



**MAE-Illionaire Campaign Terms & Conditions**

MAE-Illionaire Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (Registration No.: 196001000142) & Maybank Islamic Berhad (Registration . No. 200701029411) (collectively known as “**Maybank**”) and shall be subjected to the Terms and Conditions herein. By participating in this Campaign, 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.

**1.0 Campaign Period**

This Campaign will commence on 1<sup>st</sup> November 2024, at 00:00:00 AM (MYT) and ends on 31<sup>st</sup> December 2024, at 11:59:59PM (MYT), both dates inclusive.

**2.0 Eligibility**

- This Campaign is open to individuals who have active Maybank2u (M2U) ID/account (including Maybank Anytime Everywhere (“**MAE**”) customers) who performed any of the eligible transactions (as stated in the column marked ‘Eligible Transactions’ of the table in Clause 3.0 (e) (“**Eligible Transactions**”) through the MAE by Maybank2u App (also known as “**MAE app**”) (version 0.9.25 and above).
  - i. Customers may check the app version of MAE app via Apple App Store, Huawei App Gallery and/or Google Play Store.
  - ii. Customers must ensure that their Secure2u is enabled and activated on the device used for the MAE app.
- This Campaign is open to individuals who have attained the age of eighteen (18) years and above with valid identification document(s).
- All individual customers who have fulfilled the above criteria and have carried out successful Eligible Transaction(s) will hereinafter be referred to as “**Eligible Customers**”.
- Notwithstanding the above, the employees of Maybank (including its subsidiaries and related companies), which shall include but not be limited to all Maybank branches, Trade Auto Finance Centres, and SME Centre employees shall not be eligible to participate in this Campaign.

**3.0 Campaign Mechanics and Conditions**

- a) Eligible Customers must perform any of the Eligible Transactions as outlined in Clause 3(d) via the MAE app to qualify for a chance to win the Campaign Prize of RM1,000,000.00 (One Million Ringgit Malaysia) (“**Prize**”) as set forth in Clause 4.0.
- b) Eligible Customers are required to complete a minimum of five (5) Eligible Transactions to qualify for the Prize. Only individual meeting this requirement will be considered for eligibility to win the Campaign Prize.
- c) The Eligible Customers can perform the Eligible Transactions through their individual Maybank2u ID/account. The chance to win the prize is not transferable to another Maybank2u ID/ account regardless if the other Maybank2u ID/ account is also owned by the Eligible Customer.
- d) During the Campaign Period, Eligible Customers can stand a chance to win RM 1 Million (“Prize”) by performing the Eligible Transactions as outlined below:

No	Eligible Transactions	Eligible transaction amount (RM)
1	Perform Bill Payment via the direct payee or JomPAY method (Open and Favourite) through the MAE app only. (not including recurring payment)	RM 30.00

2	Perform Reloads (e.g. mobile prepaid and game reloads) via the direct payee method (Open and Favourite) through the MAE app only.	RM 10.00
3	Make FPX payment via Maybank2u account (authorised through Secure2u only)	RM 30.00
4	Make an ASNB Transfer from your MAE app only.  Limited to a maximum of 1 chance per month.	RM 30.00
5	Make a Transfer to Tabung Haji via your MAE app only.  Limited to a maximum of 1 chance per month.	RM 30.00
6	Perform Scan & Pay DuitNow QR transaction (excluding peer to peer transfer) at any participating MAE merchants nationwide via the MAE app only, with the source of funds from your savings, current or MAE account.  The transaction can be performed via the "Scan" or "Show QR" feature.  For clarity, Scan & Pay transactions where credit card is the source of funds is not an Eligible Transaction.  Limited to a maximum of 10 chances per day.	RM 30.00
7	Perform payment for Cashless Payment Parking that supports MyDebit using MAE card for Toll Payment, LRT, KTM, and Parking.	No Limit
8	Apply & Activate the MAE Card via the MAE app	-
9	Open a MAE Wallet	-
10	Perform Contactless Cash Withdrawal via the MAE app at any supporting Maybank's ATM machine	RM 30.00
11	Make a successful purchase via the MAE app under Movie & Leisure (WeTix)	RM 30.00
12	Purchase tickets on ERL Tickets via the MAE app.	RM 30.00
13	Create a Tabung with a minimum goal of RM500 to earn 1 entry per month.  Limited to a maximum of 1 chance per month.	RM 500.00

- e) Only payment made via a valid Maybank Current Account, Savings Account, MAE card or MAE Wallet and through MAE app (as stated in Clause 2.0(a) during the Campaign Period will be eligible for this Campaign. Future/advance payments that occur through the MAE app after the Campaign Period will not be eligible.

Scenarios:

Scenario	Eligibility of Transactions
a	Perform reloads of RM10.00 (e.g. mobile prepaid and game reloads) via the direct payee method (Open and Favourite) during the Campaign Period, funded from a Maybank Savings / Current Account or MAE Wallet on the MAE app.
b	Perform JomPAY (Open and Favourite) transaction through the Maybank2u web during the Campaign Period.

		was performed through the Maybank2u web platform, not via the MAE app.
c	Perform a Toll Payment via MAE card at MyDebit lane during the Campaign Period.	The transaction will be deemed an Eligible Transaction, and customers will be eligible to stand a chance to win the Campaign Prize of RM1,000,000.00 (One Million Ringgit Malaysia) upon performing a minimum of five (5) Eligible Transactions.
d	Perform Pay Bills of RM100.00 the direct payee method (Open and Favourite) in a single transaction, funded from Current Account or MAE Wallet on the MAE app during the Campaign Period.	The transaction will be deemed an Eligible Transaction, and customers will be eligible to stand a chance to win the Campaign Prize of RM1,000,000.00 (One Million Ringgit Malaysia) upon performing a minimum of five (5) Eligible Transactions.

#### 4.0 Campaign Prize (“Prize”)

The total prize pool for this Campaign is RM2,000,000.00 (Two Million Ringgit Malaysia), with each winner entitled to receive RM1,000,000.00 (One Million Ringgit Malaysia). A total of two (2) winners will be selected for this Campaign.

Campaign Period	Number of Winner	Prize
1 November 2024 - 30 November 2024	1	RM 1,000,000.00
1 December 2024 - 31 December 2024	1	RM 1,000,000.00

##### a) The Winner Selection:

- i) The winner will be selected from the pool of Eligible Customers who completed a minimum of five (5) eligible transactions. Only individuals meeting this requirement will be considered as Eligible customers to be in the run for the lucky draw.
- ii) Winners will be selected on a monthly basis throughout the Campaign Period. For each month, the selection of winners will be conducted through Maybank’s randomiser programme. Customers’ chances of winning the Campaign Prize will increase with the number of Eligible Transactions they perform.

##### b) Prize Details:

- i) The prize of RM 1 Million (RM 1,000,000.00) for each winner will be awarded in cash, which will be diversified into various Maybank products, including a Savings Account, Fixed Deposit Account, MiGA/-i Account, and Unit Trust.
- ii) The specific allocation of the prize will be allocated as per **Clause 4.0(b)(iv)**. The prize distribution plan will cater for both Conventional and Shariah-based customers.
- iii) In the scenario that the winner is a Maybank Islamic customer, the prize of RM 1 Million (RM 1,000,000.00) will be distributed to Shariah-Compliant products as per the Prize Distribution Plan stated in **Clause 4.0(b)(iv)**.
- iv) Prize Distribution Plan for each winner:

Maybank Product	Amount (RM)
Private Banking Account/-i	RM 300,000.00
Fixed Deposit Account *refer to Clause 4.0 (b)(v)	RM 300,000.00

MiGA/-i *refer to Clause 4.0 (b)(vi)	RM 200,000.00 worth of gold value
Unit Trust *refer to Clause 4.0 (b)(vii)	RM 200,000.00

- v) For Fixed Deposit Account, the winner will be depositing a total of RM300,000.00 according to the Prize Distribution Plan in **Clause 4.0(b)(iv)**. The winner will earn either an additional 10 basis point on top of ongoing Fixed Deposit Campaign Rate or 20 basis point on top of the 12 months Board Rate at the time of placement.

Scenarios:

Prize Distribution Session takes place in	Any ongoing Fixed Deposit Campaign?	Fixed Deposit Campaign Rate	Board Rate for 12 months	The Preferential Rate that winner will get
December 2024	Yes	3.5%	2.6%	3.5% + 0.1% = 3.6%
January 2025	No	-	2.6%	2.6% + 0.20% = 2.8%
February 2025	Yes	3.3%	2.4%	3.3% + 0.1% = 3.4%

- vi) For MiGA/-i, each winner will be rewarded RM 200,000.00 worth of gold value according to the Prize Distribution Plan in **Clause 4.0 (b)(iv)**.
- vii) For the Unit Trust, the winner will first need to take the Suitability Assessment exercise with the assistance from a designated Relationship Manager (RM) at the designated branch. The determination of the Unit Trust product(s) to be selected by the winner as recommended product should be based on the risk profile matching the product risk rating.
- viii) Maybank does not guarantee any returns from any Savings Account/-i and Investment Products.

**c) Winner Notification:**

- i) Winner will be notified within 45 days after the Campaign Period.
- ii) Winner will be contacted via Push Notification on the MAE app, email and/or phone call.
- iii) The Winner's name and his or her IC number (last 4 digits) will be published on Maybank's official Facebook page and the Campaign's promotional page on [www.maybank2u.com.my](http://www.maybank2u.com.my) and/or any other method of communication that Maybank may deem appropriate.
- iv) In the event that Maybank is unable to contact the winner after three phone call attempts, Maybank reserves the right to contact the next eligible winner.

**d) The Collection of Prize:**

- i) Each winner is required to visit the nearest Maybank Branch to meet up with the designated Relationship Manager ("RM") to proceed with the prize distribution session.
- ii) The RM will assist in the account opening and prize distribution at the Maybank Branch according to the Prize Distribution Plan (as per **Clause 4.0 (b)(iv)**).
- iii) The prize distribution must be distributed into the winner's name as per National Registration Identity Card ("NIRC"). The prize distribution is not allowed to be distributed into another account name other than the winner's account name as per NIRC.
- iv) Fulfilment of the prize distribution will be executed within 45 business days from the winner announcement on the Maybank's official Facebook page and the Campaign's promotional page.
- v) The distribution of the prize is final and cannot be modified without the consent of Maybank.

- vi) Any costs, fees, and/or expenses incurred by the winner during the prize collection at the Maybank Branch shall be the sole responsibility of the winner.
- e) 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 6 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.
- f) Maybank reserves the right to request for any documentation or written proof of identification, age, and place of residence of the Eligible Customers for verification purposes to ensure compliance with the Terms & Conditions.
- g) Maybank 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 reserves the rights to disqualify their participation in this Campaign or claw back 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.
- h) Maybank will NOT provide any replacement or substitute Prizes if the Winner rejects the Prizes sent and /or request for alternative option(s).
- i) Prizes awarded to the Winners are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.
- j) In the event that the Winner fails to do the prize distribution within the 45 business days from the winner announcement, or fails to comply with any Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the Prizes or there will be no winner.
- k) Maybank accepts no responsibility for any tax responsibilities that may arise from the prizes or the use thereof. Any tax filing obligation or tax payment (if any) due to any tax authority as a result of receipt of the prizes remains the sole responsibility of the winner. It is the responsibility of the winner to seek independent tax advice on the possible tax responsibilities to their financial situations.
- l) 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.

## **5.0 General Terms & 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, or Maybank2e provided 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 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 this 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 this Campaign.

\*Note: “PDPA” refers to the 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 this 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 this 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).