TERMS & CONDITIONS

MANCHESTER UNITED CARD ANNUAL FEE WAIVER

1. This campaign is organized by Maybank (Cambodia) Plc. ("Maybank"). By participating in the **Manchester United Card Annual Fee Waiver 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 customers who successfully apply, receive approval, and activate a Maybank Manchester United Visa Credit Card or Debit Card during the applicable campaign period. The campaign will run from **1 September 2026 to 30 September 2027.**
2. This promotion is open to all new and existing customers who successfully apply, are approved and activate Maybank Manchester United Credit or Debit Card during the applicable campaign period.
3. Eligible customers will receive 1-Year Annual Fee Waiver: Applicable New Manchester United Visa Credit or Debit Card Cardholders
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. 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.
6. 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.
7. 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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