TERMS & CONDITIONS

Early Bird 5% Cashback

1. This campaign is organized by Maybank (Cambodia) Plc. ("Maybank"). By participating in the Early Bird 5% Cashback Campaign, Eligible Participants expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank. This campaign is open to eligible new Maybank Manchester United Visa Credit Cardholders who successfully apply, receive approval, activate their card, and perform eligible retail transactions within thirty (30) days from card activation. The campaign will run from **1 September 2026 to 30 November 2026.**

2. This promotion is open to New and Existing customers who successfully apply are approved, activate Maybank Manchester United Credit Card, and perform eligible retail transactions within 30 days from activation.
   **Limited to the first 400 eligible principal cardholders.*

3. Eligible customers **will receive additional 5% cashback**, capped at USD50 per cardholder.

4. Campaign Mechanism
   - Customers must apply, receive approval and activate the Maybank Manchester United Credit Card within the campaign period.
   - Eligible cashback will be calculated based on posted retail transactions made within 30 calendar days from card activation.
   - Cashback will be credited after eligibility validation and internal approval.
   - Upon completion of the promotion period, the additional 5% cashback will cease, while customers will continue to enjoy MU Credit Card's standard 0.5% cashback proposition.

5. 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.
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/or 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 coverage or disqualify any contestant's entry in the event that any contestant fail or refuse to comply with the Campaign Terms and Condition.
2. Eligible accountholders may be required to attend the presentation ceremony or other public programs as and when required.
3. By participating in this campaign, the accountholders authorize Maybank to disclose their particulars for the purpose of this Campaign.
4. All accountholders are deemed to have accepted and agreed to be bound by these Terms and Conditions herein set forth.
5. These 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.

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