

Terms & Conditions: Maybank/Maybank Islamic – ‘Maybank Cards Spend & Get MH Paris Mastercard Credit Card Campaign

The ‘**Maybank Cards Spend & Get MH Paris Mastercard**’ (“**Campaign**”) is organized by Malayan Banking Berhad (Registration. No. 196001000142) (“**MBB**”) and Maybank Islamic Berhad (Registration No. 200701029411) (“**MIB**”), both collectively referred to as “**Maybank**” throughout the Terms and Conditions herein. By participating in this Campaign, Eligible Cardmembers (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 this Campaign shall be final and binding.

1. CAMPAIGN PERIOD

The Campaign commences from **15 November 2024 at 00:00AM MYT and expires on 28 February 2025 at 23:59 PM MYT**, both dates inclusive, (“**Campaign Period**”).

2. ELIGIBILITY

2.1 The Campaign is open to all Principal Cardmembers (“**Cardmembers**”) – (International and local Cardmembers) of Maybank Mastercard Card (excluding Debit Card(s) and/or Prepaid Card(s)) (which shall collectively be referred to as “**Maybank Cards**”) issued by Maybank.

2.2 The following persons are **NOT eligible** to participate in the Campaign:

- a) Cardmembers whose Maybank Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Card Agreement during the Campaign Period;
- b) Cardmembers who are in default of any facility granted by Maybank at any time;
- c) Cardholders of Maybank Commercial/ Corporate Cards;
- d) Cardholders of Maybank Debit Card(s) and/or Maybank Prepaid Cards; and
- e) Permanent and/or contract employees of the Maybank staff.

2.3 “Cardmembers” who fulfill the abovementioned criteria are hereinafter referred to as “**Eligible Cardmember(s)**”.

3. CAMPAIGN MECHANICS AND CONDITIONS

3.1 The details of Campaign mechanics as follows:

Spend & redeem and win prize(s).	<p><u>Tier 1:</u> Be the first 100 to meet minimum spend of RM200,000.00 from 15 November 2024 to 31 December 2024 and get a pair of return Malaysian Airlines Business Class Ticket to Paris.</p> <p><u>Tier 2:</u> Be the first 100 to meet minimum spend of RM300,000.00 from 15 November 2024 to 28 February 2025 and get a pair of return Malaysian Airlines Business Class Ticket to Paris.</p>
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3.2 Campaign Period

Duration of Campaign for Spend to earn entries and win prizes:

Campaign	Spending Duration
Tier 1	15 November 2024 – 31 December 2024
Tier 2	15 November 2024 – 28 February 2025

3.3 Qualifying Spend

3.3.1 The table below list down transactions that are excluded from forming the Qualifying Spend. Such transactions if made by Eligible Cardmembers during the Campaign Period will not be eligible as Qualifying Spend for purposes of this Campaign:

Details	Spend
Exclusion Spend/MCC*	<ul style="list-style-type: none"> • Top up e-wallet • Government Bodies • Charity • Transactions made for business purposes, such as purchasing petrol for business transport purposes, insurance agents paying the insurance policies on behalf of his/her customers, paying office's utilities bills, etc. • Transaction done by Eligible Cardmembers at their own business premises. • Any suspicious or irregular transactions done by Eligible Cardmembers during campaign period that is deemed as manipulating the campaign Terms and Conditions. • Transactions that are subsequently reverse/refund during or after Campaign Period ends.

Note: *MCC – Merchant Category Code.

3.3.2 Scenario of spending to earn Qualifying Spend entries: -

a) Scenario 1 – Eligible Customer spend with Maybank Mastercard World Elite @ work as a Managing Director at World Transportation Sdn Bhd.

Transaction	Total Spend RM	Status
Habib Jewels @ 30/11/2024	32,900.00	Eligible
Cycle & Carriage, Cheras @ 2/12/2024	5,500.00	Eligible
Starbucks @ 2/12/2024	109.00	Eligible
Parkson Elite @ 5/12/2024	2,380.00	Eligible
Petronas Station @ 5/12/2024	150.00	Eligible
Emirates @ 10/12/2024	45,900.00	Eligible
Harvey Norman @ EzyPay/-i @ 12/12/2024	16,999.00	Eligible
The St. Regis Langkawi Hotel @ 11/12/2024	11,500.00	Eligible
LV Pavilion @ 13/12/2024	25,900.00	Eligible
Chanel KLCC @ 15/12/2024	45,000.00	Eligible
Grab Wallet Top up @ 15/12/2024	1,000.00	Not Eligible
WWF @ 16/12/2024	100.00	Not Eligible
Lorenzo Malaysia @ 17/12/2024	15,999.00	Eligible

Total Spend	203,437.00	
Total Eligible Spend	202,337.00	

Note: Eligible Customer be the first 100 customer to meet the spend minimum of RM200k and spend from 15 Nov 2024 till 17 Dec 2024. In such instances, the Eligible Customer is entitled to redeem a pair of Malaysian Airlines Business Class Ticket to Paris from Tier 1 allocation.

b) Scenario 2 – Eligible Customer spend with Maybank M2C World Elite @ work as a Managing Director at World Transportation Sdn Bhd.

Transaction	Total Spend RM	Status
SK Diamond @ 29/11/2024	45,000.00	Eligible
Malaysia Airlines @ 10/12/2024	80,500.00	Eligible
Cold Storage @ 12/12/2024	899.00	Eligible
Seibu @ 15/12/2024	5,500.00	Eligible
Lexis Hotel, KL @ 25/12/2024	10,500.00	Eligible
Auto Bavaria @ 30/12/2024	50,000.00	Eligible
Shell Petrol Station @ 31/12/2024	500.00	Not Eligible
Shell Petrol Station @ 31/1/2025	500.00	Not Eligible
Shell Petrol Station @ 31/2025	500.00	Not Eligible
Shell Petrol Station @ 5/1/2025	500.00	Not Eligible
Shell Petrol Station @ 5/1/2025	450.00	Not Eligible
Shell Petrol Station @ 5/1/2025	400.00	Not Eligible
Shell Petrol Station @ 5/1/2025	500.00	Not Eligible
Shell Petrol Station @ 5/1/2025	500.00	Not Eligible
Shell Petrol Station @ 10/1/2025	550.00	Not Eligible
Shell Petrol Station @ 10/1/2025	550.00	Not Eligible
Shell Petrol Station @ 10/1/2025	550.00	Not Eligible
Shell Petrol Station @ 10/1/2025	550.00	Not Eligible
Shell Petrol Station @ 10/1/2025	550.00	Not Eligible
Shell Petrol Station @ 10/1/2025	550.00	Not Eligible
Shell Petrol Station @ 10/1/2025	500.00	Not Eligible
Interior Design World Sdn Bhd @ 10/1/2025	30,000.00	Eligible
Senheng @ EzyPay/-i @ 12/1/2025	16,999.00	Eligible
Chanel KLCC @ 15/11/2025	55,900.00	Eligible
The St. Regis Langkawi Hotel @ 15/1/2025	11,500.00	Eligible
Total Overall Spend	304,448.00	
Total Eligible Spend	296,798.00	

Note: Eligible Customer is not entitled to redeem a pair of Malaysian Airlines Business Class to Paris from Tier 2 allocation eventhough he/she is amongst the first 100 customers who meet the spend minimum of RM300k and spend from 15 Nov 2024 till 15 Feb 2025 because The Eligible Customer used his/her personal credit card to pay petrol for business transport.

3.3 Qualifying Spend shall include retail and online purchases transacted locally and/or internationally, Auto PayBills, auto-reload for Maybank Touch n' Go Zing Card(s), 0% EzyPay/-i Instalment Plan ("EzyPay/-i") performed via Maybank Card(s) during the Campaign Period based on local transaction time and Qualifying Spend entries shall be allocated in accordance to Clause 4.3. For the avoidance of doubt, EzyPay/-i shall be treated as Qualifying Spend

based on the full transaction amount, and all overseas transactions in foreign currency shall be converted into Ringgit Malaysia (RM) based on Maybank's prevailing in-house exchange rate.

- 3.4 Qualifying Spend shall exclude monthly installment of EzyPay/-i, EzyPay/-i Plus, cash advance, balance transfer, fund transfer, outstanding balance, reversals, fees and charges imposed by Maybank.
- 3.5 Any reversals/refund that is posted during the Campaign Period will deduct the Qualifying Spend of the Campaign.
- 3.6 Maybank has the right to disqualify Winner should it be found that the Eligible Cardmembers reverse the Qualifying Spend transaction(s) after Campaign Period end (within 6 months). Should a pair of Malaysia Airlines Business Class Ticket to Paris tickets have been issued to the said winner, Maybank has the right to charge the said winner RM25,000 for the given prizes.
- 3.7 Split and/or repetitive retail transaction of five (5) times and above in a day from the same merchant(s) are disallowed and shall be disqualified.
- 3.8 Qualifying Spend by supplementary Cardmember(s) under an Eligible-Cardmember's Maybank Cards account(s) will be included in the computation of the Eligible Principal Cardmember's Qualifying Spend.

4 PRIZES:

Campaign Month	Prizes	No. of winners	Winners Will be Notified	Booking Period	Travel Period
Tier 1: 15 th Nov 2024 – 31 st Dec 2024	Air Ticket to Paris on Malaysia Airlines Business Class (Z Class) for 2 pax.	100	Latest by 28 Feb 2025	By 31 May 2025	Start travelling from 22 nd March 2025 until 30 th November 2025. Subject to ticket fare class availability.
Tier 2: 15 th Nov 2024 – 28 th Feb 2025.		100	Latest by 30 Apr 2025	By 31 May 2025	

5 FULFILLMENT OF PRIZES

- 5.1 Fulfilment of the Campaign Prizes will be provided by Malaysia Airlines Berhad ("Malaysia Airlines"). By fulfilling the criteria as stated above, it is deemed that the Eligible Cardmembers/Winners have given consent for Maybank to disclose their personal information such as their names, personal identification details and any general information that Maybank sees fit about Eligible Cardmembers or their account(s) to Malaysia Airlines.
- 5.2 Maybank will notify the Winners via electronic direct mailer (eDM) and/or short messaging system (SMS) and/or push notification (PN) ("Campaign Prizes Notification").

5.3 At the time of awarding the Prize(s), all Maybank 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 Prize(s).

5.4 Winners are required to follow the following steps to redeem the tickets:

5.4.1 Winners will receive a unique code from Maybank via SMS or eDM at the mobile phone numbers registered or email address recorded in Maybank's system within 1st April 2025 to 30th April 2025.

5.4.2 Winners to redeem via the following method:

5.4.2.1 Email redemption to ticketingparadigm@malaysiaairlines.com with the preferred travel dates and proof of eligibility (the email received from Maybank); or

5.4.2.2 In-person redemption by visiting Malaysia Airlines ticketing office **Paradigm Mall** at Malaysia Airlines Ticket Office Level CC, Lot 18 & 30, Paradigm Mall SS7, 47301 Petaling Jaya, Selangor Darul Ehsan, Malaysia and present the proof of eligibility to the ticketing staff.

5.4.3 During the redemption, Winners are required to present the following information:

- Unique code
- Name (as per Passport)
- Email address
- Phone number
- Passport number
- Enrich number (if applicable)
- Selected/preferred travel dates.*
- Email subject: Booking for Maybank CDG Biz Class (*your name*)

5.4.4 Malaysia Airlines staff will verify Winners details and will issue the ticket accordingly, within 24 hours of redemption time (between Monday - Friday, 11.00am - 7.00pm).

5.4.5 The Campaign Prizes are non-transferable and non-exchangeable for cash or other kinds, whether in part or in full and Winners are not allowed to change or replace or upgrade the Campaign Prizes with another destination or travel package.

5.4.6 Winners are required to be one of the travelling passengers of the Campaign Prize.

5.4.7 Winners and companions have to fly together in the same flight.

5.4.8 Maybank will have the final discretion on the flight based on the availability during the booking. In the event Maybank is unable to provide the Campaign Prize as described herein to winner due to any reason whatsoever that is beyond Maybank's control, Maybank reserves the right to substitute the Campaign Prizes of like or similar value, but no more than the value of RM25,000.00, at its discretion with prior notice of at least twenty one (21) calendar days before announcement of Campaign Prize winners on Maybank website at <https://www.maybank2u.com.my/> or any other methods as it deems fit.

5.5 The inclusion of the Campaign Prize in this Campaign cannot be construed as an endorsement or recommendation of the Campaign Prize by Maybank. For any dispute in relation to quality

or warranty of the Campaign Prize or any terms and conditions in respect thereof, the Winners shall deal with Malaysia Airlines directly without any recourse to Maybank. Maybank shall not be held liable for any breach of quality or warranty of the Campaign Prize or any terms and conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Campaign Prize.

- 5.6 The Winners shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from the usage of the Campaign Prize upon delivery. Maybank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the Winners as a result of the use of the Campaign Prize upon delivery.
- 5.7 Announcement of the Winners (e.g. Name and masked Maybank Card Number) shall also be made on Maybank2u's website at www.maybank2u.com.my and/or Maybank social media within fourteen (14) weeks from the end of the Campaign Period.
- 5.8 The Campaign Prizes may be subject to income tax or other relevant tax applicable. It is the Winners' responsibility to ensure that he/she understand applicable tax obligations with respect to the relevant Prizes and seek professional advise if necessary. For the avoidance of doubt, it is the Winners' obligation to settle any applicable taxes for the relevant Prizes, Maybank is under no obligation to advise and/or pay any applicable taxes to any government authority including Inland Revenue Board for the relevant Winners.
- 5.9 All cost, fees and/or expenses incurred or to be incurred by the Winners in relation to the Campaign and/or the claiming of the Prize(s), which shall include but not limited to the cost for transportations, accommodation, relevant Paris travel visa (if Winner is a foreigner), meals, personal costs and/or any other costs, are the sole responsibility of the Winners.
- 5.10 Winners are also subject to Malaysia Airlines General Terms & Conditions.
- 5.11 If there is any dispute or non-receipt of the Campaign Prize, Winners are required to contact Maybank Customer Service at 1300 88 6688 or 603-7844 3696 from outside Malaysia latest by **31 May 2025** to request for an inquiry. No request for any inquiry shall be entertained after **31 May 2025**.

6.0 ADDITIONAL TERMS

6.1 By participating in the Campaign, Eligible Cardmembers/Winners:

- (a) agree to be bound by these Terms and Conditions;
- (b) agree that all records of transactions captured by Maybank's system within the Campaign Period based on the local date and time shall be accurate, conclusive and final;
- (c) agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardmembers/ Winners. No further appeal or further correspondence will be entertained;
- (d) agree that any reversal of Qualifying Spend shall be excluded from the Campaign consent for Maybank to disclose their particulars to third party service provider(s)/ authorized supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Maybank for contact purposes during and after the Campaign Period;

- (e) authorize Maybank to publish their names, photos taken or other information provided by him/her for current & future advertising and publicity purposes in any advertising or publicity material relating to the Campaign without any compensation; and
- (f) agree to access Maybank2u at www.maybank2u.com.my to view the Terms and Conditions and are deemed to have agreed to it and with any changes or any of the Terms and Conditions be not fully understood; shall not be entitled to claim for and waive rights to any compensation against Maybank nor any of its officers.

7.0 MALAYSIA AIRLINES PARIS CAMPAIGN TERMS & CONDITIONS

7.1 Below are the flight frequencies for KUL – CDG from 22Mar25 onwards

MH22	MH 21
KUL-CDG	CDG-KUL
Every SAT/SUN/TUE/THU	Every SUN/MON/WED/FRI
2345 - 0645 (+1)	1125 - 0650 (+1)

Travel Route Eligibility

	Eligibility	Remarks
KUL - CDG - KUL	/	
KUL - CDG	/	Please note that the return leg, regardless of the departure point, will not be included, and no cash refund will be issued
CDG - KUL	x	
CDG - KUL - CDG	x	

7.2 Malaysia Airlines reserves the right to modify or change the details at any time without prior notice.

7.3 Ticket is only applicable for RBD Z (Business Basic Class). Other RBDs are not permitted.

7.4 The first change of ticket/travel date will be permitted free of charge (FOC) for the customer. Any additional changes will incur a fixed fee of RM450 per change, subject to availability of booking class RBD Z, and fee is non-refundable.

7.5 Maximum stay of 3 months.

7.6 Redemption/Booking period: 1 December 2024 – 31 May 2025.

7.7 Travel Period: 22 March 2025 – 30 November 2025.

7.8 Last departure date must be no later than 30 November 2025.

7.9 Stopover is not permitted.

7.10 No cancellation as it is nonrefundable.

7.11 Non-combinability with other fares.

7.12 Malaysia Airlines' policies, rules & regulations which shall include the General Conditions of Carriage for Passengers and Baggage apply.

7.13 Ticket cannot be exchanged for cash and are not valid for use in conjunction with other offer coupons, vouchers, loyalty programs and member privilege cards.

7.14 Other terms and conditions apply.

8.0 MAYBANK GENERAL TERMS AND CONDITIONS

- 8.1 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.
- 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) 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. It shall be the responsibility of the Eligible Cardmembers/Winners to be informed of or otherwise seek out any such notice validly posted.
- 8.3 By participating in this Campaign, Eligible Cardmembers 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 Cardmembers 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 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 Cardmembers/Winners 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 Cardmembers/Winners 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).

- 8.5 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 Cardmembers/Winners 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 Cardmembers/Winners 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 1 300 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.