LIVE UNITED, EXPERIENCE THE DREAM WITH MAYBANK

The LIVE UNITED, EXPERIENCE THE DREAM WITH MAYBANK Campaign (the "Campaign") is organized by Maybank (Cambodia) Plc. ("Maybank"). By participating in the Campaign, Eligible Customers, as defined under the Eligibility section below, expressly agree to be bound by these Terms and Conditions.

Campaign Period

The campaign commences from 1 September 2026 to 31 January 2027 ("Campaign Period"), both dates inclusive.

Eligibility

1. Subject to these terms and conditions, the Campaign is open to all new and existing customers hold a valid Maybank Manchester United Visa Card and fulfill any of the following criteria during the campaign period:
   - Open a new Premier Wealth account
   - Open a new savings or current account, and deposit the required balance
   - Maintain and grow the required average daily balance (ADB) and meet the minimum month-end balance during the campaign period
   - Spend with a Maybank Manchester United Card or any Maybank Credit Card
2. The following individuals are NOT eligible to participate in this Campaign:
   - Cardholders whose Maybank Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Card Agreement during the Campaign Period;
   - Cardholders who are in default of any facility granted by Maybank at any time;
   - Permanent and/or contract employees of Maybank; or
   - Any person who has committed or suspected of carrying/committing any misconduct, fraudulent or wrongful acts in relation to their account(s), any facility, and/or any services granted by Maybank.

Campaign Mechanism:

I. Grand Prize

Prize		Individual Customer Winners
Grand Lucky Draw Prize	A 4-day 2-night trip and VIP experience for two to watch Manchester United live at Old Trafford, including: • Round-trip flight tickets for two (Winner + one guest). • Accommodation for two (Winner + one guest).	3

	• Manchester United home game tickets (including match day hospitality) of Maybank's choice (Winner + one guest). • Manchester United Red Days experience including a tour to Manchester United Stadium, visit Megastore and lunch at Red Café (Winner + one guest). • Visa fees for both the Winner and his/her guest.	
Consolation Prizes	MU Team Signed T-Shirt (Season 2025/2026)	5
	MU Player Signed T-Shirt (Season 2025/2026)	5

Remark:

1. Lucky Draw Date: Week 4 of February 2027

II. Earn lucky entry for any of the following actions:

The customer must hold a valid Maybank Visa Manchester United Card during the campaign period and fulfill any criteria below to participate in the campaign:

Customer Segment	Customer Action / Criteria	Lucky Draw Entries
Individual	Individual customers (PW & non-PW) who maintain and grow the required average daily balance (ADB) and meet the minimum month-end balance during the campaign period.	• 1 entry for every USD 500 ADB • 3 entries for every KHR 2 million ADB
	Open new Premier Wealth account and deposit minimum of USD 25,000 or KHR 100 million	• Additional 10 entries (one-time only) for each New PW customer. • 1 entry for every USD 100 cumulative spend per month with MU Debit Card & Maybank 2 Credit Card. • 2 entries for every USD 100 cumulative spend per month with MU Credit Card.
	Spend Maybank Manchester United Card and/or any Maybank Credit Card	
	Apply, Activate and Spend with Your Maybank Manchester United Credit Card	• 5 entries (one-time only) upon successful approval of the Maybank Manchester United Credit Card and perform at least 1 transaction during campaign period.

Remark:

- Entries are calculated in each month across the course of campaign.
- To qualify for the CASA entries, customers must maintain a Minimum Month-End Balance (MEB) of at least USD 500 or KHR 2 million at the end of the qualified month.
- Retail and e-commerce spending with MU cards and Maybank 2 credit cards are qualified. Entries are based on total cumulative spending each month during the campaign period.
- The MU card must be activated and remain active and in good standing until prize fulfilment.

Winners Selection:

- The lucky draw will be conducted within one month after the campaign ends. Based on the Qualifying Entries earned, cardholders shall be shortlisted by Maybank's randomizer program to select the Winners for the Grand Prize ("Winner(s)").
- Each Winner is entitled to win one (1) grand prize and one (1) consolation prize only throughout the campaign period.
- Maybank reserves the right to disqualify an Eligible Customer from participating in the campaign or claiming the prize under the following circumstances:
  - Non-payment of minimum amounts due under any Maybank Credit Card/loan account by the due date.
  - Cancellation, closure, or termination of any Maybank Credit Card account before prize fulfillment.
  - Closure or cancellation of the Maybank Manchester United Visa Debit Card before prize fulfillment.
  - Failure to maintain the required Average Monthly Balance and Month-end Balance until the end of the campaign.
  - Engagement in or suspicion of misconduct, fraud, or wrongful acts.

Prize Fulfillment:

1. The travelling date for the Grand Prize trip to Manchester United, the United Kingdom, will be notified to the Grand Prize Winner in the mode of communication which Maybank deems appropriate. Maybank reserves the right to vary the trip date, and such variation will be notified to the Grand Prize Winner.
2. Any costs or expenses incurred by the Winner in relation to the campaign or claiming the prize, including transportation, meals, personal costs, or other expenses not covered in the package, are the sole responsibility of the Winner.
3. Winners wishing to extend their stay beyond the 4-Days-2-Nights package will bear any additional accommodation costs. The organizer will not cover expenses beyond what is specified in the package. (We highly encourage extensions after the official trip period, rather than before).
4. The Winner and his/her guest ("Nominated Passenger") are required to travel from Phnom Penh to Manchester, the United Kingdom, using Maybank's designated airline.

5. Nominated passengers must be 18 years old or above who satisfies all immigration, visa, passport and travel requirements and are not prohibited by applicable laws from travelling.
6. Winners and Nominated Passengers are responsible for obtaining valid passports (with at least six months' validity from the departure date), personal documents, financial documents and any required health documentation required for visa processes at the embassy.
7. If the Winner or Nominated Passenger fails to obtain the required visa, travel authorization or supporting documents for any reason, including rejection by the relevant authority, the prize shall be forfeited and no cash, replacement prize, compensation or alternative travel arrangement shall be provided.
8. Maybank is not liable for any withdrawal or cancellation by the Nominated Passengers for any reason after the trip confirmation. If the Winner and/or guest cannot proceed with the trip, the prize will be forfeited without rescheduling, replacement, or compensation.
9. Issuance of flight tickets is subject to the airline's policies and applicable terms and conditions, which are beyond Maybank's control.
10. Any disputes concerning the issuance or reissuance of flight tickets or hotel accommodation must be resolved directly between the Winner and the respective service providers without recourse to Maybank.
11. Maybank's liability is limited to paying the purchase price of the prize to the appointed travel agent. The Prize is non-exchangeable for cash or other alternatives. Maybank reserves the right to modify the itinerary where necessary. Visuals of the Grand Prize used in promotional materials are for illustration purposes only and may not reflect the actual itinerary.
12. Maybank shall not be liable for any injury, loss, damage, accident, delay, cancellation, disruption or inconvenience caused by airlines, hotels, travel agencies, event organizers, government authorities or any third-party service providers involved in the Prize.
13. The prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. Maybank reserves the right to review or make changes to the itinerary of the Grand Prize, where applicable. Visual(s) of the Grand Prize used in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are only for illustration purposes and may not depict the itinerary of the Grand Prize.

Notification of Winners

14. Winners will be contacted by Maybank or its appointed representatives via the mobile number registered with Maybank during office hours.
15. If Maybank or its appointed representatives are unable to contact the selected winner after three (3) attempts within a span of 3 days from the first contact, or if the selected winner declines the prize upon being contacted, the selected winner will be disqualified and the reserved eligible winner will be contacted instead.

16. For the grand prizes, winners are required to confirm their acceptance of the trip prize within 3 days. If the winner does not respond after being notified of their winning, the prize will be forfeited, and the next reserved winner will be contacted.

Publicity

17. By participating in this Campaign, winners consent to Maybank collecting, processing, using and publishing their name, photograph, image, voice recording and campaign-related information for advertising, publicity and promotional purposes in any media without additional compensation, to the extent permitted under applicable laws. Similar consent must be obtained from any nominated guest.
18. Maybank reserves the right to amend, suspend, or terminate the campaign and the lucky draw at any time without prior notice.
19. Maybank shall not be held responsible for any losses, damages, or expenses arising from participation in the lucky draw or acceptance of the prize.
20. By participating in this campaign, customers agree to abide by these terms and conditions and any decisions made by Maybank, which shall be final and binding.
21. In the event of any inconsistency between these Terms and Conditions and any leaflet, marketing, or promotional material related to this Campaign, these Terms and Conditions shall prevail.
22. 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.
23. 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.
24. Maybank reserves the right to withhold, cancel or forfeit any prize where transactions are suspected of involving money laundering, fraud, sanctions breaches, suspicious transactions, regulatory breaches or any activity deemed inconsistent with the spirit of the Campaign.
25. Maybank reserves the right to audit, verify and validate the eligibility of any participant and all qualifying transactions. Maybank may disqualify any participant where inaccurate information, abuse, manipulation, fraudulent activity or conduct inconsistent with the intent of the Campaign is identified.
26. These Terms and Conditions shall be governed by the laws of Cambodia.

OTHER TERMS AND CONDITIONS

27. The Bank reserves the right to withhold the coverage or disqualify any participant 's entry in the event that any participant fails or refuses to comply with the Campaign Terms and Condition.

28. Eligible accountholders must be required to attend the presentation ceremony or other public programs as and when required.
29. By participating in this campaign, the accountholders authorize Maybank to disclose their particulars for the purpose of this Campaign.
30. All accountholders are deemed to have accepted and agreed to be bound by these Terms and Conditions herein set forth.
31. 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 campaign.
32. 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.
33. 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 from their participation in the Campaign. or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under the campaign 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.
34. 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 Maybank M2U website at or through any other channel or channels that the Bank may deem as appropriate.

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