



## Terms and Conditions for Fresh Funds Top-up Promotion (“Promotion”)

1. This Promotion will be conducted from 1 September 2016 to 31 December 2016 (“Promotion Period”).
2. Only customers (“Account Holders”) who hold new or existing iSAVvy Savings Accounts and Prestige Savings Account (“Account(s)”) are eligible to participate in this Promotion.
3. There is no limit to the number of Accounts held by each Account Holder under this Promotion.

### The Promotion:

4. Account Holders will earn bonus interest/dividend (“Bonus Interest/Dividend”) on the incremental average daily balance (“Incremental Balance”) in the Account during the Promotion Period. The Bonus Interest/Dividend is on top of the prevailing base interest/dividend (“Prevailing Interest/Dividend”) which the entire deposit balance in the Account will earn.
5. Incremental Balance in the Account refers to the difference in the average daily balance (“Average Daily Balance”) during the Promotion Period as compared to the average daily balance in the Account for the month of August 2016.

5.1 For Accounts opened before the Promotion Period, the Average Daily Balance of the Account in August 2016 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.

5.2 For Accounts opened during the Promotion Period, the average daily balance in August 2016 is considered as zero, and the Average Daily Balance of the month in which the account was opened is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days the account has been opened in that month.

6. Incremental Balance must be a minimum of S\$20,000 to be eligible for the Bonus Interest/Dividend.
7. For the purpose of this Promotion, the rates applicable on the Incremental Balance during the Promotion Period is:

#### iSAVvy Savings Account:

Bonus Rate	
Incremental Balance (S\$)	Bonus Rate (% p.a.)
Minimum 20,000	0.80%

#### Prestige Savings Account:

Bonus Rate	
Incremental Balance (S\$)	Bonus Rate (% p.a.)
20,000 to less than 200,000	0.85%
200,000 and above	0.90%

8. Deposits made in relation to the Promotion must be in fresh funds, Maybank cheques or transfers made from the Account Holder’s existing Maybank account(s) (if any) are not allowed.
9. Bonus Interest/Dividend will be credited to the Account within 10 business days in the following month. In the event that the Account is closed before the Bonus Interest/Dividend is credited, no Bonus Interest/Dividend will be paid to the Account Holder.

10. Interest-on-Interest / Dividend-on-Dividend will not be paid on Bonus Interest/Dividend credited into the account.
11. After the Promotion Period, there will not be Bonus Interest/Dividend awarded to the Account and Prevailing Interest/Dividend rates will apply.

**Others:**

12. This Promotion is applicable to individuals only. Maybank has the sole and absolute discretion to exclude any person from participating in the Promotion without any obligation to furnish any notice and/or reason.
13. This promotion is applicable to our Shariah compliant Accounts, subject solely to the Bank's discretion.
14. Maybank employees are not eligible to participate in the Promotion.
15. Maybank's decision on all matters relating to the Promotion shall be final and binding on all customers.
16. This Promotion is not valid in conjunction with other promotions carried out by Maybank unless otherwise specified.
17. Maybank, its related corporations, employees and/or independent contractors shall not be liable to any person for any loss, damage and/or injury whatsoever of howsoever caused arising from the Promotion.
18. Maybank reserves the right in its sole and absolute discretion to vary, delete or add to any of these terms and conditions from time to time or to suspend or terminate the Promotion at any time without prior notice or liability to any person.
19. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the promotion, these terms and conditions shall prevail.
20. Standard Terms and Conditions governing iSAVvy Savings Accounts and Prestige Savings Account applies.

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Monies and deposits denominated in Singapore dollars under the CPF Investment Scheme and CPF Minimum Sum Scheme are aggregated and separately insured up to S\$50,000 for each depositor per Scheme member. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

**Information correct as at 1 September 2016**

Malayan Banking Berhad (incorporated in Malaysia)