

## Apply Online Lagi Onz (1<sup>st</sup> July 2024 - 31<sup>st</sup> March 2025) Terms & Conditions

**Apply Online Lagi Onz Campaign (“Campaign”)** is organised by Malayan Banking Berhad (Company No.: 196001000142), Maybank Investment Bank Berhad (Company No.: 197301002412) and Maybank Islamic Berhad (Company No. 200701029411) (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

This Campaign will commence on 1<sup>st</sup> July 2024, at 00:00:00 AM (MYT) and ends on 31<sup>st</sup> March 2025, at 11:59:59PM (MYT) [both dates inclusive] (“**Campaign Period**”).

A campaign month is defined by the calendar month within the Campaign Period (“**Campaign Month**”).

### 2. Eligible Customers

- a. This Campaign is open to Malaysians and permanent residents of Malaysia of at least 18 years of age.
- b. **Eligible Customers** are defined as new and existing Maybank customers who are **first-time applicants** of the Eligible Products (as defined in Clause 3 below) via MAE app and/or Maybank2u web (“**Eligible Platforms**”) during the Campaign Period.
- c. Eligible Customers are entitled to win a maximum of one (1) Prize per Campaign Month.
- d. Eligible Customers will NOT be entitled to the Prize for the same Eligible Product(s) more than once within the Campaign Period.
- e. Eligible Customers will NOT be entitled to the Prize if they do not own a Credit Card account or a Current/Savings Account, as stipulated in Clause 4(a) in order for the Prize to be credited to their account.
- f. For joint accounts, only the primary account holder shall qualify as an Eligible Customer.
- g. The following persons are **NOT** eligible to participate in this Campaign:
  - i. Maybank employees, sole-proprietorships, partnerships, charitable/non-profit organisations/ societies, corporate and commercial customers;
  - ii. Any Eligible Customer who had cancelled any of his/her Maybank product(s) or account(s) (from the list of Eligible Products) within six (6) months prior to the date of application and re-applied for the same Eligible Product;

- iii. Any Eligible Customers who are present holders of any Eligible Product. Please refer to Clause 3(b) for elaboration of scenarios; and/or
- iv. 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.

### 3. **Campaign Mechanics and Conditions**

- a. **Eligible Customers** are required to fulfil the eligibility criteria as set out in Clause 3(a) in order to be in the running to win the cash prizes (“**Prize(s)**”) as set out in Clause 4(a).

	<b>Product</b>	<b>Eligibility Criteria</b>	<b>Definition of first-time applicants</b>
1	eFixed Deposit/-i	The first 100 Eligible Customers who are first-time applicants who successfully make a fixed deposit placement via MAE app or Maybank2u web within the Campaign Month.	Eligible Customers who are making a fixed deposit placement online for the first time in the past 12 months including the Campaign Period.
2	Maybank/Maybank Islamic Credit Cards	The first 100 Eligible Customers who are first-time applicants who apply via MAE app or Maybank2u web within the Campaign Month, get approved and make at least one transaction (no minimum spend) within the Campaign Month.	Eligible Customers who have not applied for any of the product(s) whether issued in Malaysia or otherwise prior to the Campaign Period.
3	EzyPay Plus/-i	The first 100 Eligible Customers who are first-time applicants who applied via the MAE app or Maybank2u web and got their application approved, within the Campaign Month.	Eligible Customers who are applying for the product for the first time in the past 12 months including the Campaign Period.
4	Balance Transfer/-i	The first 100 Eligible Customers who are first-	

		time applicants who applied via the MAE app or Maybank2u web and get their application approved, within the Campaign Month.	
5	EzyCash/-i	The first 100 Eligible Customers who are first-time applicants who applied via Maybank2u web and get their application approved, within the Campaign Month.	
6	Maybank Islamic Zest-i (Zest-i Account)	The first 100 Eligible Customers (per product) who are first-time applicants who apply via MAE app or Maybank2u web and activate their account within the Campaign Month.	Eligible Customers who are applying for the product for the first time.
7	Savings Account-i		
8	Kawanku Savings Account		
9	Premier Mudharabah Account-i		
10	Maybank2u.Premier Account (M2U.Premier)		
11	Premier 1 Account		
12	Yippie Account	The first 100 Eligible Customers (per product) who are first-time applicants who apply via MAE app and activate their account within the Campaign Month.	
13	Yippie-i Account		
14	Tabung (in the MAE app)	The first 100 Eligible Customers who create a Tabung for the first time within the Campaign Month. The Tabung goal amount and goal duration must be	Eligible Customers who open their first Tabung in the MAE app.

		set at minimum RM1,000 and minimum 3 months respectively.	
15	ASB Financing/-i	The first 100 Eligible Customers who are first-time applicants who apply for a minimum of RM70,000 loan/financing within the Campaign Period via MAE app or Maybank2u web. Loan/financing must be originated, approved and disbursed within the Campaign Month.	Eligible Customers who are applying for the product for the first time in the past 12 months including the Campaign Period.
16	Maybank Personal Loan/Maybank Islamic Personal Financing-i	The first 100 Eligible customers who are first-time applicants who applied via the MAE app or Maybank2u web and get their application approved, within the Campaign Month.	Eligible Customers who are applying for the product for the first time in the past 12 months including the Campaign Period.
17	Maybank Islamic Gold Account-i (MIGA-i)	The first 100 Eligible Customers who are first-time applicants who open an account and make an immediate investment of RM1,000 in a single transaction via Maybank2u web within the Campaign Month.	Eligible Customers who are applying for the product for the first time.
18	Unit Trust/ Shariah-compliant Unit Trust	The first 100 Eligible Customers who are first-time applicants who open an account with an initial investment of RM1,000 via Maybank2u web within the Campaign Month.	Eligible Customers who are applying for the product for the first time.
19	Share Trading (Cash Account)	The first 100 Eligible Customers who are first-time applicants who open	Eligible Customers who have never applied for the

		and activate their accounts via Maybank2u web within the Campaign Month.	account via Maybank before.
20	Car Insurance or Takaful	The first 100 Eligible Customers who successfully sign up for or renew a Car Insurance or Takaful via the MAE app or Maybank2u web for the first time, with a minimum premium/contribution of RM1,000, within the Campaign Month.	Eligible customers who have never signed up for or renewed a Car Insurance or Takaful online before.

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 displayed at [www.maybank2u.com.my](http://www.maybank2u.com.my) for further details.

b. **Scenario A**

An Eligible Customer applies for three (3) Eligible Products via the Eligible Platforms on different dates within the Campaign Period. Prior to the Campaign Period, the Eligible Customer did not previously own any of the Eligible Products he/she applied for.

All three applications were approved as per the stated dates in the table below.

Applied product	Application Date	Approved Date
Maybank/Maybank Islamic Credit Card(s)	17th June 2024	28th June 2024
Maybank2u.Premier Account (M2U.Premier)	18th June 2024	8th July 2024
Balance Transfer/-i	10th July 2024	18th July 2024

In this scenario, the Eligible Customer will only be eligible to win the Prize from their application of the Maybank/Maybank Islamic Credit Card and the Balance Transfer/-i plan because these two products were applied for and approved during the same calendar month.

### **Scenario B**

An Eligible Customer applies for two (2) Eligible Products via the Eligible Platforms on different dates within the Campaign Period. The Eligible Customer is an existing Maybank customer who owns a Maybank/Maybank Islamic Credit Card.

All two applications are approved as per the stated dates in the table below.

<b>Applied product</b>	<b>Application Date</b>	<b>Approved Date</b>
Maybank Islamic Zest-i Account (Zest-i Account)	17th June 2024	28th June 2024
Maybank/Maybank Islamic Credit Card(s)	18th June 2024	20th June 2024

In this scenario, the Eligible Customer will be eligible to win the Prize from their application of the Maybank Islamic Zest-i Account because Eligible Customers are entitled to win a maximum of one (1) Prize per Campaign Month.

### **4. Prizes and Prize Fulfilment**

- a. Eligible Customers that have fulfilled the Eligibility Criteria(s) as set out in Clause 3(a) will be determined as Winner(s) on a first-come, first-serve basis (“Winner(s)”) to win Prizes funded by Maybank (“Prizes”), as stipulated below :

<b>Eligible Product</b>	<b>Prize Amount and Fulfilment Method</b>	<b>No. of winners per Campaign Month (Total 2,000)</b>
Maybank Islamic Zest-i (Zest-i Account)	RM100 credited into Winner’s most recently activated current or savings account with Maybank	100
Savings Account-i		100
Kawanku Savings Account		100
Premier Mudharabah Account-i		100
Maybank2u.Premier Account (M2U.Premier)		100
Premier 1 Account		100

Yippie Account		100
Yippie-i Account		100
Tabung (in the MAE app)		100
eFixed Deposit/-i		100
Maybank/ Maybank Islamic Credit Cards	RM100 Credit Card cashback into Winner's newly activated Credit Card account	100
EzyPay Plus/-i	RM100 Credit Card cashback into the Credit Card account linked to the Winner's product plan	100
Balance Transfer/-i		100
EzyCash/-i		100
Maybank Personal Loan/Maybank Islamic Personal Financing-i	RM100 credited into Winner's most recently activated current or savings account with Maybank	100
ASB Financing/-i		100
Maybank Islamic Gold Account-i (MIGA-i)		100
Unit Trust / Shariah-Compliant Unit Trust		100
Share Trading (Cash Account)		100
Car Insurance or Takaful		100

- b. Maybank reserves the right to substitute the Prizes with any other item(s) of similar market value at its reasonable discretion with twenty-one (21) calendar days' prior notice to the Winners which will be communicated on Maybank2u web and/or other platforms deemed appropriate by Maybank.
- c. If Prizes are not fully disbursed within a Campaign Month, they will not be carried forward to the next Campaign Month.

- d. Winners will be determined at the end of each Campaign Month and will receive the Prize within sixty (60) days from the end of the Campaign Month.
- e. Winners will be contacted via push notification from the MAE app once the Prize has been credited into their account through the fulfilment method stipulated in table provided under Clause 4(a).
- f. In the event that the Winner dies after the notification of the Winner, the heirs, legal representative, and/or administrator of the deceased Winner may claim the Prize within 12 months from the date of the notification, failing which, Maybank has the discretion to deal with the Prize including to re-draw and/or elect any other person as the Prize Winner whichever Maybank considers appropriate.
- g. 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 Prize giving ceremony which might take place in the future.
- h. 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:
  - i. the Winner is found or suspected of tampering with the Campaign Mechanics or the operation of the Campaign;
  - ii. the Winner is found or suspected of undertaking fraudulent activities or other activities that are harmful to the Campaign; or
  - iii. 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.
- i. Maybank will NOT provide any replacement or substitute Prizes if the Winner rejects the Prizes sent and /or request for alternative option(s).
- j. Prizes awarded to the Winners are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.
- k. 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.

## **5.0 General Terms and Conditions**

- a. 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, Maybank2u Biz, Maybank2u, Maybank2e, Powerbroking2u or any of Maybank's authorised platforms provided that the same is not caused by Maybank.

- b. 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](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.
- c. 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.
- d. 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 PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the 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:

- i. the purposes of the Campaign; and
- ii. 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.

\*Note: "PDPA" refers to Personal Data Protection Act (2010).

- e. 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 any gross negligence or omission by Maybank.

- f. 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.
- g. 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.
- h. 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).