

GENERAL INVESTMENT ACCOUNT-i CHINESE NEW YEAR CAMPAIGN 2019 'DOUBLE HAPPINESS'

Terms and Conditions

1. The Campaign Period

- 1.1 These terms and conditions ("Terms and Conditions") shall govern the Chinese New Year Campaign 2019 'Double Happiness' ("Campaign") commencing from 2 January 2019 until 28 February 2019 or upon reaching the Campaign set target (as determined by Maybank Islamic Berhad ("Maybank Islamic" or "the Bank")), whichever is earlier ("Campaign Period"). The Campaign will run concurrently with Malayan Banking Berhad ("Maybank").

2. Eligibility

- 2.1 The Campaign is open to all fresh and rollover funds of General Investment Account-i ("GIA-i") placements of Maybank Private, Premier and Privilege Customers (collectively referred to as "Eligible Customers") excluding sole proprietorships, partnerships, charitable/non-profit organizations, societies, schools, colleges, universities corporate entities and commercial companies.
- 2.2 All employees of Maybank and Maybank Islamic (which include its employees in overseas offices, branches and subsidiaries), advertising and promotions agencies who are directly involved as well as their immediate family members are not eligible to participate in this Campaign.
- 2.3 To participate in the Campaign, the minimum and maximum placement amount according to the respective Eligible Customers are as follows:

Eligibility to Individual Customers	Minimum Placement (in a single certificate)	Maximum Placement (per customer)	Tenure (month)
Maybank Privilege	RM 100,000	RM 15.0 million	6
Maybank Private & Premier	RM 250,000		12

- 2.4 Placement of fresh funds and rollover funds to GIA-i during the Campaign Period which meets the campaign eligibility participation in accordance to the customer segmentation and placement amount set out in Paragraph 2.3 shall be entitled to the indicative campaign rates.
- 2.5 The placements can be made over the counter (OTC) only and it is not available via www.maybank2u.com.my. It is compulsory for Eligible Customers to have either Deposit or Investment Account with Maybank or Maybank Islamic for profit payments.

3. Mechanics/Features of the Campaign

3.1 Details of the indicative campaign rates according to eligibility and tenure are as follows:

Eligibility to Individual Customers	Minimum Placement (in a single certificate)	Maximum Placement (per customer)	Tenure (month)	Indicative Campaign Profit Rate	
				Fresh Fund	Rollover Fund
Maybank Privilege	RM 100,000	RM 15.0 million	6	4.00% p.a.	3.90% p.a.
Maybank Private & Premier	RM 250,000		12	4.28% p.a.	4.18% p.a.

3.2 The indicative campaign rates are subject to any Overnight Policy Rate (“OPR”) change during the Placement Tenure.

3.3 Upon maturity of the GIA-i, the placement rates shall revert to the prevailing Islamic board rates for the respective tenures. Please log-on to www.maybank2u.com.my to view the prevailing Islamic board rates.

3.4 The Eligible Customer(s) agrees to be bound by the premature withdrawal clause as below:

- a) Immediate Premature Withdrawal (Without 31 days’ prior written notice)
 - i. No profit shall be paid. The customer shall agree to waive the right on the entire contracted profit.
- b) Premature Withdrawal (With 31 days’ prior written notice)
 - i. The Bank shall pay 50% of profit computed based on the actual number of placement days up to the end of the notice period. The customer shall agree to waive the right on the remaining contracted profit.
 - ii. The customer shall agree that they will not withdraw the placement until the end of the notice period.
 - iii. The customer shall agree that the principal and accrued profit will be credited by the Bank into the Current Account, Savings Account or Mudarabah Investment Account available at Maybank or Maybank Islamic on the thirty-second (32nd) day.

4. Specific Terms and Conditions

4.1 This product will not be covered by Perbadanan Insurans Deposit Malaysia (“PIDM”).

4.2 To participate in the Campaign, Eligible Customers need to comply with Suitability Assessment Procedure issued in compliance with Investment Account Policy by Bank Negara Malaysia as part of the process in accepting placement of the Investment Account.

5. General Terms and Conditions

5.1 By participating in this Campaign, the Eligible Customers agree and consent to allow his/ her personal data being collected, processed and used by the Bank in accordance with the Bank’s privacy notice, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Notice”).

- 5.2 In addition and without prejudice to the terms in the Maybank's Privacy Notice, the Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by the Bank for:-
- a) The purposes of the Campaign; and
 - b) Marketing and promotional activities conducted in such manner as the Bank believes to be fit in any media 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, without further express consent from the Eligible Customers. 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 Customers agree to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of the Bank in relation to the Campaign.
- 5.3 The Bank reserves the rights to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part as the Bank may deem fit. The Bank also reserves the right to vary, supplement, delete, amend or modify any of these Terms and Conditions from time to time by giving at least minimum of **twenty one (21) calendar days** prior notice thereof and the notice shall be posted at www.maybank2u.com.my or through any other channel or channels that the Bank may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of these Terms and Conditions.
- 5.4 By participating in the Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by these Terms and Conditions stated herein and agree that any and all decisions made by the Bank in relation to the Campaign shall be final and conclusive.
- 5.5 All Eligible Customers shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any.
- 5.6 These Terms and Conditions shall be supplemental to the General Terms and Conditions Governing Deposit Accounts for Islamic Banking or General Terms and Conditions for Mudarabah Investment Account Transaction, whichever applicable. These Terms and Conditions shall prevail over any provisions or representatives contained in any promotional materials (including without limitation printed posters or leaflets) advertising the Campaign.
- 5.7 The Bank shall not be liable to any Eligible Customer for any loss or damage or whatsoever nature suffered by the Eligible Customer or any other party (including but not limited to, loss of income, profits or goodwill) howsoever arising, in relation to participation in the Campaign.
- 5.8 The Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign due to any act of God, war, riot,

lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.

- 5.9 These Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysian courts.