

Get Rewarded with your Newly Approved Maybank / Maybank Islamic Principal Credit Card applied via M2U/MAE

Terms and Conditions

Maybank / Maybank Islamic Online Acquisition 2023 Credit Cards Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (Company No.: 196001000142) (“**Maybank**”) and Maybank Islamic Berhad (Company No.: 200701029411) (“**Maybank Islamic**”) (collectively referred to as “**Maybank**”).

By participating in this Campaign, Eligible Customers (as defined in Paragraph 2 below) expressly agree to be bound by these Terms and Conditions and the decisions made by Maybank.

Campaign Period

The Campaign will commence from 1st October 2023 until 31st December 2023, both dates inclusive (“**Campaign Period**”).

Eligibility

1. Subject to the Terms and Conditions, this Campaign is open to all new-to-bank individuals and/or the Bank’s existing customers who are residents of Malaysia and do not have any existing Mastercard, Visa, & American Express credit card issued by Maybank / Maybank Islamic (“**Maybank Credit Card**”) and who have attained the age of 21 years old at the time of making an application for any one or more of Maybank Credit Card(s) as a Principal cardmember during the Campaign Period (“**Eligible Customer(s)**”).
2. To be eligible for this Campaign, an Eligible Customer must apply for any one or more Maybank Credit Card(s) via Maybank2u (“**M2U**”) at www.maybank2u.com.my (“**Website**”) or Maybank Anytime Everyone (“**MAE**”) Mobile platform by completing an electronic Maybank Credit Card application form and uploading all required supporting documents on the M2U Website and MAE application.
3. The following individuals are NOT eligible to participate in this Campaign:
 - a. Permanent and/or contract employees of the Bank (including its subsidiaries and related companies);
 - b. Any Eligible Customer who had cancelled any of his/her Maybank Credit Card within six (6) months before the date of application and is re-applying for another Maybank Credit Card under the Campaign;
 - c. Present holders of any Maybank Credit Card(s) whether issued in Malaysia or otherwise; and/or

- d. Any Eligible Customer who has committed or suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services granted by the Bank.

Campaign Mechanics:

- a. To be in the running to win the prize an Eligible Customer must apply for one or more Maybank Credit Card(s) via Maybank2u (“M2U”) at www.maybank2u.com.my (“Website”) or Maybank Anytime Everyone (“MAE”) Mobile platform by completing an electronic Maybank Credit Card application form and uploading all required supporting documents on the Website and MAE app during the Campaign Period.
- b. Eligible Customers then need to perform a minimum Retail Spend (as defined herein) transactions of RM300 within the first 45 days from the Maybank Credit Card approval date (“Qualifying Spend”).
- c. The first 150 Eligible Customers (First 50 customer per card scheme every month) who have performed the Qualifying Spend from Maybank Credit Card approval date would be selected to win the Prizes as detailed below based on first come first serve basis (“Prize”)

Card Scheme	Prize	Spend Criteria	Campaign Period
Maybank / Maybank Islamic Visa Cards.	RM200 Cash Back (Capped at First 50 customers per scheme every month). (‘Cash Back’)	Minimum retail spends of RM300 within the first 45 days from card approval date.	1 st October 2023 until 31 st December 2023.
Maybank / Maybank Islamic Mastercard.			
Maybank / Maybank Islamic American Express Cards.			

- d. The Qualifying Spend of a minimum of RM300 made during the Campaign Period must be captured by the credit card system maintained by the Bank in order to be eligible for participation in the Campaign.
- e. Prizes will be rewarded based on the 1st principal card scheme to meet the minimum Retail Spend criteria of RM300 within the Campaign Period.
- f. The minimum spend requirement of RM300 cannot be combined with the other cards applied at the same time.
- g. The determination on whether the Prizes are awarded for the Qualifying Spend shall be based on the date the charges are processed by the Bank and debited from the Eligible Customer’s card

account("Card spend") and not the date the Qualifying Spend transaction was made by the Eligible Customer.

- h. Supplementary cardmembers are not eligible to receive Prizes for this Campaign. However, for each principal cardmember who is an Eligible Customer, Qualifying Spend made by the supplementary Cardmember(s) will be consolidated under the Eligible Customer's Card account for the purpose of accumulating the relevant minimum Qualifying Spend.

Scenario:

- *Scenario A:
Customer applied all three types of cards (Visa, Mastercard, and American Express) in one application on the Website.*

All three cards were approved on 10th October 2023 and the following card spend was made within the Qualifying Period of 45 days (10th October 2023 till 24th November 2023).

<i>Card Scheme</i>	<i>Card Spend within 45 days, from 10th October 2023 to 24th November 2023</i>	<i>Date of the Card Type achieved the Minimum Card Spend of RM300</i>
<i>Maybank / Maybank Islamic Visa Cards</i>	<i>RM7,500</i>	<i>28th October 2023</i>
<i>Maybank / Maybank Islamic American Express Cards</i>	<i>RM1,005</i>	<i>24th November 2023</i>
<i>Maybank / Maybank Islamic Mastercard</i>	<i>RM8,300</i>	<i>18th October 2023</i>

From the above scenario, all 3 credit cards met the minimum retail spend requirement and the Mastercard was the first Card Scheme to meet the minimum required retail spend of RM300 on 18th October 2023 within the campaign qualifying period of 45 days.

In this scenario, the customer will be eligible for the RM200 Cash only if customer also fall within the list of First 50 Mastercard to achieve minimum Retail Spend of RM300.

Note: The scenario is merely for illustration purpose, customer MAY apply for more than one card at a time and be eligible to be in running for more than one prize based on their card scheme. But ultimately customer can only win one Prize based on whichever card that he/she applied that met the spending requirement first, as shown above.

Prizes Fulfilment

1. Cash Back will be credited within twelve (12) weeks from the last date of the month of which the Maybank Credit Card is approved.

Example: If the Maybank Credit Card application was approved on 10th October 2023, an Eligible Customer can expect the Prizes to be credited within 12 weeks from 31st December 2023. The Prizes will be credited into the Eligible Customer's Maybank Credit Card account by end of March 2024.

2. Each Eligible Customer is only entitled to one (1) time reward (Cash Back) if they participate in more than one Maybank Credit Card promotions organized for or in conjunction with the acquisition of a new credit card campaign with affiliates/partners.
3. The Bank reserves the right to disqualify any Eligible Customer from participating in the Campaign and/or from receiving the Prize, due to any of the followings:
 - a. If any of the Eligible Customer's Maybank Credit Card account(s) is cancelled, closed, or terminated by any reason whatsoever, either voluntarily or involuntarily on or before the fulfilment of the Prizes; or
 - b. Eligible Customer has committed or is suspected of committing any misconduct, fraudulent or wrongful acts breach of Campaign terms and conditions.
4. By participating in this Campaign, Eligible Customers hereby expressly agree to be bound by the terms and conditions as stated herein, including decisions of the Bank which are final, binding and conclusive. No further correspondence appeal will be entertained.
5. The Bank reserves the right to cancel any Qualifying Spend earned on the credit card accounts: -
 - a. Where payment has been due for thirty (30) days or more; and/or
 - b. Where the account(s) is suspended to have been operated fraudulently; and/or
 - c. Any account(s) has otherwise been closed by the Bank.

Retail Spend

"Retail Spend" means the purchase of any goods or services (local or international) using the Maybank Credit Cards and may include, at the Bank's discretion, any card transaction as may be determined by the Bank except for the following transactions:

- a. Instalments paid under Maybank / Maybank Islamic's Flexi Payment Plan, Easy Payment Plan transactions registered and commenced before the Campaign Period, Credit Shield Plus, Cash Treats, Ezy

- Cash/Ezy Cash-i, Balance Transfer/Balance Transfer-i, E-wallet and Cash Advance;
- b. Any disputed, cancelled, refunded, unauthorized or fraudulent purchase transactions;
 - c. Payment of annual Maybank Credit Card membership fees;
 - d. Interest / Management fee payments, late payment fees, charges for cash withdrawals, any taxes imposed by law and any other form of service/miscellaneous fees; and
 - e. Transactions made by the Eligible Customer with any merchant associated with or controlled by them (whether as an employee, employer, shareholder or director). i.e. transactions by Eligible Customer 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.

General Terms & Conditions

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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
2. 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
3. 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.
4. 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.
5. 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.
6. 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 Campaign; 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 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).

7. 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.
8. 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.
9. 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 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.
10. 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.

END