

March 2024 Maybank Credit Cards Flash Deal Terms & Conditions

1. The **March 2024 Malayan Banking Berhad Flash Deal Campaign** (hereinafter referred to as “**CCSC2403MB1-Campaign**”) is organized by Compargo Malaysia Sdn. Bhd. [201301020939 (1050769-U)] for CompareHero (hereinafter referred to as “**CompareHero**” or “**we**”) and in partnership with Malayan Banking Berhad (Malaysia) [Registration No. 196001000142 (3813-K)] (hereinafter referred to as “**MAYBANK**” or the “**Bank**”).
2. The Bank’s credit card eligible for **CCSC2403MB1-Campaign** are PETRONAS Maybank Visa Gold, PETRONAS Maybank Platinum Visa, Maybank Islamic PETRONAS Ikhwan Visa Gold Card-I, Maybank Islamic PETRONAS Ikhwan Visa Platinum Card-I, Maybank Islamic MasterCard Ikhwan Gold Card, Maybank Islamic MasterCard Ikhwan Platinum Card, American Express Platinum Credit Card, Maybank Islamic Ikhwan American Express Platinum Card-I, Maybank 2 Gold Card, Maybank 2 Platinum Card, Maybank Visa Infinite, Maybank World Mastercard, Maybank Islamic Ikhwan Visa Infinite Card-I, Maybank Manchester United Visa Card, Maybank Manchester United Visa Infinite, Maybank 2 Cards Premier, Maybank Visa Signature, Maybank FC Barcelona Visa Signature, American Express Cash Back Gold Credit Card, Maybank Islamic World Mastercard Ikhwan Card-I, Maybank Shopee Visa Platinum Credit Card, Maybank Grab Mastercard Platinum Credit Card (White), Maybank Grab Mastercard Platinum Credit Card (Black), Singapore Airlines KrisFlyer American Express®Gold Credit Card, Singapore Airlines KrisFlyer American Express®Platinum Credit Card, Maybank Islamic Myimpact Ikhwan Mastercard Platinum Credit Card -I, Maybank Myimpact Visa Signature Credit Card (all Maybank Credit Cards listed on Comparehero website, hereinafter referred to as “**Eligible Credit Cards**”).

Campaign Period

3. The **CCSC2403MB1-Campaign** comprises of the following periods:
 - a. “**Sign-Up Period**” runs from **26 March 2024** to **14 April 2024**, both dates inclusive;
 - b. “**Redemption Period**” runs from **1 June 2024** to **31 August 2024**, both dates inclusive.

Campaign Eligibility

4. The **CCSC2403MB1-Campaign** is open to individuals who:
 - a. are 21 years old and above; and
 - b. have a residential address in Malaysia; and
 - c. are either New-to-Bank, which includes individuals or the Bank’s customers who do not have any credit card issued by MAYBANK in Malaysia, but excluding those individuals who fall under Clause 6 of these Terms & Conditions; and
 - d. register their interest, during the Sign-Up Period, for any of the Eligible Credit Card on CompareHero website, to get redirected to the Bank’s website; and
 - e. completes the Bank’s Credit Card online application process before the end of the Sign-Up Period;
5. The following individuals are not eligible for the **CCSC2403MB1-Campaign**:
 - a. permanent and/or contract employees of the Bank (including its subsidiaries and related companies) and their respective immediate family members; and/or
 - b. representatives and/or agents (including advertising and campaign agents) of the Bank and their respective immediate family members; and/or
 - c. those who had cancelled any of their Bank’s credit card within twelve (12) months before the date of approval of their Eligible Credit Card and are re-applying for any Bank’s Credit Card under the **CCSC2403MB1-Campaign**; and/or
 - d. applicants who have cancelled their credit card before the period of fulfilment; and/or
 - e. present holders of any MAYBANK Bank credit card(s) whether issued in Malaysia; and/or

- f. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their credit card account(s), any facility, service or accommodation granted by the Bank, including the Bank's Online (Website); and/or
 - g. those who have registered for a previous credit card Campaign organized by CompareHero within the three (3) months preceding the start date of **CCSC2403MB1-Campaign**. It is clarified that any such individual will not be eligible for this **CCSC2403MB1-Campaign** irrespective of whether their Eligible Credit Card application made under the previous Campaign with CompareHero has been completed and/or approved by the Bank.
6. The Bank has the right to forfeit any Campaign gift/prize should the applicant cancel their new MAYBANK Credit Card prior to the fulfilment of the gift/prize.
 7. CompareHero reserves the right to reject information submitted on the CompareHero website and/or social media if we deem it not legible, in non-English alphabets, to use foul language, or suspect it as spam or of a fraudulent nature.

Campaign Mechanics

8. Cardholders who fulfil the Campaign Eligibility requirements set out in Clauses 4 and 5, and their subclauses above, will be considered a **"Successful Cardholder"** of the **CCSC2403MB1-Campaign**.
9. Each Successful Cardholder may be entitled to and shall only receive one (1) Campaign Gift (each as defined below), as applicable, regardless of the number of approved and activated Eligible Credit Cards issued by the Bank.
10. Successful Cardholders will be entitled to receive one (1) Campaign Gift (as defined below) subject to the following terms and conditions.
11. A **"Campaign Gift"** is defined as either one of the following:
 - a. **One (1) unit of R360 Credit worth RM 50 ("Campaign Gift A")**,
(together, the **"Campaign Gift"**)
12. Successful Cardholders who receive the Campaign Gift, as applicable, shall not be eligible to participate in other sign-up card campaigns, promotions or offers by the Bank or its third-party sales agents.

Campaign Gift Redemption

13. For the avoidance of doubt, it is the Successful Cardholder's responsibility to redeem the Campaign Gift (as applicable) within the Redemption Period.
14. CompareHero will contact all Successful Cardholders between **1 June 2024 to 31 July 2024** via:
 - a. email (email address in CompareHero's record); and/or
 - b. SMS (mobile phone number in CompareHero's record),
with gift redemption instructions (a **"Redemption Message"**) or notification that the selected Campaign Gift has been credited to the Successful Cardholder's bank account (a **"Notification Message"**), as applicable.
15. The Campaign Gift cannot be transferred to other parties, is not refundable and is strictly not exchangeable for cash, credit, or other goods and/or services.
16. The Campaign Gift is considered redeemed when a Successful Cardholder responds to the Redemption Message or receives the Notification Message before the end of the Redemption Period (**"Redeemed Date"**), as applicable. Any attempt of gift redemption after the Redemption Period will not be entertained and no Campaign Gift or Consolation Gift will be issued.
17. Delivery or fulfilment of Campaign Gift is estimated to be four (4) weeks from the Redeemed Date (subject always to availability of third-party distribution and supply channels, stock availability and/or merchant delivery schedules, over which we have no control). CompareHero is not responsible for any wrongful or missing delivery of the Campaign Gift due to any incorrect or incomplete address supplied by the Successful Cardholder. No replacement of Campaign Gift will be offered.

18. The Campaign Gift choice of size, technical specifications and/or colour is at the discretion of CompareHero, based on available stock from the merchant/s. CompareHero can replace the Campaign Gift with something of equivalent or higher value if the merchant/s runs out of stock.
19. CompareHero can replace the Campaign Gift with something of equivalent or higher value if the merchant/s runs out of stock.
20. The Campaign Gift does not include any accessories or items (unless stated) that may be shown on any marketing materials, as they are for illustration purposes only.
21. The recommended retail value of the gifts provided above is for reference purposes only and is subject to change by the issuing merchant, over which CompareHero has no control.
22. The use of the Campaign Gift is subject to terms and conditions of the issuing merchant/s. All additional terms and conditions will be stated in full, upon delivery or fulfilment of Campaign Gift. Additional terms and conditions may include validity dates, spend requirements, applicable or exclusion products and other conditions. The issuing merchant/s reserves the right to alter, cancel, terminate, or suspend the order or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
23. All servicing or warranty claims should be directed to the merchant, manufacturer, or distributor of the Campaign Gift. Please refer to the warranty card / box / notification attached with the Campaign Gift.
24. CompareHero and the Bank are not in any way endorsing, sanctioning, approving, or supporting the brand/s or merchandise of the Campaign Gift. Any query and/or dispute on the usage of the Campaign Gift must be directed to, and resolved directly with the issuing merchant/s.
25. Campaign Gift brand/s or merchandise are not a participant in or sponsor of this **CCSC2403MB1-Campaign**. The brand/s logo and/or trademarks remains the intellectual property of the brand.
26. In order to receive Campaign Gift A for the **CCSC2403MB1-Campaign**, Successful Cardholders must redeem their credit via Reward360 platform in accordance with the following conditions:
 - a. Successful Cardholders will receive a redemption email sent by Reward360 for Campaign Gift redemption.
 - b. Successful Cardholders to redeem their Campaign Gift using the redemption code shared by Reward360 in the email.
 - c. Successful Cardholders can redeem & check out the available gift card/credits in Reward360 platform. Please refer to Reward360 platform for individual merchant's brand T&C.
 - d. Redemption expiry period as below:
 - i. Redemption Code Activation: Within 2 months/ 60 days
(Successful Cardholders that does not activate within 60 days will count as unredeemed)
 - ii. Account Credits platform validity: Within 1 year
(The credits and link will be available for redemption and viewing up to 1 year. After 1 year, the link will auto expire, any remaining credits not redeemed will be forfeited)
 - e. Any query and/or dispute on the redemption of the Campaign Gift must be directed to and resolved directly with the Reward360, CompareHero is not responsible for any wrongful or missing delivery of the Campaign Gift.
27. By accepting the Campaign Gift, the Successful Cardholder agrees to give CompareHero the discretion to publish their name and masked phone number in a list on all CompareHero's website, social media accounts and communication platforms.

General Campaign Terms and Conditions

28. The use of the CompareHero website and services constitutes the acceptance of the general [Terms and Conditions](#) and [Privacy Policy](#).
 - a. For the avoidance of doubt, during the course of using CompareHero services, individuals that have registered their interest and/or have applied for a Bank's product listed on CompareHero, are deemed to have given



explicit consent to the collection, use and sharing of their personal data between CompareHero and the Bank, for the purposes of the administration of this Campaign, including application status, card activation status, and other qualifying criteria.

29. CompareHero reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Campaign Gift or Consolation Gift if:
 - a. the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any CompareHero's processes, or website); and/or
 - b. the redemption request is found to have been made via other channels, made outside of the Redemption Period, or are fraudulent, against the spirit of the Campaign, or non-compliant with the Campaign terms and conditions.
30. In the event of disputes, CompareHero's decision shall be final.
31. Where we suspect a participant is participating in any form of unlawful and/or fraudulent activity, we reserve the right to report such activity or suspicions to the police or relevant authorities.
32. Applications for the Eligible Credit Cards received after the end of the Sign-Up Period as set out in Clause 3(a) above will not be eligible to participate in the **CCSC2403MB1-Campaign**. All applicants under the **CCSC2403MB1-Campaign** are required to complete the application for the Eligible Credit Cards online on Bank's website, which the applicant will be redirected to upon completion of registration on the CompareHero website.
33. Final approval of any Eligible Credit Cards is determined by the relevant banks in their absolute discretion and is subject to the banks' credit and risk processing criteria. Participating in this Campaign does not guarantee the approval of any Credit Card. CompareHero does not guarantee the approval of any Eligible Credit Cards.
34. CompareHero reserves the right as it deems fit to vary or change any of these Campaign terms and conditions from time to time or cancel, terminate, withdraw, suspend and/or replace this Campaign with another similar Campaign with prior notice. Such variation, changes, cancellation, termination, withdrawal, suspension and/or replacement will be notified by posting on CompareHero website, social media or in any other manner as CompareHero deems fit.
35. CompareHero reserves the right to change the Sign-up Period or the Redemption Period if the launch of the Campaign is delayed and shall have no liability for the same.
36. In this respect, the participants of this Campaign also signifies their agreement to access the CompareHero website and/or social media at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which CompareHero may effect from time to time. Participants also agree that their continued participation in this Campaign will constitute their acceptance of these terms and conditions (as varied from time to time).
37. Any cancellation, termination, withdrawal or suspension by CompareHero of this Campaign will not entitle participants to any compensation against CompareHero for any and all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.
38. The decisions of CompareHero and the Bank in relation to every aspect of the Campaign, including but not limited to the definition of Successful Cardholders, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained.
39. These Campaign terms and conditions are governed by and construed under the laws of Malaysia.

CompareHero's Privacy Policy

Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet Malaysia's PDPA (Personal Data Protection Act 2010) law. We train our employees in the proper handling of personal



information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive as well.

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