



The Platinum Card® - Apply, Spend & Get Rewarded Campaign TERMS & CONDITIONS

This “The Platinum Card® - Apply, Spend & Get Rewarded Campaign” (“Campaign”) is organised by Malayan Banking Berhad (Registration No.: 196001000142) (“MBB”) and Maybank Islamic Berhad (Company No. 200701029411) (“MIB”) (MBB and MIB shall collectively referred to as “Maybank”) and shall be subject to the Terms and Conditions set out herein. By participating in this Campaign, the 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 and binding.

1. Campaign Period

The Campaign commences on 12 December 2024, at 00:00:00 AM (MYT) and ends on 31 May 2025, at 11:59:59PM (MYT) [both dates inclusive] (“Campaign Period”).

2. Eligibility

2.1 “Eligible Customers” are defined as new and existing Maybank customers who are **First-Time Applicants** of the **Eligible Product** (as defined in Clause 2.4 below) during the Campaign Period.

2.2 Eligible Customers may win/get multiple rewards during the Campaign Period.

2.3 The following persons are **NOT** eligible to participate in this Campaign:

2.3.1. Permanent and/or contract employees of Maybank (including its subsidiaries and related companies);

2.3.2. Any Eligible Customer who has committed or is 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.

2.4 The eligible card product to be applied is the American Express Platinum Charge Card (“The Platinum Card®”) (“Eligible Product”).

3. Campaign Mechanics and Conditions

3.1 Eligible Customers are required to fulfil the eligibility criteria with the Eligible Product as set out in the table below:

Eligible Products	Welcome Rewards	Eligibility & Terms
The Platinum Card®	Royal Selangor Luggage Tag + engraving services	Valid at any Royal Selangor store in Malaysia (excluding airport stores). The engraving is limited to 20 characters and requires a processing time of 2 weeks
	300,000 Welcome Membership Rewards points	Minimum spend of RM20,000 within the first 90 days from Card issuance date and payment of annual fee



	RM700 Hilton Voucher	Minimum spend of RM30,000 by 31 January 2025. Limited to the first 450 Eligible Customers only on first come first served basis
	RM300 Cash Back	Limited to the first 400 successful Card activation and payment of annual fee. Only applicable to existing American Express® Reserve Cardmembers.

3.2 Supplementary cardmembers are not eligible to win Prizes for this Campaign.

3.3 Participation in this Campaign is automatically registered once Eligible Customers have applied for the Eligible Products during the Campaign Period. No campaign entry forms or registration are required.

4. Mechanics for the Eligible Customers (as defined herein)

4.1 Welcome Bonus of three hundred thousand (300,000) Membership Rewards points will be rewarded to new principal cardmembers of The Platinum Card® ("New Cardmember(s)") upon a minimum spend of RM20,000 within the first ninety (90) days and payment of the annual fee.

4.2 Maybank staff who become the New Cardmember will not be entitled for the welcome bonus of three hundred thousand (300,000) Membership Rewards points.

4.3 The New Cardmember will receive a welcome pack which will include the Royal Selangor luggage tag which will be delivered to the New Cardmember together with the physical card, depending on card delivery option selected in the application form.

4.4 The Royal Selangor luggage tag is inclusive of engraving services, which will be subject to the following terms and conditions:

4.4.1 Applicable to new principal cardmember of The Platinum Card®.

4.4.2 Valid at any Royal Selangor store in Malaysia, excluding airport stores as below:

- I. Kuala Lumpur International Airport (KLIA 1)
- II. Kuala Lumpur International Airport (KLIA 2)
- III. Kota Kinabalu International Airport (KKIA)
- IV. Penang International Airport
- V. Langkawi International Airport

4.4.3 The engraving is limited to 20 characters and requires a processing time of 2 weeks.

4.4.4 The engraving service is limited to alphabets only; logos and foreign characters (e.g., Chinese, etc.) are not permitted.

4.4.5 Other terms and conditions of Royal Selangor apply.

4.5 RM700 Hilton Voucher will be rewarded to new principal cardmembers of The Platinum Card® ("New Cardmember(s)") upon a minimum spend of RM30,000 by 31 January 2025 and limited to the first 450 New Cardmembers on first come first served basis.

4.6 RM300 cash back will be rewarded to new principal cardmembers of The Platinum Card® ("New Cardmember(s)") upon card activation and payment of annual fee and limited to the first 400 New Cardmembers on first come first served basis. This offer is only available to the existing American Express® Reserve Cardmembers.



5. Qualifying Spend

- 5.1. Qualifying Spend means the purchase of any goods or services (local or international) using the Eligible Product and may include, at Maybank's discretion, any card transaction as may be determined by Maybank, except for the following transactions:
 - 5.1.1 Any disputed, cancelled, refunded, unauthorized or fraudulent transactions;
 - 5.1.2 Payment of annual membership fees;
 - 5.1.3 Late payment charges, any taxes imposed by law and any other form of service / miscellaneous fees;
 - 5.1.4 Transactions that Maybank may deem as non-retail transactions, such as those made by the cardmember with any merchant associated or controlled by them (whether as an employee, employer, shareholder or director) e.g. transactions by cardmember 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.
- 5.2. Qualifying Spend will be determined based on the posting date of the card transaction and must be captured by the card system maintained by Maybank during the Campaign Period in order to be eligible. Maybank will not be held responsible for any late posting of transactions caused by either merchants and/or any third parties.
- 5.3. Tracking of spend is based on transaction dates (Malaysian Time) and the time in which the transactions are successfully posted in Maybank's system throughout the Campaign Period.
- 5.4. For each principal cardholder, qualifying spend made by supplementary cardholder(s) will be consolidated with the principal cardholder's account for the purpose of accumulating the relevant minimum Qualifying Spend.
- 5.5. Maybank reserves the right to cancel any Qualifying Spend earned on the charge card accounts:
 - 5.5.1. Where payment has been due for thirty (30) days or more;
 - 5.5.2. Where the account(s) is suspended due to having been operated fraudulently; and/or
 - 5.5.3. On any account(s) which has otherwise been closed by Maybank.

6. Prize/Reward Fulfilment

- 6.1. Only Eligible Customers that have fulfilled the Eligibility Criteria(s) as set out in Clause 3 will be eligible to get the prizes/rewards.
- 6.2. At the time of awarding the Prizes, all Maybank charge card account(s) of the Eligible Cardmember must not be delinquent, and/or invalid or cancelled. Otherwise, such Eligible Cardmember shall be disqualified from receiving the Prizes.
- 6.3. The fulfilment of the Prizes will be done within six (6) to eight (8) weeks from the end of the Campaign Period.



- 6.4. Announcement of the Winners (e.g. Name and partially masked NRIC) shall also be made on Maybank2u's website at www.maybank2u.com.my within six (6) to eight (8) weeks from the end of the Campaign Period.
- 6.5. The Prizes are subject to the individual merchant's Terms and Conditions & products exclusions may apply subject to merchant's sole discretion.
- 6.6. Maybank reserves the right to request for documentation or proof of identification, age, phone number and place of residence of any of the Winners and Maybank reserves the right to contact the Winners with regards to any relatable campaign which might take place in the future.
- 6.7. Maybank will not ask for any banking details such as credit card/debit card number and bank Transaction Authorization Code (TAC), account password, PIN or one-time password (OTP) from the Winners to claim the Prize. The Winners acknowledge and agree that Maybank reserves the rights to disqualify their participation in this Campaign or clawback any Prize from the Winners if:
- 6.7.1. the Winner is found or suspected of undertaking fraudulent activities or other activities that are harmful to the Campaign; or
 - 6.7.2. the Winner is in breach of his or her obligations or any Terms and Conditions of this Campaign. Notwithstanding the above, Maybank reserves the right to reject any participation or the Winners at its reasonable discretion without assigning any reasons.
- 6.8. Maybank will NOT provide any replacement or substitute Prizes if the Winner rejects the Prizes and /or request for alternative option(s).
- 6.9. In the event that the Winner fails to comply with any Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the Prizes.
- 6.10. If there is any dispute or non-receipt of the Prize, Winners are required to contact Maybank Customer Service at 1300 88 6688 latest by **1 August 2025** to request for an inquiry. No request for any inquiry shall be entertained after **1 August 2025**.

7. Other Terms and Conditions

- 7.1 All Campaign rewards (points, voucher and/or cash back) are not exchangeable for cash, credit or kind and is given subject to availability. Maybank reserve the right to replace the Prizes with item(s) of equivalent value with twenty-one (21) calendar days' prior notice.
- 7.2 Other than the Membership Rewards Points, Maybank is not the supplier of the other rewards and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the rewards and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the rewards. Any dispute over the reward provided by the merchant should be resolved directly between the Eligible Customer and the respective merchants.
- 7.3 Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expense or damage whatsoever or howsoever incurred



or sustained by the Eligible Customers and/or any other person by reason of, arising from or in connection with the Campaign and/or the usage of the rewards of any of the merchant.

8. General Terms & Conditions

- 8.1 Maybank, its affiliates and their respective officers, servants, employees, representatives and/or agents (including without limitation, any third-party service providers engaged by Maybank for the purposes of this Campaign) (collectively, “Representatives”) 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 any of Maybank’s authorized platforms.
- 8.2 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) calendar 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 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.
- 8.3 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.
- 8.4 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 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.

- 8.5 Maybank and its Representatives 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 gross negligence or omission by Maybank.



- 8.6 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.
- 8.7 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.
- 8.8 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 1 800 88 0886 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.