

Overview

- Maybank Credit Card and Personal Loan Promotion 2024 ("**Promotion**") is organised by Malayan Banking Berhad (AGO/RFC/83) ("**Maybank**") and shall be governed by the Terms and Conditions herein ("**Terms and Conditions**").
- By participating in this Promotion, Applicants (as defined below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of the Promotion shall be final, conclusive, and binding.
- The Promotion commences on 1st February and expires on 31st December 2024 (both dates inclusive), unless notified otherwise ("**Promotion Period**").

The mechanics of the Promotion

- This Promotion is applicable for clients who apply for Credit Card ("**Credit Card**") and/or Personal Loan facility ("**Personal Loan**") within the Promotional Period ("**Applicant(s)**"). Successful Applicants will enjoy the interest rates and vouchers as provided in the table below upon Loan approval and/or the approval of Credit Card application.
- Applicants will be eligible for the below offering:

Product	Offering
Personal Loan	<ul style="list-style-type: none"> • BND100 shopping vouchers from Hua Ho SYMBONUS Department Store • 5.75% p.a. EIR • Processing fee waiver
Credit Card	<ul style="list-style-type: none"> • BND50 shopping vouchers from Hua Ho SYMBONUS Department Store or to have the BND50 loaded onto the Applicant's approved credit card • 6 years annual fee waiver
Personal Loan and Credit Card	<p><u>Personal Loan</u></p> <ul style="list-style-type: none"> • BND100 shopping vouchers from Hua Ho SYMBONUS Department Store* • 5.75% p.a. EIR • Processing fee waiver <p><u>Credit Card</u></p> <ul style="list-style-type: none"> • BND50 shopping vouchers from Hua Ho SYMBONUS Department Store* • 6 years annual fee waiver <p>*Applicant who choose to bundle their Loan application with a Credit Card application, upon the approval of Loan application and Credit Card application, Applicant will have an option to either receive BND150 shopping voucher or to have the BND150 loaded onto their credit card.</p>

Terms and conditions

- The minimum Loan amount is BND5,000 and the minimum Loan tenure is 3 years.
- The approval of the Applicant's Loan and/or the Credit Card application is subject to the full satisfaction of Maybank's criteria including but not limited to credit assessment and documentation requirements.
- In the event the Loan is fully settled / terminated within less than 3 months or the Credit Card is terminated within less than 3 months, Maybank reserves the right to impose a penalty of BND100 for the Loan and BND50 for the Credit Card respectively which is equivalent to the value of the shopping voucher. All other relevant charges (including early settlement fees) as outlined in our tariff and offer letter will still apply.

General Terms and Conditions

- Maybank reserves the right to withdraw, cancel, suspend, extend, or terminate this Promotion 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) calendar days' prior notice. Any such notice shall be posted on Maybank's website at www.maybank.com/em/worldwide/brunei.page or through any other communication channel determined appropriate by Maybank. It shall be the responsibility of the Applicants to inform themselves of any such notice validly posted.
- By participating in this Promotion, Applicants agree to access Maybank's website at www.maybank.com/em/worldwide/brunei.page on a regular basis to review the Terms and Conditions and seek clarification from Maybank where necessary.
- By participating in this Promotion, Applicants 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 Maybank Privacy Statement, which may be viewed on <https://www.maybank.com/en/worldwide/brunei.page> ("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, Applicants agree and consent to his/her personal data or information being collected, processed, and used by Maybank for:
 - the purposes of the Promotion; and
 - 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, Applicants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Promotion.

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

- 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 Promotion) shall not be liable to Applicants in this Promotion 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 Promotion unless caused by the any gross negligence or omission by Maybank.
- Maybank shall not be liable for any default of its obligation under this Promotion 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.
- 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 Promotion and/or its process or the operations of this Promotion which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Promotion.
- These Terms and Conditions shall be governed by the Laws of Brunei Darussalam and subject to the exclusive jurisdiction of the Courts of Brunei Darussalam.
- For information, enquiries, feedback and/or complaints related to the Promotion, please contact us at +673 222 5449.