

“Tap, Track, Win 2026” Campaign

1. This campaign is organized by Maybank (Cambodia) Plc. (“**Maybank**”). By participating in this Campaign, the Eligible **Participant(s)** for all new and existing customer hereby expressly agrees to be bound by these terms and conditions (“**Terms and Conditions**”) and the decisions made by Maybank. This campaign comments from 1 May 2026 till 31 October 2026 (“**Campaign Period**”).

2. Eligibility

- a) This campaign is open to all individual customers who are new and existing customers with a valid and active Maybank Saving Account and/or Current Account and performing any of the eligible transactions (as stated in the column marked “Eligible Transactions” of the table in Clause 3 (e) (“**Eligible Transactions**”) via the M2U KH App.
- b) 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. Campaign Mechanics and Conditions

- a) Eligible Customers are required to perform any of the Eligible Transactions via M2U KH App to earn an Entry or Entries (“**Entry**” or “**Entries**”) to complete the trackers (“**Eligible Trackers**”) (as shown in (**Clause 3 (e)**).
- b) All Entries of Eligible Customers shall only be valid within the Campaign Period mentioned in Clause 1 above. All Trackers will be refreshed on the first day of every month and the Eligible Customers’ Entries would be reset to zero.
- c) The Entry or Entries earned from performing Eligible Transactions are tagged to each Eligible Customer’s Maybank Savings or Current Account that is in good standing and the transaction amount must be no less than the minimum transaction account as specified (as shown in (**Clause 3 (e)**).
- d) 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) There are 4 Trackers (categorize by 4 types of eligible transaction), under two main categories “Check In” and “Pay”. To Complete a Tracker for any Month and Earn the Cashback Reward, the Customer must within the relevant Month successfully perform and complete a minimum number of Eligible Transaction (“Entries”) for that Tracker as specified in the table below.

No.	Eligible Transaction	Minimum Transaction Amount	Channel to earn Entry or Entries	Total Number of Eligible Transactions to complete the tracker	Cashback reward earn for complete the tracker
Check-in					
1	Check in any 7 non-consecutive days in a month by tapping on the 'check in now' button	-	M2U KH App	7	USD0.5
Pay					
2	Pay Bill Payment to any biller available in M2U KH App	USD50	M2U KH App	2	USD2
3	Phone Top Up Perform phone top-up to Telco in Cambodia	USD2	M2U KH App	4	USD0.5
4	QR Pay in Cambodia Perform QR Pay transaction to merchant in Cambodia with a valid merchant KHQR	USD5	M2U KH App	20	USD1

- f) During this Campaign Period, Maybank shall offer to all Eligible Customers a chance to win Cashback up to a cap of USD4, subject to the completion of all Trackers within the same calendar month (as shown in **(Clause 3 (e))**) and, subject to availability, total and daily winner capping and limit per Eligible Customer as stated below:

No.	Tracker	Total Daily Winner Capping	Total Monthly Winner Capping	Total Monthly Budget Capping (USD)
1	Check-in	10 users	240 users	USD 120
2	Pay Bill	5 users	150 users	USD 300
3	Phone Top Up	20 users	600 users	USD 300
4	QR Pay in Cambodia	15 users	450 users	USD 450

- g) The reward for each Tracker will be on a first-come, first serve basis (base on the time of the successful transactions)
- h) Each Eligible Customer or Maybank Staff, is only eligible up to total ONE (i) cashback reward, per Tracker AND subject to the Total Daily Winner Capping.
- i) The value of the cashback to be won is range from a minimum of USD0.50 to a maximum of USD4.00 upon Eligible Customer completed selected Tracker in the Tap, Track, Win Campaign as stipulated in Clause 3(e), OR USD0.00 upon (i) upon reaching maximum of Total Daily Winner Capping as stated in Clause 3(f), or upon reaching Total Cashback Winner Capping of this Campaign, as set out in Clause 3(f); OR (ii) continue perform transaction after completed selected Tracker Cashback in the Tap, Track, Win Campaign.
- 4 Maybank shall have sole and absolute discretion to exclude any person from participating in the Campaign and being entitled to the reward without any obligation to furnish any notice and/or reason.

- 5 This Campaign is not valid in conjunction with other offers and promotions carried out by Maybank unless otherwise specified.
- 6 Maybank reserves the right in its sole and absolute discretion to add, delete or vary any of these Terms and Conditions from time to time, and to terminate and/withdraw the Campaign at any time, without prior notice or liability to any person.
- 7 Maybank's decision on all matters relating to this Campaign (including the awarding of the Cash Reward) shall be final and binding on all customers.
- 8 In the event of any inconsistency including between these Terms and Conditions and any leaflet, marketing or promotional material relating to this Campaign, these Terms and Conditions shall prevail.
- 9 These Terms and Conditions shall be governed by the laws of Cambodia.

OTHER TERMS AND CONDITIONS

1. The Bank reserves the rights to withhold the prize or disqualify any contestant's entry in the event that any contestant fail or refuse to comply with the Campaign Terms and Condition.
2. The prizes must be accepted on "as-awarded" basis and cannot be transferred, returned or redeemed for cash. Maybank shall be entitled at its discretion to replace all or any of the prizes with items of equivalent value and shall notify the same to the winners.
3. By participating in this campaign, the accountholders authorize Maybank to disclose their particulars for the purpose of this Campaign.
4. By participating in this campaign, all accountholders are deemed to have accepted and agreed to be bound by these Terms and Conditions herein set forth.
5. There Terms and Conditions shall be supplemental to the existing Terms & Conditions governing banking accounts. These Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including without limitation printed posters or leaflets) advertising this contest.
6. Maybank's decision on all matters relating to this campaign and in case of any dispute is final and binding on all eligible participants of this Campaign. No further correspondence, appeals, protests, or attempts to dispute the same will be entertained in any event.
7. Maybank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by customers resulting directly or indirectly form the customers' participation in the contest or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under the Contest due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
8. The bank reserves the rights to vary, supplement, delete, amend or modify any of the Terms and Conditions contained herein, wholly or in part at any time and to withdraw, cancel, suspend, extend or terminate this campaign earlier in whole or in part at its absolute discretion and shall provide notification of the same to the

customers through Mayban2u website at or through any other channel or channels that the Bank may deem as appropriate.