

Credit Card Sign-Up Promotion

Terms and Conditions

The "Credit Card Sign-Up Promotion" ("Promotion") is organised by Jirnexu Sdn Bhd (Registration No. 1081989-D), hereinafter referred to as "The Organiser".

1. Promotion Period

This Promotion will run **from 6th July 2026** (11:00 AM) **until 20th July 2026** (10:59 AM), both dates inclusive, unless otherwise notified ("Promotion Period"). The Organiser reserves the right to end the Promotion earlier than **20th July 2026** (10:59 AM) or to extend the Promotion Period beyond this date at its sole discretion without prior notice. Any applications received outside the Promotion Period (as may be revised) will not be considered.

2. Eligibility

The Promotion is open to applicants who meet the following criteria:

- 2.1. Applicants must be at least 21 years old and possess a valid Malaysia Identification Card (MyKad).
- 2.2. Applicants must successfully register their interest for one of the eligible credit cards stated in Clause 3 ("Eligible Cards") issued by Malayan Bank Berhad and Maybank Islamic Berhad (Collectively referred to as Maybank), as a principal cardholder through the Organiser's websites (RinggitPlus.com or CompareHero.my) during the Promotion Period.
- 2.3. Applicants must be approved for, receive, activate, and use the Eligible Card (listed under Clause 3) to **spend a minimum of RM300 in retail transactions ("Retail Spend") within thirty (30) calendar days** upon the approval date of an Eligible Card.
 - 2.3.1. For Maybank 2 Gold Cards and Maybank 2 Platinum Cards applicants, the **retail transaction must be made on the Mastercard**.

3. Eligible Cards

Eligible Cards for this Promotion include:

- Maybank World Elite MasterCard
- Maybank Islamic MasterCard Ikhwan Platinum Card-i
- Maybank Islamic MasterCard Ikhwan Gold Card-i
- Maybank Islamic World Elite Mastercard Ikhwan
- Maybank Islamic myimpact Ikhwan Mastercard Platinum Credit Card-i
- Maybank 2 Gold Cards
- Maybank 2 Platinum Cards

4. Ineligible Applicants

The following categories of applicants are **NOT** eligible to participate in this Promotion:

- 4.1. Existing Principal Cardholders who hold any Maybank Credit Cards;
- 4.2. Former Principal Cardholders, who have cancelled a Maybank Credit Card within (6) months prior to applying for a new Eligible Card from this promotion;
- 4.3. Bank Cardholders whose former credit card account(s) is/was delinquent;
- 4.4. Permanent and contract employees of Maybank and Jirnexu Sdn Bhd.

5. Application Review

- 5.1. Applicants must provide clear images of both the front and back of their Identity Card (MyKad) during the application process via the Organiser's website and chatbot.
- 5.2. Applicants must ensure their **application is approved by completing the Maybank online application form in full**. A link to this form can be found in the welcome email and at the end of WhatsApp Chatbot application journey.
- 5.3. The Organiser reserves the right to approve or reject applications submitted on the website without providing a specific reason.

6. Promotion Gift

- 6.1. Applicants who have completed their online application for Eligible Cards within the Promotion Period and have met the eligibility criteria outlined in Clause 2 shall be referred to as "**Qualified Applicants**"
- 6.2. Every **fortieth (40th)** Qualified Applicant will receive **RM2,500 cash via DuitNow**. The promotion gift is capped at **two (2)** units.
- 6.3. The Promotion gift is exclusively available at the Organiser's websites (RinggitPlus.com or CompareHero.my).
- 6.4. Each Qualified Applicant is eligible for **only one (1)** Promotion Gift regardless of the number of Eligible Credit Cards the applicant receives during the Promotion Period.
- 6.5. Qualified Applicants are determined based on the date and time of their online application for the Eligible Cards from Maybank via the Organiser's websites (RinggitPlus.com or CompareHero.my).
- 6.6. Qualified Applicants who are awarded with the Promotion Gift will be announced and published on RinggitPlus' Facebook page by **31th November 2026**.

- 6.7. Announcements will be made based on the number of recipients for the Promotion Gift. If there are not enough recipients by the planned Winner Announcement Date in Clause 6.6, the announcement may not be published.

7. Selection Process

- 7.1. The Organiser will select the recipients of the Gift Categories based on the criteria stated in Clause 6.2.
- 7.2. Once the applicant completes the one (1) retail transaction, Maybank may take up to sixty (60) days to update the list of Qualified Applicants ("Qualified Applicants List"). The bank will then deliver this list periodically to The Organiser.
- 7.3. The Organiser will require three (3) weeks to process the Qualified Applicants List received from Maybank, after which gift claim instructions will be sent to Qualified Applicants via email.
- 7.4. The Qualified Applicants will be responsible for completing gift claims with accurate and up-to-date details for the Organiser to arrange delivery of the Promotion Gift
- 7.5. The Organiser reserves the right to select recipients of Promotion Gifts at their absolute discretion, based on the criteria specified in Clause 6.2 and subject to the total number of Qualified Applicants.

8. Gift Fulfilment

- 8.1. The Organiser will transfer the Promotion Gift in a single transaction to the Qualified Applicants registered DuitNow account.
- 8.2. The Qualified Applicants will be required to provide the following information during the gift claim process;
- The Qualified Applicant's full name as per IC
 - The Qualified Applicant's registered IC number with DuitNow
 - The Qualified Applicant's mobile phone number with DuitNow
 - The Qualified Applicant's email address provided on WhatsApp during application
- 8.3. The Qualified Applicants must register for DuitNow with the mobile number provided to the Organiser during the application; no further action is required if the mobile number provided is already registered to a DuitNow account.
- 8.4. The Promotion Gift cannot be transferred to any DuitNow account linked to a mobile number different from the one provided to the Organiser during the application.

- 8.5. The Bank reserves the right to forfeit the Promotion Gift if the Qualified Applicant's new Credit Card is suspended, cancelled, or terminated for any reason prior to the fulfilment of the Promotion Gift.
- 8.6. Promotion Gifts are subject to availability. In the event of unforeseen circumstances, the Organiser reserve the right to substitute alternative gifts of equivalent or greater value with no notice
- 8.7. Promotion Gifts cannot be transferred to other parties, are not refundable and not exchangeable for cash, credit, or other goods.
- 8.8. It is the Qualified Applicant's responsibility to claim their Promotional Gift from the Organiser before **31st January 2027** ("Claim Period"). The Organiser reserves the right not to entertain any claim received outside the Claim Period

9. Definitions of Retail Spend

- 9.1. Retail transactions exclude cash advances, cash withdrawals, charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late payments fees, disputed transactions, Balance Transfers.
- 9.2. Retail transactions, including those of any supplementary cardholder(s), will be combined and calculated for the qualified applicant to determine their eligibility for receiving the Reward.
- 9.3. Charges which are subsequently voided, disputed or charged-back to the Maybank Credit Cards, balance transfers, disputed transactions and any fees charged by the Bank, including but not limited to charges for cash advance or cash withdrawals, annual fees, interest, finance charges, late fees, and such other charges are excluded from the definition of retail transactions for the purposes of this Promotion.

10. Organiser's Discretion and Promotion Changes

Only applicants who fulfil the Credit Card Sign-Up Promotion Terms and Conditions shall be eligible for a Promotion Gift. The Organiser reserves the right to disqualify applicants who have failed to fulfil the Promotion Terms and Conditions and/or who have submitted incomplete or inaccurate data, without prior notice. The Organiser reserves the right to change the Promotion Period at any time. If the Promotion Period is revised, the number of gifts will be prorated according to the Promotion's revised duration.

11. Use of Personal Data

By applying at RinggitPlus.com or CompareHero.my, all applicants consent to the use of their personal data by the Organiser for the purposes of the administration of this offer and any other purposes to which the entrant has consented, such as the Terms and Conditions, Personal Data and Information Notice, and Privacy Policy published at RinggitPlus.com or CompareHero.my.

12. Acceptance of Terms and Conditions

By accepting the offer each applicant agrees to be bound by these terms and conditions;

- 12.1. The Organiser reserves the right to cancel, terminate or suspend the Promotion without notice. Any cancellation, termination or suspension of the Promotion by The Organiser shall not entitle the applicant to any claim or compensation against The Organiser for any loss or damage incurred by the applicant as a direct and indirect result of such cancellation, termination or suspension;
- 12.2. The decisions of the Organiser in relation to every aspect of the Promotion, including but not limited to the type of Promotion Gift, shall be deemed final and conclusive under any circumstance and no complaint from any applicant will be entertained. The decisions of The Organiser are final, conclusive, and binding and no further appeal, enquiry and/or correspondence will be entertained;
- 12.3. The terms and conditions herein contained shall be governed by and construed in accordance with the laws of Malaysia.

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