



**Maybank**  
Islamic



**Maybank**

Terms and Conditions  
COLLECT & WIN CAMPAIGN

**The Campaign Period**

1. The Terms & Conditions (“**Terms and Conditions**”) shall govern the “**Collect and Win FY2023**” (“**Campaign**”) commencing from **9<sup>th</sup> October 2023** to **29<sup>th</sup> February 2024** (both dates inclusive) or upon reaching the Campaign set target (as determined by Malayan Banking Berhad (Company No 196001000142) and Maybank Islamic Berhad (Company No 200701029411) (collectively referred to as “**Maybank**”), whichever is earlier (“**Campaign Period**”).
2. By participating in this Campaign, the Eligible Customers (as defined in Clause 3 below) hereby expressly agree to be bound by these Terms & Conditions and any decision made by Maybank in respect of the Campaign shall be final and binding.

**Eligibility**

3. The Campaign is open to Maybank’s Merchant Card Service Facility new and existing Current Account & Daily Fund-i account holders, who may consist of Small Medium Enterprise/Business Banking (“**SME/BB**”) business account holders comprising of sole-proprietorship, partnerships, limited liability partnerships, private limited companies, societies, charitable organizations and professional bodies (hereinafter referred to as “**Eligible Customer(s)**”) of the following products (“**Participating Accounts**”): -

| Conventional                               | Islamic                               |
|--|---------------------------------------|
| Business Account Corporate Current Account | SME First Investment Account-i        |
| SME First Account                          | SME First Account-i                   |
| Basic Current Account                      | Basic Current Account-i for SMEBB     |
|  | Current Account-i                     |
|  | Premier Mudarabah Account-i for SMEBB |

*Malayan Banking Berhad and Maybank Islamic Berhad are members of PIDM.*

*\* Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits at [www.maybank2u.com.my](http://www.maybank2u.com.my) for further details.*

**Campaign Criteria & Mechanics**

4. Eligible Customers will be selected randomly to be Winners (“**Winner(s)**”) by Maybank randomizer program based on the Average Daily Balance (“**ADB**”) growth for the month & minimum Month End Balance (“**MEB**”) to maintain in their participating accounts for each respective month throughout the Campaign Period, as follows:
  - ✓ SME customer with minimum MEB of RM20,000.
  - ✓ BB customer with minimum MEB of RM50,000.



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Eligible Customers will earn entries for the winner selection based on the table as depicted below:

| <b>Entries Criteria</b>  | <b>No of entries<br/>(Conventional / Islamic)</b> |
|--|---|
| New & existing of Maybank's Merchant Card Services Facility customer with newly opened Business account (Participating account - Conventional & Islamic) during the Campaign Period (Online / Over the counter) with requirement to maintain sum of MEB through out the campaign period. | 10 entries  |
| For every incremental ADB growth of >RM20,000 till RM49,999 for each month   | 5 entries   |
| For every incremental ADB growth of >RM50,000 till RM99,999 for each month   | 10 entries  |
| For every incremental ADB growth of >RM100,000 and more for each month   | 20 entries  |
| Successful Maybank Merchant Card customer Registration/Sign up & card terminal rental.<br>(Only valid for successful application during Campaign Period)   | 40 entries  |
| Card Sales transactions through Maybank's card terminal - Minimum 20 transactions monthly  | 5 entries   |

**Campaign Prizes (“Prize(s)”)**

5. Prizes for the campaign are as follows;

| <b>Prize</b>                                 | <b>No of winners</b> |
|--|----------------------|
| Cash Reward<br>RM500                         | <b>30</b>            |
| Coffee Machine<br>Nespresso Essenza Mini D30 | <b>30</b>            |

- a. Prizes will be awarded after the Campaign Period ends.
- b. Eligible Customers' account must be active during the whole Campaign Period.



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6. Formula for ADB:

ADB =  $\frac{\text{Sum of 1-month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}$

Number of days in a month

Non-leap years = 365 days

7. Baseline

New & Existing SME & BB Cards Merchant:

| Campaign Month | Baseline       |
|----------------|----------------|
| October 2023   | September 2023 |
| November 2023  | October 2023   |
| December 2023  | November 2023  |
| January 2024   | December 2023  |
| February 2024  | January 2024   |

8. Below are the scenarios for reward eligibility;

| Month         | Maintain Month End Balance in Account |              |
|---------------|---------------------------------------|--------------|
|               | SME                                   | BB           |
| October 2023  | Min RM20,000                          | Min RM50,000 |
| November 2023 | Min RM20,000                          | Min RM50,000 |
| December 2023 | Min RM20,000                          | Min RM50,000 |

9. The selection of Winners will be conducted and Prizes will be awarded within 90 working days after the completion of the Campaign.

10. Eligible Customers are only entitled to win one (1) time of any campaigns relating to SMEBB Deposit/Investment account which are running concurrently.

11. Eligible Customers whose accounts have been suspended from carrying out any transactions out of or into their account or whose accounts have been frozen due to any reasons provided under Clause 3.1 of the Terms and Conditions Governing Deposit Accounts for Islamic Banking, Clause 2.1 Terms And Conditions Governing Mudarabah Investment Account(s) For Islamic Banking, and Clause 1.3 of Terms And Conditions Governing Banking Accounts shall not be entitled to participate in this Campaign.



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12. Eligible Customers shall be analyzed for ADB growth calculation in the selection of the Winners for the Campaign.
13. Distribution of Prizes
  - a. Winners must have a valid mobile number and email address registered with Maybank to be contacted for fulfilment of the Prizes.
  - b. Maybank reserves the right to substitute the Prizes (of equivalent value as Maybank deems reasonable) for any reason Maybank deems fit. Maybank will notify the Winners through any mode of communication which Maybank deems appropriate.
  - c. The Prize is given on an “as is” basis and are neither transferable nor exchangeable and are subject to this Terms and Conditions and any Prize left unclaimed for three (3) months after the notification of Winner is made will be forfeited.
  - d. Upon distribution, Maybank shall no longer be responsible for the use of the Prizes.
14. The Winners may be required to attend a prize presentation ceremony and/or other publicity programs, as and when required, and the Winners consent to any disclosure of the same in any manner as determined by Maybank. Failure to attend the Prize presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.

**Miscellaneous**

15. An Eligible Customer who closes his/her account(s) before the notification of Winners shall not be entitled to receive any Prize under the Campaign.
16. Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.
17. Maybank decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.
18. Picture(s) of the Prizes shown in any advertisement, promotion and other publicity materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specification of the Prizes.
19. Any dispute in relation to quality, merchantability and/or warranty of the Prizes (whichever applicable) must be settled directly by the Winners with the dealer/supplier without recourse to Maybank. Maybank is not responsible for any breach of quality or warranty of the prizes or any terms and conditions thereof.
20. All Eligible Customers shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them, under the applicable laws, if any.



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21. If there is any dispute or non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688, within three (3) months after the notification of Winners is made. No request shall be entertained thereafter.

**General Terms and Conditions**

22. 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.
23. 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 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.
24. 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 & Conditions be not fully understood.
25. 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 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 co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
26. 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



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goodwill) arising from or in connection with this Campaign unless caused by the any gross negligence or omission by Maybank.

27. 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.
28. 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.
29. 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).