LIVE UNITED, EXPERIENCE THE DREAM WITH MAYBANK

The LIVE UNITED, EXPERIENCE THE DREAM WITH MAYBANK Campaign ("Campaign") is organized by Maybank (Cambodia) Plc. ("Maybank"). By participating in this Campaign, each Eligible Company agrees 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. The Campaign is open exclusively to payroll companies that accept Maybank's invitation to participate and maintain an active payroll relationship with Maybank Cambodia during the Campaign Period ("Eligible Company" or "Participating Company").
2. The Participating Company must hold at least one active CASA account with Maybank.
3. The Participating Company must maintain active accounts, remain in good standing, comply with all applicable KYC/CDD/AML requirements, and generate qualifying fee income during the Campaign Period.

The following are not eligible:

- Companies with dormant, suspended, restricted, or closed accounts during or after campaign.
- Companies under regulatory investigation or enforcement action;
- Companies or beneficial owners appearing on sanctions lists or adverse screening results;
- Companies with overdue obligations to Maybank; and
- Maybank employees and related entities participating directly in the Campaign

Campaign Mechanism:

I. Grand Prize

Prize		Non-Individual Customer Winners (Payroll Companies)
Grand Lucky Draw Prize	A 4-day, 2-night trip and VIP experience for two Nominated Delegates to watch Manchester United live at Old Trafford. The package includes two nights' accommodation, and the overall travel duration may vary depending on flight schedules and itinerary arrangements. • Round-trip flight tickets for two nominees from the winner company.	1

	• Accommodation for two. • Manchester United home game tickets (including match day hospitality) of Maybank's choice (For Two). • Manchester United Red Days experience including a tour to Manchester United Stadium, visit Megastore and lunch at Red Café (For Two). • Visa fees for both.	
Consolation Prizes	MU Team Signed T-Shirt (Season 2025/2026)	2
	MU Player Signed T-Shirt (Season 2025/2026)	2

Remark:

1. Lucky Draw Date: Week 4 of February 2027

Earn lucky entry for any of the following actions:

Customer Segment	Customer Action / Criteria	Lucky Draw Entries
Non-Individual	Payroll Employers Only	• 1 entry for every total USD 500 fee income earn by Maybank

1. Entries are calculated in each month across the course of campaign.
2. Entries will be awarded to the Participating Company. The Winning Company may nominate up to two (2) Nominated Delegates to participate in the trip.
3. Each Nominated Delegate, whether an existing or new cardholder, must hold and activate a Maybank Manchester United Card, and the card must remain active and in good standing until prize fulfilment.

Prize Fulfillment:

1. The travelling date for the Grand Prize trip to Manchester, the United Kingdom, will be notified to the Winning Company through any mode of communication deemed appropriate by Maybank. Maybank reserves the right to vary the trip date and itinerary where necessary.
2. The Winning Company and each Nominated Delegate are solely responsible for providing all documents required by immigration authorities, embassies, visa processing agencies, airlines, hotels and other relevant parties.
3. Visa approval, travel authorization and entry clearance remain solely at the discretion of the relevant authorities. Maybank shall not be responsible for any rejection, delay, cancellation or inability of any Nominated Delegate to satisfy travel, visa, immigration or related requirements.
4. 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).

5. The Nominated Delegates are required to travel from Phnom Penh to Manchester, the United Kingdom, using Maybank's designated airline and travel arrangements.
6. If any Nominated Delegate 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, replacement delegate, compensation or alternative travel arrangement shall be provided.
7. 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.
8. Issuance of flight tickets is subject to the airline's policies and applicable terms and conditions, which are beyond Maybank's control.
9. 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.
10. 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.
11. 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.

Notification of Winning Company

12. Maybank shall notify the winning company through the contact details maintained in Maybank's records, including its authorized signatory, designated payroll contact, business owner or other authorized company representative.
13. Maybank may issue the notification by telephone, email, official letter or any other communication channel deemed appropriate. Notification made solely to the company's Relationship Manager or Account Officer shall not constitute official notification to the winning company.
14. The Winning Company must acknowledge and accept the prize in writing and submit the details of its two (2) Nominated Delegates within three (3) calendar days from the date of notification, or within such other period specified by Maybank.
15. Maybank may make up to three (3) contact attempts within three (3) calendar days. If the winning company cannot be contacted, fails to respond within the prescribed period, declines the prize or fails to submit the required documents, Maybank may forfeit the prize and award it to a reserve winner.
16. The participating company is responsible for ensuring that its contact details maintained with Maybank remain accurate and up to date throughout the Campaign Period and until prize fulfilment.
17. Maybank reserves the absolute right to reject, replace or request an alternative nominated representative where:
    - The individual does not meet eligibility criteria;
    - The individual fails KYC, AML, sanctions or compliance screening;

- The individual is unable to satisfy travel or immigration requirements;
- The nomination is inconsistent with the purpose and objectives of the Campaign; or
- Any regulatory, legal, reputational or operational risk is identified by Maybank.

Nomination and Delegate Eligibility

18. The prize shall be awarded to the Winning Company. The Winning Company may nominate up to two (2) Nominated Delegates to participate in the travel experience as its authorized delegates.
19. Each nominated delegate must:
    - Be at least eighteen (18) years old;
    - Be an owner, shareholder, director, senior management representative or permanent employee of the winning company;
    - Maintain active employment, ownership or official governance relationship with the winning company at the time of nomination and travel;
    - Hold and activate a Maybank Manchester United Card, whether as an existing or new cardholder, and maintain the card in active and good standing status until prize fulfilment;
    - Hold a valid passport and satisfy all applicable visa, immigration, health and travel requirements; and
    - Successfully complete any verification, compliance and screening requirements imposed by Maybank.
20. The Winning Company must submit nomination details and any supporting documents requested by Maybank within three (3) calendar days from the date of prize notification.
21. The entitlement may not be transferred to family members, friends, consultants, suppliers, customers or other third parties who do not have a qualifying relationship with the winning company.
22. Maybank reserves the right to reject a nominated delegate or require an alternative nomination where:
23. If a Nominated Delegate becomes unavailable, ceases to have a qualifying relationship with the Winning Company or fails to satisfy the eligibility requirements before Maybank's final confirmation, Maybank may forfeit the affected portion or the entirety of the prize without cash compensation, replacement or alternative benefit.

Campaign Invitation and Participation Clause

24. Eligible companies will be informed of the Campaign by their respective Relationship Manager through an official email containing the Campaign details and applicable Terms and Conditions.
25. To participate, the Eligible Company must acknowledge its participation by replying to Maybank's invitation email through its authorized representative or designated payroll contact. A signed and stamped participation form is not required unless otherwise requested by Maybank.

26. By providing such acknowledgement, the company confirms that it has received, read and understood the Campaign Terms and Conditions and agrees to be bound by them.
27. The company's email acknowledgement must be received within the timeline specified by Maybank. Receipt of the invitation without acknowledgement shall not constitute confirmation of participation.

Publicity

28. By participating in this Campaign, each Participating Company and Winning Company consents to Maybank collecting, processing, using and publishing campaign-related information for advertising, publicity and promotional purposes in any media without additional compensation, to the extent permitted under applicable laws. Each Nominated Delegate must sign any required consent, release or acknowledgement form before travel fulfilment or publicity activities, where requested by Maybank.
29. Maybank reserves the right to amend, suspend, or terminate the campaign and the lucky draw at any time without prior notice.
30. Maybank shall not be held responsible for any losses, damages, or expenses arising from participation in the lucky draw or acceptance of the prize.
31. By participating in this Campaign, each Participating Company agrees to abide by these Terms and Conditions and any decision made by Maybank, which shall be final and binding.
32. 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.
33. 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.
34. 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.
35. 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.
36. 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.
37. These Terms and Conditions shall be governed by the laws of Cambodia.

OTHER TERMS AND CONDITIONS

1. Maybank reserves the right to disqualify any Participating Company or forfeit any entry or prize where the Participating Company, Winning Company or Nominated Delegate fails or refuses to comply with these Terms and Conditions.
2. The Winning Company and/or Nominated Delegates may be required to attend prize presentation ceremonies, publicity activities or other campaign-related programs as and when required by Maybank.
3. Maybank reserves the right to request supporting documentation to verify the employment status or official relationship of any nominated representative.
4. By participating in this Campaign, each Participating Company authorizes Maybank to collect, process, use and disclose relevant particulars for the purposes of administering the Campaign, verifying eligibility, conducting the lucky draw and fulfilling the prize.
5. All Participating Companies are deemed to have accepted and agreed to be bound by these Terms and Conditions.
6. 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.
7. 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.
8. 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.
9. 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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