



Maybank
Islamic



Maybank

“MORTGAGE WITH US, CASH REWARDS FOR YOU” FY2025 CONTEST TERMS AND CONDITIONS

1. The “Mortgage with Us, Cash Rewards for You” Contest (hereinafter referred to as “the Contest”) commences on **15th January, 2025** and shall end on **31st December 2025** (both dates included) (“the Contest Period”).
2. The Contest is open to eligible existing Malayan Banking Berhad’s and Maybank Islamic Berhad’s customers (collectively referred to as “**Maybank**”). For a chance to win prizes, existing customers may earn entries upon meeting the Eligibility Criteria as described in clause 3 of this Terms and Conditions with execution of loan/financing agreement date falling within the Contest period, except for Eligibility Criteria No. 7.

Note: No contest entry forms are required.

3. Eligibility criteria are as follows (“Eligible Customers”):

No.	Eligibility Criteria	Number of entry								
1	Maybank Mortgage Loan (ML)/Home Financing (HF) customers who settle their ML/HF with Maybank but successfully refer purchasers of their properties to Maybank for new ML/HF* <i>*Subject to clause 13</i>	1								
2	Existing Maybank ML/HF customers who take up new ML/HF from Maybank	1								
3	Existing Maybank customers who refinance in their loan/financing from other financial institutions to Maybank	1								
4	Maybank ML/HF customers who settle their ML/HF with Maybank due to sale of property for upgrading purpose and take their new ML/HF with Maybank	1								
5	Existing Maybank customers who refers new customers to Maybank for ML/HF with Maybank* <i>*Subject to clause 13</i>	1								
6	Existing ML/HF customers who settle their ML/HF with Maybank and come back for new ML/HF with Maybank within 6 months from date of settlement	1								
7	Existing Maybank ML/HF customers whose overdraft (OD)/cashline (CL) utilization at each month end reach 50% or more of its authorized drawing limit	1								
8	Maybank ML/HF customers who places fresh deposits with Maybank for a minimum of 6 months during this reward campaign period from 1 st April, 2025 to 31 st August, 2025 (both dates inclusive) per below: <table border="1" data-bbox="371 1798 1094 1984"> <thead> <tr> <th>Deposit amount into fixed deposit or saving account</th> <th>Number of auto entries</th> </tr> </thead> <tbody> <tr> <td>RM300,000.00 - RM499,999.99</td> <td>5</td> </tr> <tr> <td>RM500,000.00 - RM999,999.99</td> <td>10</td> </tr> <tr> <td>RM1 million & above</td> <td>15</td> </tr> </tbody> </table>	Deposit amount into fixed deposit or saving account	Number of auto entries	RM300,000.00 - RM499,999.99	5	RM500,000.00 - RM999,999.99	10	RM1 million & above	15	5 - 15 (subject to the amount deposited)
Deposit amount into fixed deposit or saving account	Number of auto entries									
RM300,000.00 - RM499,999.99	5									
RM500,000.00 - RM999,999.99	10									
RM1 million & above	15									

	Note: Maybank ML/HF customers participating in this reward program will not be entitled to any other rewards/incentives on deposits which are concurrently offered by Maybank during this program period.	
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4. The Prizes to be given away to Eligible Customers under the Contest are:

GRAND SELECTION - 1st QUARTER 2026	
1X Grand Prize	Cash voucher worth RM10,000
1X 1st Prize	Cash voucher worth RM 5,000
1X 2nd Prize	Cash voucher worth RM 3,000
1X 3rd Prize	Cash voucher worth RM 2,000
Total	Cash voucher worth RM20,000

5. Shortlisted winners shall be contacted by telephone by representatives of Maybank and each shall be required to answer one (1) question relating to the Contest correctly before being declared a winner.

6. If the shortlisted winner is not contactable by telephone based on the records maintained at the Maybank branch where the ML/HF is maintained on the first attempt for reasons including, but not limited to the following circumstances:

- a) No reply;
- b) Number not in use;
- c) No connection;
- d) Voice mailbox reached;

A second attempt shall be made within the next two (2) hours of the first attempt to contact the shortlisted winner.

7. Where the second attempt is also unsuccessful due to the circumstances set out in clause 6 above, Maybank reserves the right to disqualify the first shortlisted winner and proceed to contact the next shortlisted winner or winners respectively for each of the Prize Category set out in clause 4 above.

8. Maybank reserves at its discretion the right to select additional winner(s) to substitute any winner(s) who may be ineligible or disqualified for any reason whatsoever without assigning any reasons thereto throughout the Contest Period.

9. All qualifying entries recorded by Maybank shall be final and conclusive. Maybank's decision on all matters relating to the Contest shall be final, conclusive and binding. No further correspondence, appeals, protest or attempts to dispute the same would be entertained in any event.

10. All winners' names will be published on Maybank's official Facebook page and/or the Contest's promotional page on www.maybank2u.com.my and/or any other method of communication that Maybank may deem appropriate.

11. Winners shall be required to attend the prize presentation ceremony and/ or other publicity programs, as and when required, at their own costs and expenses and the winner consent to any disclosure of the same in any manner as determined by Maybank. Failure to attend the prize presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.

12. All prizes for the Contest are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein and any prizes unclaimed three (3) months after notification of winners has been made will be forfeited. In the event that the winner fails to

comply with any Terms and Conditions of this Contest, Maybank reserves the right to forfeit the Prizes.

13. Terms On Referrals of New Customers

By completing and submitting the Referral Form, the existing Maybank customer (“Eligible Referrer”) agrees, represents, undertakes and confirms to Maybank the following: -

- a) To ensure the potential customer referred to Maybank (“Eligible Referee”) is a prudent person;
- b) The Eligible Referrer has obtained the Eligible Referee’s consent to disclose his/her name and contact details to Maybank for the purposes arising from this Contest;
- c) Maybank has no obligation to furnish or provide the Eligible Referrer with any details on the Eligible Referee;
- d) The Eligible Referrer has notified the Eligible Referee and the Eligible Referee has no objections for Maybank to contact him/her for the purposes arising from this Contest;
- e) The Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purposes arising from this Contest; and
- f) All information provided by the Eligible Referrer in relation to this Contest on the Eligible Referee must be true, accurate, current and complete.

The Eligible Referrer who does not comply with the above mentioned terms will be immediately disqualified from this Contest and will not be entitled for the Contest rewards.

14. General Terms and Conditions

- 14.1 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.
- 14.2 Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Contest 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 Customers to be informed of or otherwise seek out any such notice validly posted.
- 14.3 By participating in this Contest, 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 should any of the Terms and Conditions be not fully understood.
- 14.4 By participating in this Contest, 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 (“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:

- a) the purposes of the Contest; 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 Customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Contest.

Note: "PDPA" refers to Personal Data Protection Act (2010).

- 14.5 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 Contest) shall not be liable to Eligible Customers in this Contest 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 Contest unless caused by any gross negligence or omission by Maybank.
- 14.6 Maybank shall not be liable for any default of its obligation under this Contest 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.
- 14.7 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 the Contest and/or its process or the operations of this Contest which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Contest.
- 14.8 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 Contest, 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.