

January 2022 Maybank Credit Cards Flash Deal Terms & Conditions

1. The **January 2022 Maybank Flash Deal Campaign** (hereinafter referred to as “**CCFD2201MB1-Campaign**”) is organized by Compargo Malaysia Sdn Bhd [201301020939 (1050769-U)] for CompareHero.my (hereinafter referred to as “**CompareHero.my**” or “we”) and in partnership with Malayan Banking Berhad (196001000142) (hereinafter referred to as “**Maybank**”) as a Service Provider for bank products that are being applied for.
2. The Maybank credit card eligible for **CCFD2201MB1-Campaign** are:
 - a. Maybank Manchester United Visa Card; Maybank Manchester United Visa Infinite (hereinafter referred to as “**Eligible ManU Cards**”); and
 - b. Petronas Maybank Visa Gold; Maybank Islamic Petronas Ikhwan Visa Gold Card-I; Maybank Islamic Petronas Ikhwan Visa Platinum Card-I; Maybank Islamic Ikhwan Visa Infinite Card-I; Maybank Visa Infinite; Maybank World MasterCard; Petronas Maybank Visa Platinum; Maybank Visa Signature; Maybank Islamic MasterCard Ikhwan Platinum Card-I; Maybank Islamic MasterCard Ikhwan Gold Card-I; Maybank FC Barcelona Visa Signature; Maybank Islamic World Mastercard Ikhwan; Maybank Shopee Visa Platinum; Maybank GRAB Mastercard Platinum; Maybank 2 Gold Cards; Maybank 2 Platinum Cards; Maybank Islamic Ikhwan American Express Platinum Card-I; Maybank American Express Platinum; Maybank 2 Cards Premier; Maybank American Express Cash Back Gold(hereinafter referred to as “**Eligible Credit Cards**”).

Campaign Period

3. The **CCFD2201MB1-Campaign** comprises of the following periods:
 - a. “**Sign-Up Period**” runs from **19 January 2022** to **25 January 2022**, both dates inclusive;
 - b. “**Spend Period**” is defined as the earlier of:
 - i. **sixty (60) days** from the date of approval of the Eligible Credit Card; OR
 - ii. until **31 March 2022**;
 - c. “**Redemption Period**” runs from **20 February 2022** to **31 May 2022**, both dates inclusive.

Campaign Eligibility

4. The **CCFD2201MB1-Campaign** is open to individuals who:
 - a. are 21 years old and above; and
 - b. are either New-to-Bank, which includes individuals or Maybank customers who do not have any credit card issued by Maybank in Malaysia or otherwise, but excluding those individuals who fall under Clause 6 of these Terms & Conditions; and
 - c. register their interest, during the Sign-Up Period, for any of the Eligible ManU Card or Eligible Credit Card on CompareHero.my website, to get redirected to Maybank website; and
 - d. completes the Eligible Credit Card or Eligible ManU Card online application process before the end of the Sign-Up Period; and
 - e. has their application for the Eligible Credit Card or Eligible ManU Card approved by Maybank (hereinafter referred to as “**Cardholder/s**”) activates and performs one (1) transaction qualifying as a “**Retail Spend**” (as defined below) within the Spend Period using the Eligible Credit Card or Eligible ManU Card.
5. Retail Spend of the **CCFD2201MB1-Campaign** is defined as spends of any amount on any goods and/or services with the use of the Eligible Credit Card or Eligible ManU Card and subject to the following conditions:
 - a. Includes:
 - i. Internet transactions, local and overseas retail transactions (including online transactions); and
 - b. Excludes:

- I. Instalments paid under Maybank's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Dial for Cash, Balance Transfer, Balance Transfer via Installment Plan, eWallet and Cash Advance;
- II. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
- III. Payment of annual Maybank Credit Card membership fees;
- IV. Interest payments, late payment fees, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
- V. Transactions made by the Applicant with any merchants associated with or controlled by them (whether as employee, employer, shareholder, or director). i.e. transactions by Applicant with any corporation or business entity in which he/she is an employee or employer or works with or has shares or interest in or is a director of.

It is clarified that the determination of what is classified as a Retail Spend is determined by Maybank in its absolute discretion.

6. The following individuals are not eligible for the **CCFD2201MB1-Campaign**:
 - a. permanent and/or contract employees of Maybank (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 Maybank and their respective immediate family members; and/or
 - c. those who had cancelled any of their Maybank credit card within six (6) months before the date of application and are re-applying for any Maybank Credit Card under the **CCFD2201MB1-Campaign**; and/or
 - d. present holders of any Maybank credit card(s) whether issued in Malaysia or otherwise; and/or
 - e. 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 Maybank, including Maybank Online (Website); and/or
 - f. those who have registered for a previous credit card Campaign organized by CompareHero.my within the three (3) months preceding the start date of **CCFD2201MB1-Campaign**. It is clarified that any such individual will not be eligible for this **CCFD2201MB1-Campaign** irrespective of whether their Eligible Credit Card or Eligible ManU Card application made under the previous Campaign with CompareHero.my has been completed and/or approved by Maybank.
7. CompareHero.my reserves the right to reject information submitted on the CompareHero.my 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, 5 and 6, and their subclauses above, will be considered a **"Successful Cardholder"** of the **CCFD2201MB1-Campaign**.
9. Each Successful Cardholder may be entitled to and shall only receive one (1) Campaign Gift or one (1) Consolation Gift (each as defined below), as applicable, regardless of the number of approved and activated Eligible Credit Cards or Eligible ManU Card issued by Maybank.
10. Successful Cardholders of **Eligible ManU Card(s) in the CCFD2201MB1-Campaign**, with a residential address in Peninsular Malaysia will be in the running to receive one (1) **"Campaign Gift"**. Campaign Gift is defined as either one of the following:
 - a. **Adidas eVoucher(s)** with total worth of **RM600**; **OR**
 - b. **Shopee eVoucher(s)** with total worth of **RM600**.

The total number of Campaign Gifts to be issued for Eligible ManU Cards is limited to **ten (10) units** only and no further Campaign Gifts shall be issued once the stocks have exhausted.

11. Successful Cardholders of **Eligible Credit Card(s) in the CCFD2201MB1-Campaign**, with a residential address in Peninsular Malaysia will be in the running to receive one (1) **"Campaign Gift"**. Campaign Gift is defined as either one of the following:

- a. **one (1) unit of Apple AirPods (2nd Gen)** worth RM589 (recommended retail value); **OR**
- b. **Shopee eVoucher(s)** with total worth of **RM600**.

The total number of Campaign Gifts to be issued is limited to **thirty (30) units** only and no further Campaign Gifts shall be issued once the stock has exhausted.

12. Successful Cardholders of the **CCFD2201MB1-Campaign** without a residential address in Peninsular Malaysia will not be eligible to receive a Campaign Gift.

13. On or before **31 March 2022**:

- a. Successful Cardholders of Eligible ManU Cards will be sorted by application date in chronological order (i.e. from earliest to latest) and each Successful Cardholder that is listed in the following positions: first, fifth, ninth, thirteenth, seventeenth, and so on, shall be eligible to receive a Campaign Gift as set out in clause 10 above (together the "Winners" and each a "Winner"), **up to a maximum of 10 Winners** in total; and
- b. Successful Cardholders of Eligible Credit Cards will be sorted by application date in chronological order (i.e. from earliest to latest) and each Successful Cardholder that is listed in the following positions: first, fifth, ninth, thirteenth, seventeenth, and so on, shall be eligible to receive a Campaign Gift as set out in clause 11 above (together the "Winners" and each a "Winner"), **up to a maximum of 30 Winners** in total

The selection of the Winners as set out above shall be done by CompareHero.my, not Maybank, and the final determination of such Winners shall be made by CompareHero.my in its absolute discretion.

14. Successful Cardholders with a residential address in Peninsular Malaysia, who are:

- a. **Winners** may choose any one (1) of the available Campaign Gifts as set out in clauses 10 or 11 above, as applicable, following receipt of an email from CompareHero.my confirming their eligibility for gift redemption and will receive their chosen Campaign Gift (subject always to availability of third-party distribution and supply channels, stock availability and/or merchant delivery schedules, over which we have no control); and
- b. **Not Winners** shall be entitled to receive one (1) **"Consolation Gift"**. Consolation Gift is defined as:
 - i. one (1) **Adidas eVoucher(s) with a total worth of RM100 for Successful Applicants of Eligible ManU Cards**; or
 - ii. one (1) **Shopee eVoucher(s) with a total worth RM100 for Successful Applicants of Eligible Credit Cards**

15. Successful Cardholders without a residential address in Peninsular Malaysia, regardless of whether or not they are Winners, will be issued one (1) Consolation Gift in accordance with the Clause 14 (b) above. For the avoidance of doubt, Successful Cardholders without a residential address in Peninsular Malaysia who are Winners will not be issued a Campaign Gift.

16. Successful Cardholders who receive the Campaign Gift or the Consolation Gift, as applicable, shall not be eligible to participate in other sign-up card campaigns, promotions or offers by Maybank or its third-party sales agents.

Campaign Gift Redemption

17. For the avoidance of doubt, it is the Successful Cardholder's responsibility to redeem the Campaign Gift or Consolation Gift (as applicable) within the Redemption Period.

18. CompareHero.my will contact all Successful Cardholders to redeem the Campaign Gift or Consolation Gift between **20 February 2022 to 30 April 2022**:

- a. via email (email address in CompareHero.my's record) with gift redemption instructions; and/or
- b. via SMS (mobile phone number in CompareHero.my's record).

19. CompareHero.my will announce and contact the **Winners** after completing the determination of Winners:
 - a. via email (email address in CompareHero.my's record) with gift redemption instructions; and/or
 - b. via SMS (mobile phone number in CompareHero.my's record) to direct the customer to the instructions sent via email.
20. The Campaign Gift or Consolation Gift cannot be transferred to other parties, is not refundable and are strictly not exchangeable for cash, credit, or other goods and/or services.
21. The Campaign Gift or Consolation Gift is considered redeemed when a Successful Cardholder responds to the gift redemption email instructions before the end of the Redemption Period. Any attempt of gift redemption after the Redemption Period will not be entertained and no Campaign Gift or Consolation Gift will be issued.
22. Delivery or fulfilment of Campaign Gift or Consolation Gift is estimated to be four (4) weeks from 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.my is not responsible for any wrongful or missing delivery of the Campaign Gift or Consolation Gift due to any incorrect or incomplete address supplied by the Successful Cardholder. No replacement of Campaign Gift and/or Consolation Gift will be offered.
23. The Campaign Gift or Consolation Gift choice of size, technical specifications and/or colour is at the discretion of CompareHero.my, based on available stock from the merchant/s. CompareHero.my can replace the Campaign Gift or Consolation Gift with something of equivalent or higher value if the merchant/s runs out of stock.
24. The Campaign Gift or Consolation 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.
25. 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.my has no control.
26. The use of the Campaign Gift or Consolation 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 or Consolation 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.
27. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Campaign Gift or Consolation Gift. Please refer to the warranty card / box / notification attached with the Campaign Gift or Consolation Gift.
28. CompareHero.my and Maybank are not in any way endorsing, sanctioning, approving or supporting the brand/s or merchandise of the Campaign Gift or Consolation Gift. Any query and/or dispute on the usage of the Campaign Gift or Consolation Gift must be directed to, and resolved directly with the issuing merchant/s.
29. Campaign Gift or Consolation Gift brand/s or merchandise are not a participant in or sponsor of this **CCFD2201MB1-Campaign**. The brand/s logo and/or trademarks remains the intellectual property of the brand.
30. By accepting the Campaign Gift or Consolation Gift, the Successful Cardholder agrees to give CompareHero.my the discretion to publish their name and masked phone number in a list on all CompareHero.my's website, social media accounts and communication platforms.

General Campaign Terms and Conditions

31. The use of the CompareHero.my 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.my services, individuals that have registered their interest and/or have applied for a Maybank product listed on CompareHero.my, are deemed to have given explicit consent to the collection, use and sharing of their personal data between CompareHero.my and Maybank, for the purposes of the administration of this Campaign, including application status, card

activation status, and other qualifying criteria.

32. CompareHero.my reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Campaign Gift or Substitute 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.my'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.
33. In the event of disputes, CompareHero.my's decision shall be final.
34. 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.
35. Applications for the Eligible ManU Card or Eligible Credit Card received after the end of the Sign-Up Period as set out in Clause 3(a) above will not be valid for the purposes of the **CCFD2201MB1-Campaign**. All applicants under the **CCFD2201MB1-Campaign** are required to complete the application for the Eligible ManU Card or Eligible Credit Card online on Maybank's website, which the applicant will be redirected to upon completion of registration on the CompareHero.my website.
36. Final approval of any Eligible Credit Card or Eligible ManU Card 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.my does not guarantee the approval of any Eligible Credit Card or Eligible ManU Card.
37. CompareHero.my 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.my website, social media or in any other manner as CompareHero.my deems fit.
38. CompareHero.my 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.
39. In this respect, the participants of this Campaign also signifies their agreement to access the CompareHero.my 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.my 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).
40. Any cancellation, termination, withdrawal or suspension by CompareHero.my of this Campaign will not entitle participants to any compensation against CompareHero.my 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.
41. The decisions of CompareHero.my and Maybank 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.
42. These Campaign terms and conditions are governed by and construed under the laws of Malaysia.
43. 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.
44. Maybank may disqualify/reject any applicant 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.

45. In addition, and without prejudice to the terms in the Maybank's Privacy Notice, Eligible applicants 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 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, each Eligible applicant agrees to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

CompareHero.my'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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