

First-Year Annual Fee Waiver Campaign for Debit & Platinum Credit Cards

1. This promotional campaign is organized by Maybank (Cambodia) Plc. ("Maybank"). By participating in this campaign, the Eligible Participant(s) (as define below) hereby expressly agrees to be bound by these terms and conditions ("Terms and Conditions") and the decisions made by Maybank.
2. Campaign Details:
 - **Campaign Period:** 1 May 2026 – 30 April 2027
 - **Eligible Participants:**

All existing-to-bank and new-to-bank cardholders who request new cards:

 - Debit Cards: Cherry, Picture, Manchester United Legends Card.
 - Credit Cards: Platinum Credit Card (a dual-card package including a Platinum Visa and an American Express Platinum Credit Card).
 - **Campaign Mechanism:**

Maybank Visa Debit Cards:

 - Cardholders who request a new card during the campaign period will automatically enjoy a first-year annual fee waiver.
 - No minimum spend is required.
 - The waiver is granted upfront upon card issuance by branch staff.

Maybank Platinum Credit Cards:

 - The first-year annual fee will be charged upon card issuance.
 - Cardholder is required to meet a **minimum spend of USD 3,000 within the first three (3) months from the card issuance date.**
 - Eligible spend excludes refunded, disputed, unauthorized, fraudulent and cash advance transactions.
 - Upon successful fulfillment of the spend requirement, the first-year annual fee will be reversed to the cardholder's credit card.
 - The reversal will be processed in the **second (2nd) week of the following month** after eligibility is confirmed.
3. Maybank shall have sole and absolute discretion to exclude any person from participating in the campaign without any obligation to furnish any notice and/or reason.
4. 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.

5. Maybank's decision on all matters relating to this campaign are final and binding on all participants.
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.
