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Tap, Track, Win with MAE and Maybank2u Always On 2024 Promotional Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (Registration No.: 196001000142) & Maybank Islamic Berhad (Co. 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 4th June 2024, at 06:00:00 AM (MYT) and ends on 31st August 2024, at 11:59:59PM (MYT), both dates inclusive.

2.0 Eligibility

- a) This Campaign is open to individuals who have active Maybank2u (M2U) ID/account (including Maybank Anytime Everywhere (“**MAE**”) customers) who Opted-In by clicking ‘Join Now’ in our Tap, Track, Win Campaign and performing 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 Maybank2u website (www.maybank2u.com.my) and MAE by Maybank2u App (also known as “**MAE app**”) (version 0.9.14 and above) (“**Eligible Platforms**”).
 - i. Customers may check the app version of MAE app via Apple App Store, Huawei App Gallery and/or Google Play Store.
 - ii. However, the ‘Tap, Track, Win’ game (“**Game**”) is only available on the MAE app downloaded from the Apple App Store, Huawei App Gallery and/or Google Play Store.
 - iii. Customers must ensure that their Secure2u is enabled and activated on the device used for the Eligible Platforms as per Clause 2.0(a), where applicable.
- b) This Campaign is open to individuals who have attained the age of eighteen (18) years and above with valid identification document(s). For individuals below the age of eighteen (18) years (“**Minor**”), they must obtain consent from their parents and/or legal guardian in order to participate in this Campaign. The use of the MAE app is an acknowledgement to Maybank that the Minor has obtained the prior consent of his or her parents and/or legal guardian to participate in this Campaign. These Terms and Conditions will be applicable to and binding upon the parents and/or legal guardian of the Minor as to the same effect as if the parents and/or legal guardian of the Minor was a direct party and agreed to these Terms and Conditions.
- c) 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**”.

3.0 Campaign Mechanics and Conditions

- a) Eligible Customers are required to Opt-In by clicking ‘Join Now’ to our Tap, Track, Win Campaign.
- b) Eligible Customers are required to perform any of the Eligible Transactions via any of the Eligible Platforms to earn an Entry or Entries (“**Entry**” or “**Entries**”) to complete the Trackers (as shown in **Clause 3.0(e)**).

- c) All Entries of Eligible Customers shall only be valid within the Campaign Period mentioned in Clause 1.0 above. All Trackers will be refreshed on the first day of every month and the Eligible Customers' Entries would be reset to zero.
- d) The Entry or Entries earned from performing Eligible Transactions are tagged to each Eligible Customer's individual Maybank2U ID/account. The Entries earned are not transferable to another Maybank2U ID/account regardless if the Maybank2U ID/account is owned by the same individual as the Eligible Customer or not.
- e) Eligible Customers can earn Entry or Entries to complete the Tracker in Tap, Track, Win and also a chance for Cashback (refer to Clause 4.0 and after) as per below:

Method	Entitled Entries to Win
Complete any Eligible Transaction at least once as stated in Clause 3.0(e) below.	Earn +1 entry to the eligible Tracker.
Complete the total number of Eligible transactions stipulated per Tracker as stated in Clause 3.0(e) below.	Earn +1 entry to win Cashback for completed Tracker.

- f) During the Campaign Period, Eligible Customers can earn Entry or Entries to complete Trackers by performing the Eligible Transactions as stipulated below:

No.	Eligible Transactions	Minimum transaction amount (RM)	Platforms to Earn Entry or Entries			Total number of Eligible Transactions to complete the Tracker
			M2U app	MAE app	M2U web	
1	Perform Bill Payment via the direct payee method (Open and Favourite) through the MAE app or M2U web	RM30.00	X	✓	✓	5
2	Perform JomPAY (Open and Favourite) transaction through the MAE app or M2U web	RM30.00	X	✓	✓	5
3	Perform Reloads (e.g. mobile prepaid and game reloads) via the direct payee method (Open and Favourite) through the MAE app or M2U web	RM10.00	X	✓	✓	5
4	Make FPX payment via Maybank2u account (authorised through SMS TAC and Secure2u)	RM30.00	x	✓	✓	10
5	Perform Scan & Pay DuitNow QR transaction at any participating MAE merchants nationwide via the MAE app only, with the source of funds from your savings, current or MAE account. <i>For clarity, Scan & Pay transactions where credit card is the source of funds is not an Eligible Transaction.</i>	RM10.00	x	✓	x	8

6	Make an eFixed Deposit/-i placements through MAE app or M2U web. <i>Only applicable for users who have successfully make a min. placement of RM5,000.</i>	RM5,000.00	x	✓	✓	1
7	Apply for any Maybank Credit Card through MAE app or M2U web. <i>Applicable for users who have successfully submitted an application.</i>	-	x	✓	✓	1
8	Apply for Zest-i Account through the MAE app or M2U web. <i>Only applicable for users who have successfully activated the account with a min. deposit of RM50.</i>	RM50.00	x	✓	✓	1

- g) For all Eligible Transactions performed via M2U website and approved with Secure2u,
- i. Eligible Customers will need to download, log in to the MAE app and Opt-In by clicking 'Join Now' to our Tap, Track, Win Campaign to receive the respective Entry or Entries in the Game.
 - ii. Subsequent Eligible Transactions performed on the M2U web, if any, will require Eligible Customers to launch the MAE app after every Eligible Transaction for the Entry or Entries to be reflected on the MAE app.
 - iii. If the Eligible Transaction was performed on either the MAE app or Maybank web but Secure2u for that transaction was approved on the M2U MY app, the Eligible Customer will not receive the Entry or Entries for the transaction and the transaction is deemed not eligible to earn Entry or Entries.
- h) Only payment made via a valid Maybank Current Account, Savings Account or MAE wallet and through the Eligible Platforms (as stated in Clause 3.0(a) during the Campaign Period will be eligible for this Campaign.
- i. Future/advance payments that occur through the Eligible Platforms after the Campaign Period will not be eligible.

Examples:

Scenario		Eligible entries upon Eligible Transaction
a	Five (5) bill payments made between 4 June 2024 to 30 June 2024, funded from a Maybank savings account	1 (ONE) Entry was earned for Completed Tracker.
b	Three (3) times prepaid reload of RM10.00 to a payee between 30 May 2024 to 31 May 2024, funded from a credit card	No Entry as the transaction involves a payment made via credit card. No Entry as the transaction period is before the Campaign date of 3 June 2024. Hence, does not satisfy the requirements of an 'Eligible Transaction' as per Clause 3.0(e).
c	Five (5) times prepaid reload of RM10.00 to a payee between 4 June 2024 to 30 June 2024, funded from Maybank savings account	1 (ONE) Entry for Cashback was earned for Completed Reload Prepaid & Game Tracker.

4.0 Cashback Period

The eligibility of Cashback for this Campaign commences on 4th June 2024 at 06:00:00 AM (MYT) and will end on 31st August 2024 at 11:59:59 PM (MYT), both dates inclusive, or until the total Cashback limit (as stipulated in the table in Clause 6.0(a)(i) below) is exhausted, whichever is the earlier ("**Cashback Period**"), for the transactions listed in Clause 3.0(e) above unless notified otherwise.

5.0 Cashback Eligibility and Platform

- a) The Cashback is only available to all Eligible Customers who open/have an active **MAE** wallet within the Cashback Period (*for the purpose of Clause 4.0 to 8.0, "Eligible Customer" will be used to refer to Eligible Customers who have fulfilled the criteria under Clause 5.0*).
- b) The Cashback is only available to all Eligible Customers who have Opted-In by clicking 'Join Now' to our Tap, Track, Win Campaign.
- c) This Cashback is applicable for Eligible Transactions as stated in Clause 3.0(e) above made via the MAE app or Maybank2u web ("**Campaign Platform**").
- d) During this Cashback Period, Eligible Customers are eligible to stand a chance to earn Cashback by completing Trackers of the Eligible Transactions as stipulated in Clause 3.0(d) above.

6.0 Cashback Mechanics and Conditions

- a) During this Cashback Period, Maybank shall offer to all Eligible Customers a chance to win Cashback up to a cap of RM140, subject to the completion of all Trackers within the same calendar month as stipulated in Clause 3.0(e), (subject to availability, total and daily cashback capping and limit per Eligible Customer as stated below) ("**Cashback**").

i. Pay a Bill Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.50 to a maximum of RM10.00.
2	Total Cashback Capping	The total Cashback is capped at RM215,328.00 throughout this Cashback Period (" Total Cashback Capping ") while the total Cashback per day is capped at RM2,392.00 (" Total Daily Cashback Capping ").
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign.
4	Cashback limit per Eligible Customer	Total ONE (1) Entries for this Tracker; Total RM140 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping .

ii. Reload Prepaid/Game Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.50 to a maximum of RM10.00.
2	Total Cashback Capping	The total Cashback is capped at RM105,098.00 throughout this Cashback Period (" Total Cashback Capping ") while the total Cashback per day is capped at RM1,167.00 (" Total Daily Cashback Capping ").

3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign.
4	Cashback limit per Eligible Customer	Total ONE (1) Entries for this Tracker; Total RM140 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.

iii. Pay a Bill via JomPAY Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.50 to a maximum of RM10.00.
2	Total Cashback Capping	The total Cashback is capped at RM82,152.00 throughout this Cashback Period (" Total Cashback Capping ") while the total Cashback per day is capped at RM912.00 (" Total Daily Cashback Capping ").
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign.
4	Cashback limit per Eligible Customer	Total ONE (1) Entries for this Tracker; Total RM140 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.

iv. Pay via FPX Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.30 to a maximum of RM10.00.
2	Total Cashback Capping	The total Cashback is capped at RM200,000.00 throughout this Cashback Period (" Total Cashback Capping ") while the total Cashback per day is capped at RM2,222.00 (" Total Daily Cashback Capping ").
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign.
4	Cashback limit per Eligible Customer	Total ONE (1) Entries for this Tracker; Total RM140 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.

v. Pay via Scan & Pay Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.10 to a maximum of RM5.00.
2	Total Cashback Capping	The total Cashback is capped at RM200,000.00 throughout this Cashback Period (" Total Cashback Capping ") while the total Cashback per day is capped at RM2,222.00 (" Total Daily Cashback Capping ").
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign.
4	Cashback limit per Eligible Customer	Total ONE (1) Entries for this Tracker; Total RM140 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.

vi. Make an eFixed Deposit/i-Placement Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM1.00 to a maximum of RM50.00.
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2	Total Cashback Capping	The total Cashback is capped at RM54,136.00 throughout this Cashback Period (“ Total Cashback Capping ”) while the total Cashback per day is capped at RM601.00 (“ Total Daily Cashback Capping ”).
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign.
4	Cashback limit per Eligible Customer	Total ONE (1) Entries for this Tracker; Total RM140 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.

vii. Apply for a Zest-i Account Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.50 to a maximum of RM20.00.
2	Total Cashback Capping	The total Cashback is capped at RM3,602.00 throughout this Cashback Period (“ Total Cashback Capping ”) while the total Cashback per day is capped at RM40.00 (“ Total Daily Cashback Capping ”).
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign.
4	Cashback limit per Eligible Customer	Total ONE (1) Entries for this Tracker; Total RM140 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.

viii. Apply for a Credit Card Tracker Cashback

1	Cashback value	Randomised Cashback that ranges from a minimum of RM0.50 to a maximum of RM20.00.
2	Total Cashback Capping	The total Cashback is capped at RM22,815.00 throughout this Cashback Period (“ Total Cashback Capping ”) while the total Cashback per day is capped at RM254.00 (“ Total Daily Cashback Capping ”).
3	Minimum Qualifying Criteria	Completion of the Tracker in this Tap, Track, Win Campaign.
4	Cashback limit per Eligible Customer	Total ONE (1) Entries for this Tracker; Total RM140 per Individual for the entire month, subject to the Total Cashback Capping & Total Daily Cashback Capping.

- b) Based on the number of Eligible Transactions performed as set out in the table of Clause 6.0(a) above, Eligible Customers will receive the Cashback as set out in Clause 7.0 below.

Illustration:

Scenarios		Eligible Cashback upon Eligible Transaction
a	Eligible Customer completed the Pay a Bill Tracker in the Tap, Track, Win Campaign	1x Cashback chance of up to RM10 will be credited automatically into the Eligible Customer’s MAE wallet account, subject to Clause 7.0(c) & (d).

b	Eligible Customer has total FOUR (4) entries in Pay a Bill via JomPAY Tracker in the Tap, Track, Win Campaign	No Cashback will be given as the transaction does not meet the minimum qualifying criteria of FIVE (5) entries completion as stipulated in Clause 6.0 (a)(iii)(4).
c	Eligible Customer completed the Reload Prepaid & Game Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback chance of up to RM10 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
d	Eligible Customer completed the Pay a Bill via JomPAY Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback chance of up to RM10 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
e	Eligible Customer completed the Pay via Scan & Pay Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback chance of up to RM5 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
f	Eligible Customer completed the Make e-Fixed Deposit /i-Placement Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback chance of up to RM50 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).
g	Eligible Customer completed the Apply for Credit Card Tracker Cashback in the Tap, Track, Win Campaign	1x Cashback chance of up to RM20 will be credited automatically into the Eligible Customer's MAE wallet account, subject to Clause 7.0(c) & (d).

7.0 Cashback

- a) The value of the Cashback to be won is randomized and ranges from a minimum of RM0.10 to a maximum of RM50.00 per completion of each Tracker in the Tap, Track, Win Campaign, OR RM0.00 upon (i) complete utilization of Eligible Customer's Monthly Cashback value; (ii) upon reaching Total Daily Cashback Capping as stated in Clause 6.0(a)(i) to Clause 6.0(a)(viii), or (iii) upon reaching Total Cashback Capping of this Campaign, as set out in Clause 6.0(a)(i) to Clause 6.0(a)(viii).
- b) The Cashback will be credited into the Eligible Customer's MAE wallet account the following day.
- c) In the scenario where the Eligible Customer does not have a MAE wallet account, the Cashback will be forfeited.
- d) In the scenario where the Eligible Customer has a MAE wallet account but the Eligible Customer's MAE wallet account has reached its maximum limit, the Eligible Customer will not receive the Cashback.

8.0 Selection of Eligible Customers for Cashback

- a) The Eligible Customer will be notified of the Cashback won through the MAE app and it shall be the responsibility of the Eligible Customer to check such notification(s).
- b) 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.
- c) Maybank reserves the right to forfeit and withdraw the Cashback won in the event that the Eligible Customer does not comply with the Terms & Conditions herein.

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 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 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 (“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 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.