



**Insurance/Takaful Festive Cashback Campaign 2025 - Terms and Conditions**

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The Insurance/Takaful Festive Cashback Campaign 2025 (“**Campaign**”) is organised by Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411) (collectively known 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 1D below) hereby expressly agree to be bound by these terms and conditions set out herein and any decisions made by Maybank in respect of this Campaign shall be final and binding.

**1. Eligibility**

- A. This Campaign is open to individuals who apply for Car, Motorcycle, or TripCare 360 Insurance/Takaful for the first time via the MAE app or Maybank2u website (“**Eligible Transactions**”).
- B. This Campaign is open to individuals who are eighteen (18) years of age and above with valid identification documents.
- C. Current employees of Maybank and its group of companies are NOT eligible to participate in this Campaign.
- D. All individual customers who have fulfilled the above criteria stated in Clauses 1A and 1B, and have carried out successful Eligible Transaction(s) will hereinafter be referred to as “**Eligible Customers**”. Eligible Customers would be automatically eligible to participate in this Campaign.

**2. Campaign Mechanics**

- A. This Campaign will be held from 15<sup>th</sup> January 2025 at 12:00:00 AM (MYT) until 14<sup>th</sup> April 2025 at 11:59:59PM (MYT) [both dates inclusive] (“**Campaign Period**”).
- B. **The Campaign Period** will be divided into three (3) phases (“**Campaign Phases**”):
  - i. Phase 1: 15<sup>th</sup> January 2025 – 14<sup>th</sup> February 2025
  - ii. Phase 2: 15<sup>th</sup> February 2025 – 14<sup>th</sup> March 2025
  - iii. Phase 3: 15<sup>th</sup> March 2025 – 14<sup>th</sup> April 2025
- C. This Campaign is only valid for transactions made within the MAE app and Maybank2u website. Any transaction made outside the MAE app and Maybank2u website will not contribute towards or be considered for this Campaign. This Campaign is valid for Maybank accounts registered in Malaysia only.
- D. The Campaign Mechanics are stipulated in **Table 1**.

**Table 1: Campaign Mechanics**

Eligible Transactions	Cashback Quantity
Eligible Customers who apply for Car, Motorcycle, or TripCare 360 Insurance/Takaful for the first time via the MAE app or Maybank2u website.	<p><b>Car Insurance/Takaful</b> The first 300 first-time applicants for every Campaign Phase will get RM30 cashback credited into their account.</p> <ul style="list-style-type: none"> <li>• Phase 1: 300 winners</li> <li>• Phase 2: 300 winners</li> <li>• Phase 3: 300 winners</li> </ul>



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	<p><b>Motorcycle Insurance/Takaful</b> The first 300 first-time applicants for every Campaign Phase will get RM30 cashback credited into their account.</p> <ul style="list-style-type: none"> <li>Phase 1: 300 winners</li> <li>Phase 2: 300 winners</li> <li>Phase 3: 300 winners</li> </ul> <p><b>TripCare 360 Insurance/Takaful</b> The first 300 first-time applicants for every Campaign Phase will get up to RM30 cashback credited into their account.</p> <ul style="list-style-type: none"> <li>Phase 1: 300 winners</li> <li>Phase 2: 300 winners</li> <li>Phase 3: 300 winners</li> </ul> <p>A total of 2,700 winners will be selected during the Campaign Period. Each Eligible Customer is only entitled to receive maximum of one (1) cashback throughout the Campaign Period, regardless of the type of insurance/takaful purchased or the phase entered. This applies even if the Eligible Customer purchases multiple insurance/takaful in more than one phase.</p> <p>Each Eligible Customer shall not be entitled to receive any other prizes from other ongoing Insurance/Takaful campaigns. by Maybank and its group of companies.</p>
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E. Examples / scenarios of cashback eligibility are stipulated in **Table 2**.

**Table 2: Scenarios**

Scenarios	Eligibility to Receive RM30 Cashback
Customer applied for one (1) Car Insurance/Takaful plan via the MAE app or Maybank2u website for the first time. Eligible Customer was the 200 <sup>th</sup> customer to make a purchase.	Customer is entitled to receive RM30 cashback.
Customer applied for one (1) Motorcycle Insurance/Takaful plan via the MAE app or Maybank2u website for the first time. Eligible Customer was the 800 <sup>th</sup> customer to make a purchase.	Customer is not entitled to receive RM30 cashback as the customer is not among the first 300 customers.
Customer applied for one (1) TripCare 360 Insurance/Takaful plan via the MAE app or Maybank2u website and has applied for a TripCare 360 Insurance/Takaful plan 3 months ago. Eligible Customer was the 200 <sup>th</sup> customer to make a purchase.	Customer is not entitled to receive RM30 cashback because the customer is not a first time applicant of TripCare 360 Insurance/Takaful.



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Customer made one (1) purchase of TripCare 360 Insurance/Takaful via the MAE app or Maybank2u website with total premium/contribution of RM15. Eligible Customer was the 200 <sup>th</sup> customer to make a purchase.	Customer is entitled to receive RM15 cashback because the customer's premium/contribution was RM15.
Customer made one (1) purchase of TripCare 360 Insurance/Takaful via the MAE app or Maybank2u website with total premium/contribution of RM45. Eligible Customer was the 200 <sup>th</sup> customer to make a purchase.	Customer is entitled to receive RM30 cashback because the cashback cap is RM30.
Customer applied for one (1) TripCare 360 Insurance/Takaful plan via Etiqa website. Eligible Customer was the 200 <sup>th</sup> customer to make a purchase.	Customer is not entitled for the RM30 cashback because the application was not made via the MAE app or Maybank2u website.
Customer applied for one (1) Car Insurance/Takaful plan and one (1) Motorcycle Insurance/Takaful plan, both via the MAE app or Maybank2u website for the first time. Eligible Customer was the 200 <sup>th</sup> customer to make a purchase of Car Insurance/Takaful plan in Phase 1 and was the 200 <sup>th</sup> customer to make a purchase of Motorcycle Insurance/Takaful plan in Phase 2.	Customer is only entitled to receive RM30 cashback on Car Insurance/Takaful and not for the Motorcycle Insurance/Takaful because the customer can only receive maximum of one (1) cashback throughout the Campaign Period.
Customer renewed one (1) existing Motorcycle Insurance/Takaful plan and applied for one (1) TripCare 360 Insurance/Takaful plan for the first time, both via the MAE app or Maybank2u website. Eligible Customer was the 200 <sup>th</sup> customer to make a purchase of Motorcycle Insurance/Takaful plan in Phase 1 and was the 200 <sup>th</sup> customer to make a purchase of TripCare 360 Insurance/Takaful plan in Phase 2.	Customer is only entitled to receive RM30 cashback on TripCare 360 Insurance/Takaful and not for the Motorcycle Insurance/Takaful because it is a renewal to an existing plan.

**3. Cashback Fulfilment**

- A. Maybank reserves the right to substitute the Cashback with any other item(s) of similar market value at its discretion with twenty-one (21) days prior notice to the Eligible Customers via push notification from the MAE app and/or Electronic Direct Mail (EDM) or any other method of communications which Maybank deems appropriate.
- B. If the Cashback is not fully disbursed within a Campaign Phase, they will not be carried forward to the next Campaign Phase.
- C. The Cashback will be credited to the Winners' registered Current/Savings account. The Winners' account must not be dormant or closed at the point of the Cashback is being credited, failing which the Cashback would be forfeited.



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- D. Winners will be informed in writing via push notification from the MAE app and/or Electronic Direct Mail (EDM) or any other method of communications which Maybank deems appropriate. Winners must keep their contact details up to date, failing which a different Winner would automatically be selected without prior notice.
- E. Winners may be contacted by the Maybank Group Customer Care for verification purposes. Maybank reserves the right to request for documentation or proof of identification, age, and place of residence of any of the Winners and Maybank reserves the right to contact the Winners with regards to any relatable campaign which might take place in the future.
- F. All Winners' names and their NRIC number (last 4 digits) may be published on the Campaign's promotional page on <http://www.maybank2u.com.my> and/or any other method of communication that Maybank may deem appropriate for transparency purposes upon receiving the Winners' consent.
- G. Maybank will identify the Winners and credit the Cashback within ninety (90) days after the end of the Campaign Period.
- H. In the event that the Winner fails to comply with any of the Terms and Conditions of this Campaign, Maybank reserves the right to forfeit the Cashback for that Winner.

### **4. 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, M2U 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 these terms and conditions 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



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- 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 as 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 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).