

Guna JustGO dan Menang Bersama Maybank Campaign – Terms and Conditions

The 'Guna JustGO dan Menang Bersama Maybank Campaign' ("**Campaign**") is organised by **Malayan Banking Berhad** (Registration No.: 196001000142) and **Maybank Islamic Berhad** (Registration No.: 200701029411) (collectively referred to as "**Maybank**"), in collaboration with **JustGO Solutions Sdn. Bhd.** (Registration No. 201901000296 (1309622-A)) ("**JGS**") and **Projek Lebuhraya Usahasama Berhad** (Registration No. 201101026564 (954700-A)) ("**PLUS**") (collectively referred to as the "**Organisers**"). The Campaign shall be governed by and subject to these Terms and Conditions.

By participating in this Campaign, the Eligible Participant (as defined in Clause 2 below) hereby agrees to be bound by these Terms and Conditions, and any decisions made by the Organisers in relation to the Campaign shall be final, conclusive and binding.

1. Campaign Period

- A) The Campaign shall run from **12th October 2026, 12:00:00 AM (MYT)** to **28th February 2027, 11:59:59 PM (MYT)**, both dates inclusive ("**Campaign Period**").

2. Campaign Eligibility and Platform

- A) This Campaign is open to individuals who fulfil the following eligibility criteria ("**Eligible Participant**"):
- i. Malaysian citizens aged **eighteen (18) years and above**;
 - ii. Must have an **active JustGO account**;
 - iii. Must have **at least one (1) vehicle registered in the JustGO** application; and
 - iv. Must possess and successfully link at least one (1) valid payment method listed below to the JustGO application:
 - a. **Maybank Credit and Charge Card** (Maybank-issued American Express®, Mastercard® or Visa Cards);
 - b. **Maybank Debit Card**;
 - c. **MAE Visa Debit Card**;
 - d. **MAE Wallet** (once made available as a payment method within the JustGO application); and/or
 - e. **Maybank Savings or Current Account** (once made available as a payment method within the JustGO application);

The payment methods listed above shall hereinafter be collectively referred to as the "**Eligible Maybank Payment Method(s)**".

- B) To be eligible in the Campaign, the Eligible Participant must:
- Complete the full JustGO onboarding process, including email verification, mobile number verification, eKYC (identity verification), eKYP (payment verification), and eKYV (vehicle verification);
 - Link a valid Eligible Maybank Payment Method(s) and designate it as the default payment method in the JustGO application; and
 - Use JustGO as the toll payment method when travelling at participating toll plazas along the PLUS highway listed in **Appendix 1** throughout the Campaign Period.

Every successful toll payment transaction made through JustGO using an Eligible Maybank Payment Method(s) linked as the default payment method during the Campaign Period will be automatically recorded as an eligible transaction for the purpose of winner selection. For the purpose of these Terms and Conditions, an **"Eligible Toll Transaction"** means a successful toll payment transaction that satisfies the requirements stated in this Clause. Transactions that are cancelled, refunded, reversed, declined or otherwise deemed invalid by the Organisers shall not be considered Eligible Toll Transactions.

3. Exclusions

- A) The following individuals are not eligible to participate in this Campaign for the purpose of winning the Prizes:
- Employees of the Organisers (including their subsidiaries, associated and/or related companies in Malaysia); or
 - Any Eligible Participant who has committed, or is reasonably suspected of committing, any misconduct, fraud, wrongful act, default or breach of any terms and conditions governing any account, facility, product or service maintained with or provided by Organisers.

4. Campaign Platform

- A) This Campaign is conducted via the JustGO application (**"Campaign Platform"**). Eligible Participants may download the JustGO application on a compatible device via Google Play Store, Apple App Store or Huawei App Gallery. Campaign information is also made available on the Maybank2u website and/or JustGO website.
- B) Eligible Participants are responsible for ensuring that the JustGO application and MAE by Maybank app (**"MAE App"**) are successfully downloaded, installed, activated and updated to the latest available version throughout the Campaign Period.
- C) The Organisers shall not be responsible for any inability to participate in the Campaign arising from internet connectivity issues, device incompatibility,

technical malfunctions, application installation failures or the use of outdated application versions.

5. Campaign Mechanics and Prizes

- A) Eligible Participants who successfully links at least one (1) Eligible Maybank Payment Method(s) in the JustGO application and use such linked payment method to perform Eligible Toll Transactions at participating toll plazas along the PLUS highway network as listed in **Appendix 1** during the Campaign Period may qualify for the following prizes:

Prize	Qualification Criteria	No. of Winners / Prizes	Qualifying Period
RM200 PETRONAS e-Voucher ("Weekly Prize")	First one hundred (100) Eligible Participants with the highest cumulative Eligible Toll Spend in the respective Weekly Prize Qualifying Period (subject to a minimum cumulative Eligible Toll Spend of RM10 during that Campaign Week)	A total of two thousand (2,000) Weekly Prizes throughout the Campaign Period (100 winners per Campaign Week)	12 th October 2026 – 28 th February 2027 (Breakdown by qualifying week)
Proton X50 1.5 TD Flagship ("Grand Prize")	Eligible Participants who accumulate a minimum cumulative Eligible Toll Spend of RM10 during the Campaign Period. Every cumulative RM10 of Eligible Toll Spend earns one (1) entry into the Grand Prize draw.	Three (3) winners throughout the Campaign Period	12 th October 2026 – 28 th February 2027

- B) The Weekly Prize Qualifying Periods (**"Campaign Week"**) shall be as follows:

Campaign Week	Start Date	End Date
1	12-Oct-26	18-Oct-26
2	19-Oct-26	25-Oct-26
3	26-Oct-26	1-Nov-26
4	2-Nov-26	8-Nov-26
5	9-Nov-26	15-Nov-26
6	16-Nov-26	22-Nov-26
7	23-Nov-26	29-Nov-26
8	30-Nov-26	6-Dec-26
9	7-Dec-26	13-Dec-26
10	14-Dec-26	20-Dec-26
11	21-Dec-26	27-Dec-26
12	28-Dec-26	3-Jan-27
13	4-Jan-27	10-Jan-27
14	11-Jan-27	17-Jan-27

15	18-Jan-27	24-Jan-27
16	25-Jan-27	31-Jan-27
17	1-Feb-27	7-Feb-27
18	8-Feb-27	14-Feb-27
19	15-Feb-27	21-Feb-27
20	22-Feb-27	28-Feb-27

C) For the avoidance of doubt:

- i. A transaction shall only be deemed valid if it is successfully processed and recorded in the systems of Maybank and/or JustGO application.
- ii. Eligible Toll Transactions performed using MAE Wallet and/or Maybank Savings Account or Current Account shall only qualify from the date such payment methods become available within the JustGO application.
- iii. Any cancelled, reversed, disputed, refunded, fraudulent, suspicious or unsuccessful transactions shall not be considered as Eligible Toll Transactions.
- iv. There is no limit to the number of Eligible Toll Transactions and Eligible Toll Spend that may be accumulated by Eligible Participants during the Campaign Period.

6. Winner Selection

6.1 Weekly Prize Winner Selection

- A) To qualify for the Weekly Prize, Eligible Participants must accumulate a minimum cumulative Eligible Toll Spend of RM10 within the respective Campaign Week.
- B) One hundred (100) Weekly Prize winners shall be selected for each Campaign Week based on the highest cumulative Eligible Toll Spend recorded during the respective Campaign Week.
- C) Maybank reserve the right to determine the final ranking and eligibility of Eligible Participants based on the transaction records maintained with Maybank.
- D) In the event of a tie, Maybank reserves the right to determine the winner based on the highest number of Eligible Toll Transactions recorded during the respective Weekly Prize Qualifying Period. If a tie remains, the winner shall be determined through a computerized random draw conducted by Maybank.
- E) Where a Weekly Prize winner is subsequently found to be ineligible, disqualified or otherwise unable to receive the Weekly Prize, Maybank reserves the right to select the next highest ranked Eligible Participant as the replacement winner.

- F) Any unawarded Weekly Prizes from a particular Campaign Week may be carried forward and awarded in subsequent Campaign Weeks at Maybank's discretion.

6.2 Grand Prize Winner Selection

- A) Eligible Participants who accumulate a minimum cumulative Eligible Toll Spend of RM10 throughout the Campaign Period shall qualify for the Grand Prize draw.
- B) Every cumulative RM10 of Eligible Toll Spend shall entitle an Eligible Participant to one (1) entry into the Grand Prize draw.

Illustration:

Eligible Toll Spend	Entries Earned
RM10	1
RM108	10
RM515	51

- C) Grand Prize winners shall be selected through a random draw conducted using an approved and auditable randomization system from all eligible entries accumulated during the Campaign Period, in the presence of representatives from JGS.
- D) Maybank reserves the right to verify all entries and transactions before determining the final winners.

7. Prize Limitations

7.1 General Prize Limitations

- A) Each Eligible Participant is entitled to win **a maximum of one (1) Weekly Prize** throughout the Campaign Period.
- B) All Eligible Participants who accumulate a minimum cumulative Eligible Toll Spend of RM10 during the Campaign Period shall be eligible for the Grand Prize draw in accordance with Clause 6.2, including Eligible Participants who have won a Weekly Prize.
- C) Each Eligible Participant is entitled to win **a maximum of one (1) Grand Prize** only.
- D) All prizes are non-transferable, non-exchangable and non-convertible into cash or any other form of compensation unless determined by Maybank.
- E) Maybank reserves the right to replace, vary or substitute any prize with another prize of equivalent value or time, subject to the mutual agreement of Maybank and JGS.
- F) For the avoidance of doubt, winners shall not be entitled to request any replacement, exchange or substitution of any prize once awarded.

- G) In the event of the winners passed away after being notified as a Weekly Prize winner or/and Grand Prize winner under this Campaign, the prizes shall be forfeited and will not be transferred, assigned, or paid to the deceased winner's estate(s), lawful heir(s), legal representative(s), administrator(s), and/or any other third party.
- H) Maybank reserves the right to vary the method and/or timeline of fulfilment or prizes, subject to providing twenty-one (21) days prior notice to Eligible Participants.
- I) Any Prizes that are forfeited for any reason, including but not limited to disqualification, invalid participation, inactive account status, or failure to meet the eligibility requirements, shall not be reallocated, substituted, or carried forward to any other Eligible Participant or to any other period of the Campaign.

7.2 Weekly Prize

- A) Each Weekly Prize consists of PETRONAS e-Voucher with a total value of RM200 ("**PETRONAS e-Voucher**").
- B) The PETRONAS e-Voucher is valid for redemption at all PETRONAS stations nationwide.
- C) Each PETRONAS e-Voucher is valid for one (1) single transaction only. Any unused balance shall be forfeited and shall not be refunded.
- D) Multiple PETRONAS e-Voucher can be redeemed in a single transaction.
- E) If the purchase value exceeds the PETRONAS e-Voucher amount, the remaining balance must be paid using other accepted payment methods by PETRONAS (e.g., cash, credit/debit card, or e-Wallet).
- F) The PETRONAS e-Voucher is valid until the expiry date stipulated on the designated URL. Expired PETRONAS e-Voucher will not be accepted.
- G) The PETRONAS e-Voucher is applicable for all fuel products, including PETRONAS Primax 95 with Pro-Drive, PETRONAS Primax 97 with Pro-Race, and PETRONAS Dynamic Diesel Euro 5 with Pro-Drive.
- H) The PETRONAS e-Voucher is strictly non-exchangeable, non-transferable, non-returnable, non-refundable, and not redeemable for cash. Revalidation or extension upon expiry is not permitted.

7.3 Grand Prize

- A) The model, colour, specification and availability of the Proton X50 1.5 TD Flagship shall be determined by Maybank and/or the appointed vehicle supplier.
- B) Any taxes, duties, registration fees, ownership transfer fees, road tax, insurance, maintenance costs, summonses, penalties and any other costs, charges or

expenses arising from or in connection with the acceptance, registration, ownership, use and maintenance of the Proton X50 1.5 TD Flagship shall be borne by the winner unless otherwise determined by Maybank.

8. Winner Notification and Prize Fulfilment

8.1 Weekly Prize Winner Notification

- A) Weekly Prize winners will be notified and/or announced through one or more of the following channels at the Organisers' discretion:
- i) An email notification from JGS to the winner's email address registered with Maybank, together with the PETRONAS e-Voucher;
 - ii) JGS's official social media platforms, using the winner's partially masked name and/or partially masked identification card number;
 - iii) Maybank's official website at www.maybank2u.com.my, using the winner's partially masked name and/or partially masked identification card number; and/or
 - iv) Maybank's official social media platforms through the resharing of JGS's winner announcement post.
- B) The weekly prize winners' announcement is expected to commence from December 2026 onwards based on the announcement schedule provided below:

Month of Winners	Month of Winner Announcement
October 2026	December 2026
November 2026	January 2027
December 2026	February 2027
January 2027	March 2027
February 2027	April 2027

- C) The Organisers shall not be responsible for any failure and/or delay in the notification or fulfilment of Prizes where such failure is due to reasons beyond Organisers' control, including but not limited to system errors or interruptions from third-party platforms.

8.2 Weekly Prize Fulfilment

- A) Upon successful validation, Weekly Prizes shall be fulfilled by JGS in the form of RM200 PETRONAS e-Voucher after winner selection has been completed and verified by Maybank and JGS.
- B) The PETRONAS e-Voucher shall be delivered by JGS (noreply@justgo.my) to the email address registered with Maybank for the respective Weekly Prize winners.

- C) Weekly Prize fulfilment is expected to commence from November 2026 onwards on a weekly basis and may take up to one hundred and twenty (120) working days from the date of winner verification.
- D) The use, redemption and validity period of the PETRONAS e-Voucher shall be subject to the terms and conditions imposed by the voucher issuer and/or appointed supplier.

8.3 Grand Prize Winner Notification

- A) Grand Prize winners shall be notified via telephone call and/or email based on the contact details maintained in Maybank's records.
- B) Maybank shall attempt to contact the Grand Prize winners via telephone call for verification purposes using the contact details registered with Maybank. Such contact attempts shall be made up to a maximum of three (3) attempts within ten (10) working days and within one hundred and twenty (120) working days after the end of Campaign Period.
- C) Successful winners will be announced through one or more of the following channels at Organisers' discretion:
 - i. JGS's official social media platforms, using the winner's partially masked name and/or partially masked identification card number;
 - ii. Maybank's official website at www.maybank2u.com.my, using the winner's partially masked name and/or partially masked identification card number; and/or
 - iii. Maybank's official social media platforms through the resharing of JGS's winner announcement post.
- D) In the event a Grand Prize winner:
 - i. Cannot be successfully contacted after the maximum of three (3) attempts by Maybank;
 - ii. Fails to verify the last four (4) digits of the identification card number;
 - iii. The winner is subsequently found to be ineligible under these Terms and Conditions; or
 - iv. Declines to accept the grand prize,

Maybank reserves the right to disqualify the winner and select a replacement winner.

8.4 Grand Prize Fulfilment

- A) The Grand Prize shall be subject to validation and verification of eligibility including winner verification, vehicle registration, ownership transfer

documentation and other administrative requirements and compliance with Clause 2, Clause 3, Clause 4 and Clause 5.

- B) The Grand Prize winners shall be required to attend a prize presentation ceremony at a venue, date and time determined by the Organisers for the purpose of receiving and collecting the **Proton X50 1.5 TD Flagship**.
- C) If any Grand Prize winner is unable to attend the prize presentation ceremony, the Organisers reserve the right to determine an alternative prize collection arrangement and/or require the winner to appoint an authorized representative, subject to such conditions as may be imposed by the Organisers.
- D) Fulfilment of the Grand Prize is expected to commence within one hundred and twenty (120) working days after the end of the Campaign Period.

8.5 Fraud Prevention Notice

- A) Maybank will never request any banking details, including credit card numbers, debit card numbers, TAC, passwords, PINs or OTPs, from Eligible Participants for the purpose of winner verification, prize notification or prize fulfilment under this Campaign. Eligible Participants are advised to exercise caution and disregard any suspicious communication requesting such information.

9. General Terms and Conditions

- A) The Organisers shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the JustGO application, MAE app, Maybank2u Biz, Maybank2u, or Maybank2e, provided the same is not caused by the Organisers.
- B) Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of twenty one (21) days ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted on Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- C) By participating in this Campaign, Eligible Participants agree to access the Maybank2u and/or the JGS website at www.maybank2u.com.my and/or www.justgo.com.my on a regular basis to view the terms and conditions herein and seek clarification from Organisers should any of the Terms & Conditions be not fully understood.

- D) By participating in this Campaign, Eligible Participants agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by the Organisers in accordance with Maybank and PLUS Malaysia Berhad's Privacy Notice, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and www.plus.com.my ("PLUS' Privacy Notice") and the PDPA Form for Individual Customers. For the avoidance of doubt, PLUS Malaysia Berhad is the holding company of PLUS and JGS.
- E) In addition and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Participants agree and consent to his/her personal data or information being collected, processed and used by Maybank for:
- the purposes of the Campaign; and
 - marketing and promotional activities conducted by Maybank, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well as responses and related photographs. In this regard, Eligible Participants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.*Note: "PDPA" refers to Personal Data Protection Act (2010).
- F) The Organisers and their officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Participants in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by any negligence or omission by the Organisers.
- G) The Organisers shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of the Organisers.
- H) Maybank may disqualify/reject any Eligible Participant who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

- I) These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- J) For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.

Appendix 1 – List of Participating Toll Plazas Along The PLUS Highways Network

No	State	Plaza Toll Name
1	Kuala Lumpur	Sungai Besi
2	Putrajaya	Putrajaya
3	Selangor	Bukit Tagar
4	Selangor	Bukit Beruntung
5	Selangor	Rawang
6	Selangor	Sungai Buloh
7	Selangor	Rawang Selatan
8	Selangor	Hospital Sungai Buloh
9	Selangor	Sungai Buaya
10	Selangor	Kota Damansara
11	Selangor	Jalan Duta
12	Selangor	Damansara
13	Selangor	Subang
14	Selangor	Setia Alam
15	Selangor	Bukit Raja
16	Selangor	UPM
17	Selangor	Kajang
18	Selangor	Bangi
19	Selangor	Persimpangan Putra Mahkota
20	Selangor	Persimpangan Southville
21	Selangor	Shah Alam
22	Selangor	Ebor (N)
23	Selangor	Ebor (S)
24	Selangor	Seafield
25	Selangor	USJ
26	Selangor	Putra Height
27	Selangor	Bandar Saujana Putra

No	State	Plaza Toll Name
28	Selangor	Bandar Gamuda Cove
29	Selangor	KLIA
30	Selangor	Bandar Serenia
31	Perak	Ipoh (S)
32	Perak	Simpang Pulai
33	Perak	Gopeng
34	Perak	Tapah
35	Perak	Bidor
36	Perak	Sungkai
37	Perak	Persimpangan Slim River
38	Perak	Behrang
39	Perak	Tanjung Malim
40	Perak	Lembah Beringin
41	Perak	Alor Pongsu
42	Perak	Bukit Merah
43	Perak	Taiping Utara
44	Perak	Changkat Jering
45	Perak	Kuala Kangsar
46	Perak	Ipoh (U)
47	Pulau Pinang	Bertam
48	Pulau Pinang	Sungai Dua
49	Pulau Pinang	Juru
50	Pulau Pinang	Bukit Tambun (U)
51	Pulau Pinang	Bukit Tambun (S)
52	Pulau Pinang	Jawi
53	Pulau Pinang	Jambatan Pulau Pinang
54	Pulau Pinang	Kubang Semang
55	Pulau Pinang	Bandar Cassia*

No	State	Plaza Toll Name
56	Kedah	Jitra
57	Kedah	Hutan Kampung
58	Kedah	Alor Setar (U)
59	Kedah	Alor Setar (S)
60	Kedah	Pendang
61	Kedah	Gurun
62	Kedah	Sungai Petani (U)
63	Kedah	Sungai Petani (S)
64	Kedah	Bandar Baharu
65	Kedah	Lunas
66	Negeri Sembilan	Nilai
67	Negeri Sembilan	Bandar Ainsdale
68	Negeri Sembilan	Seremban
69	Negeri Sembilan	Port Dickson (U)
70	Negeri Sembilan	Port Dickson (S)
71	Negeri Sembilan	Senawang
72	Negeri Sembilan	Pedas Linggi
73	Negeri Sembilan	Mambau
74	Negeri Sembilan	Lukut
75	Melaka	Simpang Ampat
76	Melaka	Ayer Keroh
77	Melaka	Jasin
78	Johor	Tangkak
79	Johor	Pagoh
80	Johor	Bukit Gambir
81	Johor	Yong Peng (U)
82	Johor	Yong Peng (S)
83	Johor	Ayer Hitam

No	State	Plaza Toll Name
84	Johor	Machap
85	Johor	Simpang Rengam
86	Johor	Sedenak
87	Johor	Kulai
88	Johor	Skudai
89	Johor	Senai (U)
90	Johor	Kempas
91	Johor	Tanjung Kupang
92	Johor	Lima Kedai
93	Johor	Taman Perling

**At Bandar Cassia Toll Plaza, JustGO is only available at designated RFID lane(s) equipped with Automatic Number-Plate Recognition (ANPR).*