction with the acquisition of a new credit card campaign with affiliates partners.

14. The Bank reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the Cash Back Reward and Exclusive Rewards, due to any of the followings:

- a. Where the minimum payment or any amounts due and payable under any of the Eligible Customer's Maybank Credit Card account(s) are not settled on or before its due date;
- b. If any of the Eligible Customer's Maybank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Cash Back and/or rewards; or
- c. Has committed or is suspected of committing any misconduct, fraudulent or wrongful acts breach of Campaign terms and conditions.

Retail Spend

15. "Retail Spend" means the purchase of any goods or services (local or international) using the Maybank Credit Card and may include, at the Bank's discretion, any card transaction as may be determined by the Bank except for the following transactions:
 - a. Instalments paid under Maybank / Maybank Islamic's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Cash Treats, Ezy Cash, Balance Transfer, E-wallet and Cash Advance.
 - b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
 - c. Payment of annual Maybank Credit Card membership fees;
 - d. Profit payments, late payment fees, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
 - e. Transactions made by the Eligible Customer with any merchant associated with or controlled by them (whether as an employee, employer, shareholder or director). i.e. transactions by Eligible Customer with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.

General Terms & Conditions

16. 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank
17. 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 the Maybank2u website at www.maybank2u.com.my or through any other channel determined by Maybank.

It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

18. 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.
19. 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 Personal Data Protection Act 2010 (PDPA) Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank's Privacy Statement and the Personal Data Protection Act 2010 (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 cooperate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
20. 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 the any gross negligence or omission by Maybank.
 21. 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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of Maybank.

22. 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.
23. 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.