

## Save and Match Campaign (“Campaign”) for Private Banking Account (PBA)

### Terms & Conditions

1. This Campaign is organised by Malayan Banking Berhad (196001000142) (“Maybank”) and shall be subjected to the terms and conditions herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1 herein) hereby expressly agree to be bound by these terms & conditions and any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding. This Campaign commences from 1<sup>st</sup> February 2023 to 31<sup>st</sup> July 2023, both days inclusive (“Campaign Period”).

### 2. Eligibility

#### 2.1 Account holder(s):-

- who hold new or existing **\*Private Banking Account (PBA)** (“Account”) (which may consist of individuals or joint account holders);
- whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered;
- who has not breached any agreement with Maybank; and
- who is not an employee of Maybank

shall be eligible to participate in the Campaign (hereinafter referred to as “**Eligible Customers**”).

*\*Maybank is a member of PIDM. Private Banking Account is protected by PIDM up to RM250,000 for each depositor.*

### 3. Campaign Mechanics and Conditions

3.1 The Campaign Enrolment Criteria that are compulsory to be fulfilled are as follows :

- The Eligible Customers must have an existing or new Account (refer to Clause 3.2 (b) below for requirements for new Account) ;
- The Incremental Average Daily Balance (ADB) of the Account must be a minimum of RM 20,000 up to a maximum of RM 1,000,000 for each respective month in the Private Banking Account; and
- The Account must have a minimum Balance Outstanding of RM 20,000 for each respective month end.

3.2 Campaign Rewards (as explained in Clause 3.3 below)

- Eligible Customers who have fulfilled the Campaign Enrolment Criteria, the requirements for Save & Grow and the respective requirements of one, or more, of the Qualifying Product and/or Services [meaning the “Optional Product” and/or “Optional Service” as set out in Clause 3.2 (a) below] shall be entitled to the Campaign Rewards:

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
1	SAVE & GROW	<ul style="list-style-type: none"> <li>Minimum Incremental ADB of RM 20,000 up to a maximum of RM 1,000,000 for the month.</li> <li>Refer to Clause 3.4.</li> </ul>	Core and compulsory criteria
2	INWARD FUND TRANSFER	<ul style="list-style-type: none"> <li>Cumulative Selected Inward Fund Transfer of RM 20,000 and above for the month.</li> <li>Refer to Clause 3.5.</li> </ul>	Optional Services
3	CREDIT CARD SPEND	<ul style="list-style-type: none"> <li>Cumulative Selected Credit Card Spend of RM 12,000 and above for the month.</li> <li>Refer to Clause 3.6.</li> </ul>	Optional Product

4	<b>FIXED SAVINGS</b> [Only 2 withdrawals (“Withdrawals”) allowed per month]	<ul style="list-style-type: none"> <li>Must have a minimum RM250,000 Balance Outstanding for the respective month.</li> <li>Customers are only allowed a maximum of 2 ‘Withdrawals’ per month for the Private Banking account.</li> <li>Refer to Clause 3.7.</li> </ul>	Optional Service
5	<b>DEBIT CARD SPEND</b>	<ul style="list-style-type: none"> <li>Cumulative Debit Card Spend of RM 500 and above for the month.</li> <li>Refer to Clause 3.8.</li> </ul>	Optional Product

- b) Eligible Customers who have fulfilled the New Account Opening With On-Boarding of Premier Service (as defined below) and its requirements shall be entitled to the Campaign Reward.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	<b>NEW ACCOUNT OPENING WITH ON-BOARDING OF PREMIER SERVICE</b>	<ul style="list-style-type: none"> <li>Customers who open a new Private Banking Account.</li> <li>Must have minimum Incremental ADB of RM 20,000 for the month.</li> <li>Must have a minimum balance outstanding of RM 20,000 each respective month end.</li> <li>Must be on-boarded to Premier Service.</li> <li>Refer to Clause 3.9.</li> </ul>

- c) Incremental ADB in the Account refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of January 2023 (“Baseline”).
- d) Definition of “Baseline” shall be termed as below :

NO	ACCOUNT TYPE	BASELINE (RM)
1	New Account	Baseline shall be RM 0
2	Existing Account	Baseline shall be ADB for the month of January 2023

- e) ADB is calculated based on calendar month. It is calculated based on the total sum of end day balance and divided by number of days in the month. Definition of ADB shall be termed as below :

NO	CUSTOMER TYPE	DETAILS
1	New Customer	For Account opened during the Campaign Period, the ADB for the respective month in which the Account was opened is determined by computing the sum of every day-end balance from the day opened to the last day of calendar month divided by the same total number of days
2	Existing Customer	For Account opened before the Campaign Period, the ADB in the Account for the respective month is determined by computing the sum of every day-end balance in the

		Account in that month divided by the number of days in that month
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### 3.3 Bonus Interest

- a) For the purpose of this Campaign, the Bonus Interest is only awarded for Eligible Customers who have specifically met the Campaign Enrolment Criteria, the requirements for Save & Grow and the respective requirements of one, or more, of the participating products/services [meaning the “Optional Product” and/or “Optional Service” as set out in Clause 3.2 (a) above] in the manner as illustrated below.

- b) Maximum of Save & Grow + 2 qualifying products / services.

i. Save & Grow criteria

[Effective from 01.02.2023 - 30.04.2023]

- Bonus Interest of 0.20% p.a. up to 0.25% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW	
Incremental ADB Band (RM)	<sup>1</sup> Split Tier Board Rate (%) p.a.	<sup>2</sup> Bonus Interest (%) p.a.	<sup>3</sup> Indicative Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	0.20%	Up to 0.40%
Up to RM100,000	0.45%	0.20%	Up to 0.65%
Up to RM250,000	0.60%	0.20%	Up to 0.80%
Up to RM500,000	1.60%	0.25%	Up to 1.85%
Above RM500,000 to RM1.0 mil	1.75%	0.25%	Up to 2.00%

Board Rate effective 07.11.2022.

[Effective from 01.05.2023 - 31.07.2023]

- Bonus Interest of 0.60% p.a. up to 0.80% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW	
Incremental ADB Band (RM)	<sup>1</sup> Split Tier Board Rate (%) p.a.	<sup>2</sup> Bonus Interest (%) p.a.	<sup>3</sup> Indicative Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	0.60%	Up to 0.80%
Up to RM100,000	0.50%	0.60%	Up to 1.10%
Up to RM250,000	0.60%	0.60%	Up to 1.20%
Up to RM500,000	1.60%	0.80%	Up to 2.40%
Above RM500,000 to RM1.0 mil	1.75%	0.80%	Up to 2.55%

Board Rate effective 08.05.2023.

ii. Save & Grow + 1 Qualifying Products/Services  
[Effective from 01.02.2023 - 30.04.2023]

- Bonus Interest of 0.25% p.a. up to 0.30% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW + 1 PROD/SVCS	
Incremental ADB Band (RM)	<sup>1</sup> Split Tier Board Rate (%) p.a.	<sup>2</sup> Bonus Interest (%) p.a.	<sup>3</sup> Indicative Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	0.25%	Up to 0.45%
Up to RM100,000	0.45%	0.25%	Up to 0.70%
Up to RM250,000	0.60%	0.25%	Up to 0.85%
Up to RM500,000	1.60%	0.30%	Up to 1.90%
Above RM500,000 to RM1.0 mil	1.75%	0.30%	Up to 2.05%

Board Rate Effective 07.11.2022.

[Effective from 01.05.2023 - 31.07.2023]

- Bonus Interest of 0.80% p.a. up to 1.00% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW + 1 PROD/SVCS	
Incremental ADB Band (RM)	<sup>1</sup> Split Tier Board Rate (%) p.a.	<sup>2</sup> Bonus Interest (%) p.a.	<sup>3</sup> Indicative Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	0.80%	Up to 1.00%
Up to RM100,000	0.50%	0.80%	Up to 1.30%
Up to RM250,000	0.60%	0.80%	Up to 1.40%
Up to RM500,000	1.60%	1.00%	Up to 2.60%
Above RM500,000 to RM1.0 mil	1.75%	1.00%	Up to 2.75%

Board Rate effective 08.05.2022.

iii. Save & Grow + 2 Qualifying Products/Services  
[Effective from 01.02.2023 - 30.04.2023]

- Bonus Interest of 0.30% p.a. up to 0.40% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW + 2 PROD/SVCS	
Incremental ADB Band (RM)	<sup>1</sup> Split Tier Board Rate (%) p.a.	<sup>2</sup> Bonus Interest (%) p.a.	<sup>3</sup> Indicative Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	0.30%	Up to 0.50%
Up to RM100,000	0.45%	0.30%	Up to 0.75%
Up to RM250,000	0.60%	0.30%	Up to 0.90%
Up to RM500,000	1.60%	0.40%	Up to 2.00%
Above RM500,000 to RM1.0 mil	1.75%	0.40%	Up to 2.15%

Board Rate Effective 07.11.2022.

[Effective from 01.05.2023 - 31.07.2023]

- Bonus Interest of 1.00% p.a. up to 1.25% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW + 2 PROD/SVCS	
Incremental ADB Band (RM)	<sup>1</sup> Split Tier Board Rate (%) p.a.	<sup>2</sup> Bonus Interest (%) p.a.	<sup>3</sup> Indicative Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	1.00%	Up to 1.20%
Up to RM100,000	0.50%	1.00%	Up to 1.50%
Up to RM250,000	0.60%	1.00%	Up to 1.60%
Up to RM500,000	1.60%	1.25%	Up to 2.85%
Above RM500,000 to RM1.0 mil	1.75%	1.25%	Up to 3.00%

Board Rate effective 08.05.2023.

- iv. New Account Opening With On-Boarding of Premier Service  
[Effective from 01.02.2023 - 30.04.2023]

- Bonus Interest of 0.30% p.a. up to 0.40% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW + NEW PREMIER	
Incremental ADB Band (RM)	<sup>1</sup> Split Tier Board Rate (%) p.a.	<sup>2</sup> Bonus Interest (%) p.a.	<sup>3</sup> Indicative Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	0.30%	Up to 0.50%
Up to RM100,000	0.45%	0.30%	Up to 0.75%
Up to RM250,000	0.60%	0.30%	Up to 0.90%
Up to RM500,000	1.60%	0.40%	Up to 2.00%
Above RM500,000 to RM1.0 mil	1.75%	0.40%	Up to 2.15%

Board Rate Effective 07.11.2022.

[Effective from 01.05.2023 - 31.07.2023]

- Bonus Interest of 1.00% p.a. up to 1.25% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW + NEW PREMIER	
Incremental ADB Band (RM)	<sup>1</sup> Split Tier Board Rate (%) p.a.	<sup>2</sup> Bonus Interest (%) p.a.	<sup>3</sup> Indicative Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	1.00%	Up to 1.20%
Up to RM100,000	0.50%	1.00%	Up to 1.50%
Up to RM250,000	0.60%	1.00%	Up to 1.60%
Up to RM500,000	1.60%	1.25%	Up to 2.85%
Above RM500,000 to RM1.0 mil	1.75%	1.25%	Up to 3.00%

Board Rate Effective 08.05.2023.

#### Notes

<sup>1</sup> Board Rate is calculated based on Account's Balance Outstanding and 'Split Tier'. 'Split Tier' is an interest calculation method that separates the account balance according to the respective rate tier.

<sup>2</sup> The Bonus Interest is calculated based on the Save & Grow, Incremental ADB and the number of qualifying products/services. Save & Grow is a compulsory criteria.

<sup>3</sup> Indicative Total Rate is dependent on the 'Split Tier' Board Rate + Bonus Interest of product/service requirements.

Please note that the Split Tier Board Rate and / or Bonus Interest may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia or non-OPR related.

- c) Bonus Interest Calculation Formula shall be termed as below :

$$\text{Incremental ADB} \times \text{Bonus Interest Rate} \times \text{No. of Participating Days} / \text{^No of Days in a Year}$$

^Leap year = 366 days, Non-leap year = 365 days

- d) Bonus Interest will be credited to the Account within 30 business days of the following month or on such other date (within 90 business days) as determined by Maybank. In the event that the Account is closed before the Bonus Interest is credited, no Bonus Interest shall be paid to the Eligible Customer.

#### 3.4 Save & Grow (Core and Compulsory criteria)

- a) To be eligible for "Save & Grow", the Eligible Customer must meet the following requirements :
- i. minimum Incremental ADB of RM 20,000 up to a maximum of RM 1,000,000 for the respective month; and
  - ii. minimum Balance Outstanding of RM 20,000 for the each respective month end.

#### 3.5 Inward Fund Transfer (Optional Services)

- a) To be eligible for the "Inward Fund Transfer", the Eligible Customer must meet the following requirements:
- i. cumulative Inward Fund Transfer of RM 20,000 and above for the month. For this Campaign, Inward Fund Transfer to the Private Banking Account shall be termed as Inward Telegraphic Transfer (TT), Inward Interbank GIRO (IBG), Inward Real Time Electronic Transfer of Funds and Securities (RENTAS) and Inward Instant Interbank Fund Transfer (IBFT); and
  - ii. must be paired with "Save & Grow", Core and Compulsory criteria.

#### 3.6 Credit Card Spend (Optional Product)

- a) To be eligible for the "Credit Card Spend", the Eligible Customer must meet the following requirements:
- i. the card products participating in this Campaign and the credit card spend are as per the product table below issued in Malaysia ("Participating Card Products"). The Participating Card Products are subject to change with twenty-one (21) days prior notice;

PARTICIPATING CARD PRODUCTS	CREDIT CARD SPEND (RM)
<ul style="list-style-type: none"> <li>American Express The Platinum Card®</li> <li>Maybank 2 Cards Premier Reserve American Express®</li> <li>All Maybank World Mastercard® Cards</li> <li>All Maybank Visa Infinite Cards</li> <li>Maybank 2 Cards Premier Visa Infinite</li> </ul>	<ul style="list-style-type: none"> <li>Cumulative credit cards spend of RM 12,000 and above on retail transactions per calendar month.</li> <li>Applicable only to retail transaction with posting date within the calendar month using the credit card where the account holder is the principal holder.</li> </ul>

- ii. must be paired with “Save & Grow”, Core and Compulsory criteria;
- iii. the Eligible Customers must have a valid and active Participating Card Products and continue to be enrolled in the Campaign at the month end for the Bonus Interest computation. Cancelled Maybank Participating Card Products before the Bonus Interest computation shall not be considered;
- iv. for the purposes of this Campaign, “retail transactions” means the purchase of any good or services (local and overseas) using the Participating Card Products and may, at Maybank’s discretion, include any Maybank Credit Card transactions as may be determined by Maybank except for transactions that include but are not limited to:
  - Balance Transfer
  - Auto Debit and Recurring Payments
  - Payment of utilities, direct marketing, insurance premium, government related payment or payments via Maybank2u.com
  - Cash Advance / Cash Withdrawal, quasi cash, casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees
  - Cash Treats and EzyCash
- v. the equivalent amount in MYR will be used if the spending is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the MYR equivalent;
- vi. for retail transactions made under any of Maybank’s instalment payment plans Ezipay and Ezipay Plus (as determined by Maybank), only the monthly instalment amount is be considered when determining the minimum spend amount and not the full transaction amount charged under the plan;
- vii. transactions using any other non-participating Maybank Credit Card will not be considered for this Campaign; and
- viii. Maybank will use the date which the transaction is posted to the Eligible Customer’s card account to calculate the minimum spend amount. Maybank reserves the right to reject or exclude any transaction.

### 3.7 Fixed Savings (Optional Service)

- a) to be eligible for the “Fixed Savings”, the Eligible Customer must meet the following requirements:
  - i. must meet Save & Grow, Core and Compulsory criteria on minimum of RM20,000 incremental growth
  - ii. must have a minimum Balance Outstanding of RM 250,000 for each respective month end.
  - iii. a maximum of 2 Withdrawals from the Private Banking Account are allowed for each respective month.

- iv. for this Campaign, Withdrawals refers to cash Withdrawals via ATM, Cash Withdrawal via the Branches and Outward Telegraphic Transfers to other banks.

### 3.8 Debit Card Spend (Optional Product)

- a) to be eligible for the “Debit Card Spend”, the Eligible Customer must meet the following requirements :
  - i. eligible card members must have Maybank VISA / Mastercard Debit Card;
  - ii. eligible card members must have cumulative debit card spend of RM500 and above for the respective calendar month;
  - iii. must be paired with “Save & Grow”, Core and Compulsory criteria;
  - iv. eligible Debit transactions shall include domestic, overseas, online and/or in-store retail spending charged to debit card during the campaign period; and
  - v. eligible card member’s primary account name for the debit card spend must be the same as the participating Private Banking Account (PBA).

### 3.9 New Account Opening With On-Boarding of Premier Service

- a) to be eligible for the “New Account Opening With On-Boarding of Premier Service”, the Eligible Customer must meet the following requirements:
  - i. only for Eligible Customers who open a new Account;
  - ii. the Eligible Customer must be on-boarded to ‘Premier’ service;
  - iii. must be paired with “Save & Grow”, Core and Compulsory criteria; and
  - iv. this is only available for the respective month of the new account opening.
- b) The following are the requirements for ‘Premier’ customers:
  - i. any combination or single product of deposits and investments between RM 250,000 to RM 3,000,000; **OR**
  - ii. any combination or single product of financing, deposits and investments between RM 1,000,000 to RM 4,000,000

## 4. Other Conditions

- 4.1 The “Save & Grow”, incremental ADB and number of fulfilled requirements of one or more of the participating products/services shall determine the total accumulated Bonus Interest enjoyable by Eligible Customers; i.e. as per the following illustrations :

DATE	PARTICULARS	BONUS INTEREST						
<u>Scenario 1 - Save &amp; Grow</u>								
Customer A is a new customer who opened a Private Banking Account (PBA) as at 1 April 2023. Customer A only met the enrolment criteria and requirements for “Save & Grow”. Customer A did not meet Premier service requirement. Thus not entitled for New Account Opening With On-Boarding of Premier Service Reward.								
1 April 2023	<ul style="list-style-type: none"><li>Customer A deposits RM 100,000 into PBA.</li></ul>	<ul style="list-style-type: none"><li>Customer have <b>Save &amp; Grow</b> only</li></ul> <table><tr><th>PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr><tr><td>Save &amp; Grow</td><td>YES</td></tr><tr><td>Inward Fund Transfer</td><td>NO</td></tr></table>	PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO
PRODUCTS / SERVICES	MET REQUIREMENTS							
Save & Grow	YES							
Inward Fund Transfer	NO							



20 April 2023	<ul style="list-style-type: none"><li>Customer A deposits RM 50,000 into PBA.</li></ul>	<table><tr><td>Credit Card Spend</td><td>NO</td></tr><tr><td>Fixed Savings</td><td>NO</td></tr><tr><td>Debit Card Spend</td><td>NO</td></tr></table> <table><tr><td>NEW ACCOUNT REWARD</td><td>MET REQUIREMENTS</td></tr><tr><td>New Account &amp; Service Tag</td><td>NO</td></tr></table>	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	NO						
Credit Card Spend	NO																	
Fixed Savings	NO																	
Debit Card Spend	NO																	
NEW ACCOUNT REWARD	MET REQUIREMENTS																	
New Account & Service Tag	NO																	
30 April 2023	<ul style="list-style-type: none"><li>Customer A deposits RM 20,000 into PBA.</li></ul>	<ul style="list-style-type: none"><li>Average daily balance (ADB) for April 2023 = <math>[(19\text{days} \times \text{RM}100,000) + (10\text{days} \times \text{RM}150,000) + (1\text{day} \times \text{RM}170,000)] \div 30 \text{ days}]</math> = RM 119,000</li><li>Baseline = RM 0</li><li>Incremental ADB = RM 119,000 - RM 0 = RM 119,000</li><li>Bonus Interest for April 2023 = <math>\text{RM } 119,000 \times 0.20\% \text{p.a} \times 30 \div 365</math> = <u>RM19.56</u></li></ul>																
<b>Scenario 2 - New Account Opening with On-Boarding of Premier Service</b> Customer B is a new customer who opened a Private Banking Account (PBA) as at 10 April 2023. Customer B met the enrolment criteria and requirements for “Save & Grow” and “Credit Card Spend”. Customer B met Premier service requirement. Thus entitled for New Account Opening With On-Boarding of Premier Service Reward during the account opening month.																		
10 April 2023	<ul style="list-style-type: none"><li>Customer B deposits RM 250,000 into PBA.</li></ul>	<ul style="list-style-type: none"><li>Customer have <b>New Account Opening With On-Boarding of Premier Service</b></li></ul> <table><tr><td>QUALIFYING PRODUCTS / SERVICES</td><td>MET REQUIREMENTS</td></tr><tr><td>Save &amp; Grow</td><td>YES</td></tr><tr><td>Inward Fund Transfer</td><td>NO</td></tr><tr><td>Credit Card Spend</td><td>YES</td></tr><tr><td>Fixed Savings</td><td>NO</td></tr><tr><td>Debit Card Spend</td><td>NO</td></tr></table> <table><tr><td>NEW ACCOUNT REWARD</td><td>MET REQUIREMENTS</td></tr><tr><td>New Account &amp; Service Tag</td><td>YES</td></tr></table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	YES	Fixed Savings	NO	Debit Card Spend	NO	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																	
Save & Grow	YES																	
Inward Fund Transfer	NO																	
Credit Card Spend	YES																	
Fixed Savings	NO																	
Debit Card Spend	NO																	
NEW ACCOUNT REWARD	MET REQUIREMENTS																	
New Account & Service Tag	YES																	
15 April 2023	<ul style="list-style-type: none"><li>Customer B spend RM 20,000 on retail purchases at the shopping mall using his Maybank Visa Infinite Credit Card.</li></ul>																	
20 April 2023	<ul style="list-style-type: none"><li>Customer B deposits RM 150,000 into PBA.</li></ul>																	
30 April 2023	<ul style="list-style-type: none"><li>Customer B withdraws RM 10,000 from PBA.</li><li>Customer B withdraws RM 20,000 from PBA.</li><li>Customer B withdraws RM 20,000 from PBA.</li><li>Customer on-board for Premier Service.</li></ul>	<ul style="list-style-type: none"><li>Average daily balance (ADB) for April 2023 = <math>[(10\text{days} \times \text{RM}250,000) + (10\text{days} \times \text{RM}400,000) + (1 \text{ day} \times \text{RM } 350,000)] \div 21 \text{ days}]</math> = RM 326,190.48</li><li>Baseline = RM 0</li><li>Incremental ADB = RM 326,190.48- RM 0 = RM 326,190.48</li><li>Bonus Interest for April 2023 = <math>\text{RM } 326,190.48 \times 0.40\% \text{ p.a} \times 21 \div 365</math> = <u>RM75.07</u></li></ul>																

### Scenario 3 - Save & Grow + 1 Qualifying Products/Services

Customer C is an existing customer. He has RM 50,000 ADB and month end outstanding balance in Private Banking Account (PBA) for the month of January 2023. Customer C met the enrolment criteria and requirements for “Save & Grow” and “Inward Fund Transfer”. Customer C is not entitled for New Account Opening With On-Boarding of Premier Service Reward.

1 April 2023	<ul style="list-style-type: none"><li>Customer C deposits RM 500,000 into PBA.</li></ul>	<ul style="list-style-type: none"><li>Customer have <b>Save &amp; Grow + 1 Qualifying Products/Services</b></li></ul> <table><tr><th>QUALIFYING PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr><tr><td>Save &amp; Grow</td><td>YES</td></tr><tr><td>Inward Fund Transfer</td><td>YES</td></tr><tr><td>Credit Card Spend</td><td>NO</td></tr><tr><td>Fixed Savings</td><td>NO</td></tr><tr><td>Debit Card Spend</td><td>NO</td></tr></table> <table><tr><th>NEW ACCOUNT REWARD</th><th>MET REQUIREMENTS</th></tr><tr><td>New Account &amp; Service Tag</td><td>NO</td></tr></table> <ul style="list-style-type: none"><li>Average daily balance (ADB) for April 2023 = [(21 days x RM500,000) + (3 days x RM550,000) + (3 days x RM400,000) + (3 days x RM700,000) ÷ 30 days] = RM 515,000</li><li>Baseline = RM 50,000</li><li>Incremental ADB = RM 515,000 - RM 50,000 = RM 465,000</li><li>Bonus Interest for April 2023 = RM 465,000 x 0.30%p.a x 30 ÷ 365 = <u>RM114.66</u></li></ul>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	YES	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																	
Save & Grow	YES																	
Inward Fund Transfer	YES																	
Credit Card Spend	NO																	
Fixed Savings	NO																	
Debit Card Spend	NO																	
NEW ACCOUNT REWARD	MET REQUIREMENTS																	
New Account & Service Tag	NO																	
22 April 2023	<ul style="list-style-type: none"><li>Customer C used Inter Bank Giro Transfer (IBG) of RM 50,000 inward transfer to PBA.</li><li>Current balance in PBA is RM 550,000.</li></ul>																	
25 April 2023	<ul style="list-style-type: none"><li>Customer C withdraws RM 100,000 from PBA.</li><li>Customer C withdraws RM 30,000 from PBA.</li><li>Customer C withdraws RM 20,000 from PBA.</li></ul>																	
28 April 2023	<ul style="list-style-type: none"><li>Customer C deposits RM 300,000 into PBA.</li></ul>																	

### Scenario 4 - Save & Grow + 2 Qualifying Products/Services

Customer D is an existing customer who opened a Private Banking Account (PBA) as at 3 January 2023. Customer D has RM 10,000 ADB and month end outstanding balance in Private Banking Account (PBA) for the month of January 2023. Customer D met the enrolment criteria and requirements for “Save & Grow”, “Fixed Savings” and “Debit Card Spend”. Customer D is not entitled for New Account Opening With On-Boarding of Premier Service Reward.

1 March 2023	<ul style="list-style-type: none"><li>• Customer D deposits RM 500,000 into PBA.</li></ul>	<ul style="list-style-type: none"><li>• Customer have <b>Save &amp; Grow + 2 Qualifying Products/Services</b></li></ul> <table><tr><th>QUALIFYING PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr><tr><td>Save &amp; Grow</td><td>YES</td></tr><tr><td>Inward Fund Transfer</td><td>NO</td></tr><tr><td>Credit Card Spend</td><td>NO</td></tr><tr><td>Fixed Savings</td><td>YES</td></tr><tr><td>Debit Card Spend</td><td>YES</td></tr></table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	Fixed Savings	YES	Debit Card Spend	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Save & Grow	YES													
Inward Fund Transfer	NO													
Credit Card Spend	NO													
Fixed Savings	YES													
Debit Card Spend	YES													
10 March 2023	<ul style="list-style-type: none"><li>• Customer D spend RM 500 on retail purchases at the shopping mall using his Maybank VISA Debit Card.</li><li>• The current balance in PBA is RM 499,500.</li></ul>													
20 March 2023	<ul style="list-style-type: none"><li>• Customer D deposits RM 1,000,000 into PBA.</li></ul>													
		<table><tr><th>NEW ACCOUNT REWARD</th><th>MET REQUIREMENTS</th></tr><tr><td>New Account &amp; Service Tag</td><td>NO</td></tr></table> <ul style="list-style-type: none"><li>• Average daily balance (ADB) for March 2023</li></ul>	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	NO								
NEW ACCOUNT REWARD	MET REQUIREMENTS													
New Account & Service Tag	NO													

21 March 2023	<ul style="list-style-type: none"> <li>• Customer D withdraws RM 150,000 from PBA.</li> <li>• The current balance in PBA is RM 1,349,500.</li> </ul>	$= [(9 \text{ days} \times \text{RM}500,000) + (10 \text{ days} \times \text{RM}499,500) + (1 \text{ day} \times \text{RM}1,499,500) + (11 \text{ days} \times \text{RM}1,349,500) \div 31 \text{ days}]$ $= \text{RM } 833,516.13$
31 March 2023	<ul style="list-style-type: none"> <li>• Customer D still maintains RM 1,349,500 in PBA.</li> </ul>	<ul style="list-style-type: none"> <li>• Baseline = RM 10,000</li> <li>• Incremental ADB = RM 833,516.13 - RM 10,000 = RM 823,516.13</li> <li>• Bonus Interest for March 2023 = RM 823,516.13 x 0.40% p.a x 31 ÷ 365 = <u>RM 279.77</u></li> </ul>

#### 4.2 Treatment of Eligible Customers with Multiple Accounts of Same Product :

- Bonus Interest will be paid to the Account with the highest monthly Incremental ADB.
- If there is a tie in the monthly Incremental ADB amount amongst 2 or more accounts held by a single Eligible Customer, Bonus Interest will be rewarded to the latest Account opened.

#### 4.3 Eligible Customer with Islamic \*Private Banking Account-i (PBA-i) and Conventional Private Banking Account (PBA) :

- For both accounts to qualify for criteria “Save & Grow”, both accounts need to have the respective Incremental ADB Growth.
- For both accounts to qualify for product “Credit Card Spend”, both accounts must have credit card spend of RM 12,000 each (Total of RM 24,000).
- In the scenario if the qualifying product “Credit Card Spend” met the requirements for only one (1) account (PBA/PBA-i), the account with the highest Incremental ADB will be qualified. The account with the lower Incremental ADB would not be qualified for “Credit Card Spend”.
- For both accounts to qualify for service “Inward Fund Transfer”, both accounts must have cumulative Inward Fund Transfer of RM 20,000 and above each for the month, i.e. Inward Telegraphic Transfer (TT), Inward Interbank GIRO (IBG), Inward Real Time Electronic Transfer of Funds and Securities (RENTAS) and Inward Instant Interbank Fund Transfer (IBFT).
- For both accounts to qualify for “Fixed Savings”, both accounts must have met the minimum balance outstanding of RM 250,000 and only a maximum of 2 Withdrawals per month for the respective accounts.
- For both accounts to qualify for service “New Account Opening With On-Boarding of Premier Service”, both must be new accounts and tag with service tag ‘Premier’ respectively.
- For both accounts to qualify for “Debit Card Spend”, both accounts must have met the minimum cumulative debit card spend of RM500 for the respective accounts.  
\*Private Banking Account-i is not protected by PIDM.

#### 4.4 For conversion from ^Premier 1 Account to Private Banking Account, the baseline is the existing baseline. For conversion from ^^Personal Current Account to Private Banking Account, baseline will be zero.

^Premier 1 Account is protected by PIDM up to RM250,000 for each depositor.

^^Personal Current Account is protected by PIDM up to RM250,000 for each depositor.

#### 4.5 After the Campaign Period, no Bonus Interest shall be awarded to the Account and prevailing interest rates shall apply.

- 4.6 Eligible Customers may be eligible for the Bonus Interest in one of the calendar months, but may not be eligible for Bonus Interest in the following month due to non-fulfilment of any of the eligibility criteria.

## 5 General Terms and Conditions

- 5.1 Maybank 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 MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 5.2 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 through Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- 5.3 By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.
- 5.4 By participating in this Campaign, Eligible Customers 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 Maybank in accordance with the Maybank Privacy Statement, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) (“Maybank’s Privacy Statement”) and the PDPA Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank’s Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

- a) the purposes of the Campaign; and
- b) 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 responses and related photographs. In this regard, Eligible Customers 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).

- 5.5 Maybank and its 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 Customers 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 gross negligence or omission by Maybank.
- 5.6 Maybank 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 Maybank.
- 5.7 Maybank may disqualify/reject any Eligible Customer 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.

5.8 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

5.9 In the event of any inconsistency between the English and Bahasa Malaysia versions of the Terms and Conditions, the English version will prevail.

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](http://www.maybank2u.com.my).