

Apply or Subscribe and Win Prizes with Maybank Islamic and CTOS

Terms and Conditions

Apply or Subscribe and Win Prizes with Maybank Islamic and CTOS (“Campaign”) is jointly organised by Maybank Islamic Berhad (Company No.: 200701029411), referred to as “**Maybank Islamic**” and CTOS Data Systems Sdn Bhd (Company No. **199201016147**) which is referred to as “**CTOS**” throughout the Terms and Conditions herein

By participating in this Campaign, Eligible Customers (as defined in Clause 2) expressly agree to be bound by these Terms and Conditions and the decisions made by Maybank Islamic and CTOS.

1. Campaign Period

The Campaign will commence from **16 December 2024 - 30 April 2025, both dates inclusive** (“Campaign Period”).

2. Eligible Customers

2.1 **Eligible Customers** are defined as new and existing Maybank Islamic and CTOS customers who apply or subscribe to any of the Eligible Products (as defined in Clause 3 below) via instructions provided through the promotional targeted Electronic Direct Mail (“eDM”) sent by Maybank Islamic and CTOS (“**Eligible Platforms**”) during the Campaign Period.

2.2 Eligible Customers are entitled to win a maximum of one (1) Prize per Campaign Period.

2.3 For joint accounts, only the primary account holder shall qualify as an Eligible Customer.

2.4 For Cardmembers, only the Principal Cardmember shall qualify as an Eligible Customer.

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

- a) Malayan Banking Berhad and Maybank Islamic (Maybank) employees, CTOS employees, sole-proprietorships, partnerships, charitable/non-profit organisations/societies, corporate and commercial customers;
- b) Any Eligible Customer who had cancelled any of his/her Maybank Islamic product(s) or account(s) (from the list of Eligible Products) within 6 (months) prior to the date of application and re-applied for the same Eligible Product (as defined in Clause 3);
- c) Any Eligible Customer whose Maybank Islamic Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Islamic Cards Agreement during the Campaign Period;
- d) 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 Islamic;

3. Campaign Mechanics and Conditions

3.1 Eligible Customers are required to fulfil the eligibility criteria as set out below to earn entry or entries (“Entries”) to stand a chance to win Prizes (“Prizes”) as set out in Clause 4.1.

	Participating Products of this Campaign (“Eligible Product(s)”) 	Eligibility Criteria(s)
Maybank Islamic Product(s)	Maybank Islamic Mastercard Ikhwan Gold Credit Card-i	Apply and approved cards via Eligible

	Maybank Islamic Ikhwan Platinum Credit Card-i	Platforms during the Campaign Period
	Maybank Islamic World Mastercard Ikhwan Credit Card-i	
	Maybank Islamic myimpact Mastercard Ikhwan Platinum Credit Card-i	
	Maybank Islamic Savings Account-i*	Open an account via Eligible Platforms during the Campaign Period
CTOS Product	MyCTOS Score Report	Purchase a report via Eligible Platforms during the Campaign Period

**Maybank Islamic Savings Account-i is protected by Perbadanan Insurance Deposit Malaysia (PIDM) up to RM250,000 for each depositor.*

4. Prizes, Prize Fulfilment and Winners' Selection

4.1 Eligible Customers that have fulfilled the Eligibility Criteria(s) as set out in Clause 3.1 will earn Entry or Entries to stand a chance to win Prizes, as stipulated below:

Eligible Criteria	Number of Entries		Prizes
	New to Maybank Customers	Existing to Maybank Customers	
New approved: a) Maybank Islamic Mastercard Ikhwan Gold Credit Card-i b) Maybank Islamic Ikhwan Platinum Credit Card-i c) Maybank Islamic World Elite Mastercard Ikhwan d) Maybank Islamic myimpact e) Mastercard Ikhwan Platinum Credit Card-i	10	5	a. Grand Prize – Travel Voucher for 2 Pax (RM10,000) b. 2 nd Prize – iPhone 16 (RM3,999) c. 3 rd Prize – Dyson Supersonic Hair Dryer (RM2,399)
New opened Maybank Islamic Savings Account-i*	10	5	
Eligible Criteria	New to CTOS Customers	Existing to CTOS Customers	
New purchase of MyCTOS Score Report	10	5	
Bonus entries if you meet all three criteria above	10	10	

**includes conventional savings account conversion to Maybank Islamic savings account for existing to bank customers.*

4.2 In addition to the Prizes as stated in Clause 4.1 above, there are additional Prize and Offer as follows:

- a) The first one hundred (100) Eligible Customers who has the highest incremental balance in their Maybank Islamic Savings Account-i during the Campaign Period will receive RM100 cashback in the Eligible Customer's account.
- b) 20% off MyCTOS Score Report for the first 10,000 Eligible Customers that applies the promo code (Retail Price: RM27 per report)

4.3 The Grand Prize include the following:

- a) Travel Voucher worth RM10,000 X 1 piece

4.4 The Grand Prize shall **EXCLUDE** the following and shall be borne by the Winner and their respective guest and the exclusion list below is not exhaustive:

- a) Application for visa/warrant and/or applicable fees (if any);
- b) Transportation to and from Kuala Lumpur International Airport (KLIA);
- c) Travel takaful/insurance;
- d) Non-program scheduled transportation, meals, events, activities and services;
- e) Hotel Incidentals (e.g. phone, room service, etc.);
- f) On-site translation services;
- g) Any applicable taxes; and
- h) All other travel expenses including any personal expenses, meal expenses, medical procedure or screening expenses, quarantine expenses or such other expenses.

4.5 **Scenario A**

An Eligible Customers applies for two (2) Eligible Products via the Eligible Platforms on different dates within the Campaign Period.

All two applications were approved as per the stated dates in the table below:

Customer Type	Applied product	Application Date	Approved Date
New to Maybank Islamic Customer	Maybank Islamic Ikhwan Platinum Credit Card-i	30 December 2024	3 January 2025
	Maybank Islamic Savings Account-i	15 December 2024	15 December 2024

In this scenario, the Eligible Customer will earn twenty (20) Entries to stand a chance to win the Prize from his/her successful applications as a New to Maybank Islamic Customer.

4.6 **Scenario B**

An Eligible Customers applies for three (3) Eligible Products via the Eligible Platforms on different dates within the Campaign Period.

All three applications were approved and/or rejected as per the stated dates in the table below:

Customer Type	Applied product	Application Date	Approved/Activation Date
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Existing to Maybank Islamic Customer / Existing to CTOS Customer	Maybank Islamic World Mastercard Ikhwan Credit Card-i	30 December 2024	NA - Rejected
	Maybank Islamic Savings Account-i	15 December 2024	15 December 2024
	MyCTOS Score Report via CTOS	1 January 2025	-

In this scenario, the Eligible Customer will earn twenty five (25) Entries to stand a chance to win the Prize from his/her successful application and purchase for Maybank Islamic Savings Account-i and MyCTOS Score Report as an Existing to Maybank Islamic Customer. The Eligible Customer will not earn any entries for the rejected application for Maybank Islamic World Mastercard Ikhwan Credit Card-i..

4.7 Prizes fulfilment methods are stipulated below:

	Prize	Fulfilment Method
1	Travel Voucher for 2 Pax	The prize fulfilment will be carried out within twelve (12) weeks from the end of the Campaign Period. Winners will be contacted by a Maybank Islamic representative via a phone call on the mobile phone number registered or recorded in Maybank's system on instructions to receive the prize.
2	iPhone 16	The prize will be delivered to the address confirmed by the Winners within twelve (12)weeks from the end of the Campaign Period. Winners will be contacted by a Maybank Islamic representative via a phone call on the mobile phone number registered or recorded in Maybank's system to confirm the address for the delivery of the prize.
3	Dyson Supersonic Hair Dryer	
4	RM100 Cashback	The Cashback will be credited to the Winners account twelve (12) weeks from the end of the Campaign Period.

4.8 The Eligible Customers and selection of winners have to be Maybank Islamic's customers in order to be entitled for the draw.

4.9 Winners will be selected through the Maybank Randomizer Programme from the pool of Eligible Customers who has gained entries.

4.10 Maybank Islamic 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 Islamic.

- 4.11 In the event where the winners are not contactable after three (3) call attempts for whatsoever reason(s) or the winners wish to withdraw from the Campaign upon being contacted by Maybank Islamic's representatives, he/she will be disqualified from the Campaign.
- 4.12 Maybank Islamic is not the supplier of the Prizes and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the Prizes provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Prizes. Any dispute over the Prizes provided by the merchant should be resolved directly between Winners and the merchants.
- 4.13 If Prizes are not fully disbursed within this Campaign, they will not be carried forward to any future campaign.
- 4.14 Winners will be determined after the end of the Campaign Period and will receive the Grand Prize within twelve (12) weeks from the end of the Campaign Period. Winners will be contacted by a Maybank Islamic representative via a phone call on the mobile phone number registered or recorded with Maybank Islamic or any other method of communication which Maybank Islamic deems appropriate.

Example: The Campaign ends on 30 April 2025, the fulfilment will be done within 12 weeks from 30 April 2025. The fulfilment is expected to be completed latest by 23 July 2025.

- 4.15 The travelling date for the Grand Prize trip to Korea will be notified to the Grand Prize Winner in the mode of communication which Maybank Islamic deems appropriate. Maybank Islamic reserves the right to vary the trip date and such variation will be notified to the Grand Prize Winner.
- 4.16 Grand Prize Winner must provide and confirm the nominated passenger's (i.e. the Grand Prize Winner + the accompanying guest) details for the purpose of the issuance of the travel vouchers within three (3) working days upon being contacted by Maybank Islamic's representative. The guest accompanying the Grand Prize Winner must have at least attained the age of 18 years old at the time of providing the information to Maybank Islamic.
- 4.17 The Grand Prize Winner and the accompanying guest ("**Nominated Passengers**") are required to redeem their travel vouchers at the appointed Maybank's travel agency.
- 4.18 The Nominated Passengers shall be responsible for supplying valid passports and, where necessary, for obtaining appropriate health documentation. The Nominated Passengers shall be in possession of a valid passport with a validity extending up to at least six (6) months from the date of departure.
- 4.19 Maybank Islamic shall not be responsible for the Nominated Passengers' withdrawal of any nature for any reason whatsoever after the trip confirmation has been made. In the event the Nominated Passengers are not able to proceed with the trip for any reason, the Grand Prize is deemed as forfeited. The Nominated Passengers shall not be entitled for any rescheduling, replacement or compensation in any form.
- 4.20 Issuance of flight tickets is subject to the airline's policy and any other general terms and conditions applicable to the flight ticket. Such terms and conditions are beyond Maybank Islamic's control and are determined by the airline.

- 4.21 Any disputes arising from issuance/reissuance of the flight ticket(s), hotel accommodation and/or travel itinerary shall be settled by the Grand Prize Winner directly with the respective service operations without recourse to Maybank Islamic.
- 4.22 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 weeks from the date of the notification, failing which, Maybank Islamic has the discretion to deal with the Prize including to re-draw and/or elect any other person as the Prize Winner whichever Maybank Islamic considers appropriate.
- 4.23 Maybank Islamic 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 Islamic reserves the right to contact the Winners with regards to Prize giving ceremony which might take place in the future.
- 4.24 Maybank Islamic will not ask for any banking details such as credit/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 Islamic 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 Islamic reserves the right to reject any participation or the Winners at its reasonable discretion without assigning any reasons.
- 4.25 Maybank Islamic will NOT provide any replacement or substitute Prizes if the Winner rejects the Prizes sent and/or request for alternative options(s).
- 4.26 Prizes awarded to the Winners are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.
- 4.27 Maybank Islamic reserves the right to disqualify an Eligible Customer from participating in the Campaign and/or from receiving the Prize, due to the following:
- a) where the minimum payment or any amounts due and payable under any of the Eligible Customer's Maybank Islamic Credit Card account(s) are not settled on or before its due date;
 - b) if any of the Eligible Customer's Maybank Islamic Credit Card, Current or Saving account(s) is cancelled, closed, or terminated for whatever reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Prize;
 - c) If the Eligible Customer has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.
- 4.28 In the event that the Winner fails to comply with any Terms and Conditions of this Campaign, Maybank Islamic reserves the right to forfeit the Prizes.

5. General Terms and Conditions

- 5.1 Maybank Islamic 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 Maybank2e website provided the same is not caused by Maybank Islamic.
- 5.2 Maybank Islamic 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 or through any other channel determined appropriate by Maybank Islamic. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- 5.3 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 Islamic should any of the Terms and Conditions be not fully understood.
- 5.4 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 Islamic 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) Form for Individual Customers.
- 5.5 In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the Personal Data Protection Act (2010) Form for Individual Customers, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank Islamic for:
- a) the purposes of the Campaign; and
 - b) marketing and promotional activities conducted by Maybank Islamic, 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).

- 5.6 Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic 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 Islamic.
- 5.7 Maybank Islamic 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 Islamic.

5.8 Maybank Islamic may disqualify/reject any Eligible Customers 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.

5.9 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.

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