



**Maybank**  
Islamic



**Maybank**

## TERMS & CONDITIONS: 'MAYBANK 2025 DEBIT & SAVE RAYA CAMPAIGN'

The 'Maybank 2025 DEBIT & SAVE RAYA CAMPAIGN' ("Campaign") is organized by Malayan Banking Berhad (Registration. No. 196001000142) and Maybank Islamic Berhad (Registration. No. 200701029411) herein (referred to as "Maybank" throughout the Terms and Conditions herein). By participating in this Campaign, Eligible Cardmembers/Depositors (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<sup>th</sup> February 2025 at 12:00 AM MYT** and ends on **15<sup>th</sup> May 2025 at 11:59 PM MYT**, both dates inclusive, unless notified otherwise ("Campaign Period").

### 2. ELIGIBILITY

2.1 This Campaign is open to all new and existing:

- (a) Maybank deposit customers (which may consist of individuals or joint account holders) of the **Participating Accounts** (as defined in Clause 4.2) (which shall collectively be referred to as "**Depositors**"); and / or
- (b) Cardmembers of Maybank Debit Mastercard or Visa Card (which shall collectively be referred to as "**Debit Cards**") issued by Maybank (which shall collectively be referred to as "**Cardmembers**"); and
- (c) Who have successfully registered for the Campaign via channels stipulated in Clause 3.

2.2 For avoidance of doubt, permanent and contractual employees of Maybank are all eligible to participate in this Campaign and stand a chance to win First, Second and Bonus Prize (except for the Grand Prize) **EXCEPT for those from the following:**

- Debit & Prepaid
- Cards Marketing
- Regional Cards Marketing
- Funding and Deposit
- MIB Investment Account
- MIB Deposit
- Mass Banking
- Virtual Banking & Payments
- vendors, suppliers, advertising and promotion agencies for the Campaign

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

- a) Cardmembers whose Debit 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) Cardholders of Maybank Commercial/Corporate Cards;
- c) Cardholders of Maybank Credit & Charge Card(s) and/or Maybank Prepaid Cards;
- d) Cardmembers/ Depositors who are in default of any facility granted by Maybank at any time;
- e) Depositors whose 'Participating Account' in dormant status shall not be considered.

2.4 Cardmembers/Depositors who fulfill the above mentioned criteria are hereinafter referred to as “Eligible Cardmembers/Depositors”.

### 3. CAMPAIGN REGISTRATION (subject to clause 4.1)

3.1. Cardmembers/Depositors must register their participation for the Campaign, on a one-time basis within the Campaign Period.

3.2. Campaign registration can be made via various channels and must use the mobile number that is registered with Maybank. For example, Short Messages Service (“SMS”), Campaign page on Maybank2u website, or other channels that Maybank may introduce from time to time as specified via marketing materials sent or published to Cardmembers/Depositors.

3.3. Campaign Registration via SMS:

3.3.1. To register via SMS, Cardmembers/Depositors shall use any of the registered telecommunication companies’ (“Telco”), type **RAYA25** and send to **66628**.

3.3.2. Cardmembers/Depositors shall be responsible to pay the standard SMS charges levied by their respective Telco for the registration sent via SMS to 66628.

3.3.3. Cancellation of registration and/or change of any details in the registration SMS will not be accepted nor will it be entertained after the registration via SMS has been successfully sent to 66628.

3.3.4. Proof of an SMS sent to 66628 by the Cardmembers/Depositors shall not be considered as successful SMS registration, unless the Cardmembers/Depositors receive a confirmation SMS from 66628 and such confirmation SMS which is automatically generated will be sent to the same mobile phone number used for registration, subject to the SMS traffic on the respective Telco’s network. The confirmation SMS shall not and never be deemed as notification that the Cardmembers/Depositors has been confirmed as a Winner of any Prize(s).

3.3.5. Maybank reserves the right to disqualify any registration sent to 66628 through SMS due to any reason(s) including, but not limited to, duplicate registration(s), incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period and Maybank shall not, in any way, be liable and/or responsible for such disqualification.

3.3.6. Maybank is not responsible and does not have control over the SMS traffic, network failure and/or interruptions on the part of the respective Telco or Maybank’s SMS service provider or for any other reason(s) whatsoever during the process of registration sent to 66628 via SMS or SMS confirmation sent from 66628 to Cardmembers/Depositors which may result in the delay of the SMS registration during the Campaign Period.

3.3.7. Maybank’s SMS service is provided and supported by the service provider appointed by Maybank.

3.4. Cardmembers/Depositors are responsible to ensure that the details provided for registration are accurate and is sent or submitted within the Campaign Period. Failing which, the registration will be considered invalid and/or unsuccessful.

3.5. For avoidance of doubt, Cardmembers/Depositors with multiple Maybank Cards or Maybank accounts are only required to register once within the Campaign Period. Multiple registrations using the same mobile phone number, via same registration channel or multiple registration channels will be counted as one (1) registration.

- 3.6. In the event that the information provided by the Cardmembers/Depositors during the registration process does not match with Maybank system, Maybank reserves the right to reject the said registration.
- 3.7. In the event that the Cardmembers/Depositors registered twice via multiple channels, Maybank will only acknowledge and accept the first registration as the official record.

#### 4. CAMPAIGN MECHANICS

4.1 Upon successful registration, Eligible Cardmembers/Depositors will need to meet the Qualifying Criteria either to deposit or spend (as shown in Clause 4.2) to stand a chance to win the prize(s) as set out in Clause 4.3 (“Prize(s)”).

4.2 The Qualifying Criteria are as follows:

Qualifying Action	Details	Entries
Every minimum RM50 transaction on Maybank Debit Cards  <i>Exclusion: Payments to government bodies, utilities, and charity donations</i>	Online and Physical spending	1X
	For spending at below categories: <ul style="list-style-type: none"> <li>• Departmental Store</li> <li>• Jewelry</li> <li>• F&amp;B</li> <li>• Overseas</li> <li>• E-Commerce</li> </ul>	5X
New and existing Maybank deposit customers who meet the minimum growth of RM200 Average Daily Balance (“ADB”) in Participating Account(s) monthly <b>AND</b> Maintain a minimum Month-end Balance (“MEB”) of RM1,500 as at 31 <sup>st</sup> May 2025	<u>Monthly ADB growth range</u> RM200 to RM500	1X
	Above RM500 to RM2,000	3X
	Above RM2,000	5X
NEW deposit accounts opened via www.maybank2u.com.my or MAE app with Debit Card application and meet both the ADB growth and MEB eligibility criteria as above.  <i>The eligible accounts are Kawanku Savings Account, Zest-i Account and Savings Account-i only.</i>	Conventional Account	<b>Additional 5X</b>
	Islamic Account	<b>Additional 10X</b>

4.2.1 The Participating Accounts are listed below:

Conventional Accounts	Islamic Accounts
<ul style="list-style-type: none"> <li>• Kawanku Savings Account</li> <li>• Basic Savings Account</li> <li>• Golden Savers Savings Account</li> <li>• Tabung via MAE app</li> </ul>	<ul style="list-style-type: none"> <li>• Zest-i Account</li> <li>• Savings Account-i</li> <li>• Basic Savings Account-i</li> <li>• Golden Savvy Account-i</li> </ul>
<p><i>Note:</i></p> <ul style="list-style-type: none"> <li>• Maybank account holders (which may consist of individuals or joint account holders).</li> <li>• For joint accounts, only the primary account holder shall qualify for the Campaign.</li> <li>• For Group Tabungs, only the Tabung creator shall qualify for the Campaign.</li> </ul>	

*Malayan Banking Berhad and Maybank Islamic Berhad are members of Perbadanan Insurans Deposit Malaysia (“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.*

4.2.2 The MEB calculation is Balance Outstanding as at 31<sup>st</sup> May 2025.

4.2.3 The Baseline calculation is as follows: -

- i. For new accounts opened during the Campaign Period, the Baseline for the Campaign is zero (0).
- ii. For existing accounts, the Baseline for the Campaign is a moving baseline, that is on 31/01/2025, 28/02/2025, 31/03/2025 and 30/04/2025.
- iii. The ADB Baseline is illustrated below: -

ADB Baseline	Deposit Placement Date
31/01/2025	15/02/2025 - 28/02/2025
28/02/2025	01/03/2025 - 31/03/2025
31/03/2025	01/04/2025 - 30/04/2025
30/04/2025	01/05/2025 - 31/05/2025

4.2.4 The ADB growth refers to the difference in the ADB account for the current month minus ADB in the previous month according to the respective baseline.

[Note: ADB on 31/05/2025 will be used to calculate the final Campaign month growth]

### 4.3 Prizes

Category	Prize(s)	Total Winner(s)
Grand Prize	RM25,000 Cash	1
First Prize	RM2,500 Cash	50
Second Prize	RM250 Cash	500
Bonus Prize	RM50 Cash	5,000

## 5. SELECTION OF WINNERS

- a) Eligible Cardmembers/Depositors who meet the Qualifying Criteria will stand a chance to win the Prize(s).
- b) Selection of Winners will be carried out via Maybank’s randomiser programme after the Campaign ends. Each Eligible Cardmember/Depositor is only entitled to win a maximum of one (1) Prize.
- c) The Winners will be announced via Maybank2u’s website at [www.maybank2u.com.my](http://www.maybank2u.com.my) and/or Maybank’s social media .
- d) The Winners shall be deemed as the final Winners in accordance with the selection sequence of Maybank’s randomiser programme for the respective Prize categories. Winners of Grand Prize, First Prize, Second Prize and Bonus Prize are collectively known as “**Winner(s)**”.

## 6. FULFILLMENT OF PRIZES

- 6.1 At the time of awarding the Prize(s), all Debit Card and/or deposit account(s) of the Winner(s) must not be delinquent, closed/dormant and/or invalid or cancelled. Otherwise, it shall be disqualified from receiving the Prize(s).
- 6.2 Maybank will contact the Grand Prize Winner only via recorded call. In the event Maybank is unable to contact the Grand Prize Winner after three (3) attempts and/or the Grand Prize Winner does not wish to accept the Prize upon being contacted by Maybank, the Grand Prize Winner will be deemed to be disqualified from being the Winner of that Grand Prize.
- 6.3 Announcement of all the Winners including Grand Prize, First Prize, Second Prize and Bonus Prize (e.g. Name and masked Maybank Card or Account Number) shall also be made on Maybank2u's website at [www.maybank2u.com.my](http://www.maybank2u.com.my) and/or Maybank social media within eight to twelve (8-12) weeks from the end of the Campaign Period.
- 6.4 Only for the Grand Prize Winner, a confirmation letter/email will be sent to the Grand Prize Winner's billing address or email address recorded in Maybank's system within eight to twelve (8-12) weeks from the end of the Campaign Period.
- 6.5 The fulfilment of the Prizes will be done within eight to twelve (8-12) weeks from the end of the Campaign Period.
- 6.6 Maybank shall determine the methods of the Prize giving, including but not limited to, a Prize giving ceremony, or any other methods which Maybank may deem reasonable.
- 6.7 The Grand Prize Winner is required to attend the Prize giving ceremony (if any/necessary) and in the event the Grand Prize Winner is unable to attend the said ceremony, he/she will automatically be disqualified and no compensation or arrangement will be made after the Prize giving ceremony.
- 6.8 Maybank has the right to select a substitute Winner for each Winner that is disqualified for reasons stated herein without the obligation to give further notice to the disqualified Winners.
- 6.9 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, meals, personal costs and/or any other costs, are the sole responsibility of the Winners.
- 6.10 If there is any dispute or non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688 latest by **15<sup>th</sup> August 2025** to request for an inquiry. No request for any inquiry shall be entertained after **15<sup>th</sup> August 2025**.
- 6.11 Eligible Cardmembers/Depositors acknowledge and agree that Maybank reserves the right to disqualify participation of the Campaign or withdraw any Prizes from the Winner(s) if:
  - a) The Eligible Cardmembers/Depositors is found or suspected of tampering with the Campaign mechanics or the operation of the Campaign;
  - b) The Eligible Cardmembers/Depositors is found or suspected of undertaking fraudulent activities or other activities harmful to the Campaign; or
  - c) The Eligible Cardmembers/Depositors has been disqualified from previous Campaigns organized by Maybank; or
  - d) The Eligible Cardmembers/Depositors is in breach of its obligations or any Terms and Conditions of this Campaign.Notwithstanding the above, Maybank reserves the right to reject any participation without assigning any reasons.

## **7. ADDITIONAL TERMS**

- 7.1 All registration by Cardmembers/Depositors shall be deemed as consent to participate in the Campaign and be bound by all Terms and Conditions stipulated herein.
- 7.2 By participating in this Campaign, Eligible Cardmembers/Depositors/Winners:
- a) 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;
  - b) agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardmembers/Depositors/Winners. No further appeal or further correspondence will be entertained;
  - c) agree that any reversal of Qualified Spend shall be excluded from the Campaign; and
  - d) 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.

## **8. 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](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Cardmembers/Depositors to be informed of or otherwise seek out any such notice validly posted.
- 8.3 By participating in this Campaign, Eligible Cardmembers/Depositors 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.
- 8.4 By participating in this Campaign, Eligible Cardmembers/Depositors 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 Group Privacy Statement, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Maybank Group Privacy Statement") and the PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank Group Privacy Statement and the PDPA Form for Individual Customers, Eligible Cardmembers/Depositors 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/Depositors 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/Depositors 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/Depositors 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](http://www.maybank2u.com.my).