



**WEALTH ELEVATION CAMPAIGN (“Campaign”)
TERMS AND CONDITIONS**

1.0 The Campaign Period

This Campaign is organised by Malayan Banking Berhad (Company Registration No.: 196001000142) and Maybank Islamic Berhad (Company Registration No: 200701029411) (collectively referred to as “**Maybank**”). By participating in this Campaign, the **Eligible Participant(s)** (as defined below) hereby expressly agrees to be bound by these terms and conditions (“**Terms and Conditions**”) and Maybank’s decision. This Campaign commences from 1st August 2022 and will expire on 31st December 2022 (“**Campaign Period**”), both dates inclusive.

2.0 Eligibility Criteria for the Campaign (“Eligibility Criteria”)

2.1 This Campaign is open to all existing and new Maybank Premier customer aged 18 years and above, and applicable to both Malaysian and non-Malaysian citizens who fulfils both of the following requirements:

(a) **Maybank Premier** customer who open and/or maintains:

- (i) Any combination or single product of Deposits/Investment Accounts and investments between RM250,000 to RM1,000,000; OR
- (ii) Any combination or single product of financing, Deposits/Investment Accounts and investments between RM1,000,000 to RM4,000,000; and

(b) is not an employee of Maybank and its group of companies.

[hereinafter will be referred to as “**Eligible Participant(s)**”]

3.0 Campaign Details

3.1 Participating Products

Participating Product Category	Qualifying Criteria
INVESTMENT	Refer to Clause 4.1
LIFE INSURANCE/TAKAFUL	Refer to Clause 4.2
MORTGAGE	Refer to Clause 4.3

[hereinafter referred to as the “**Participating Product(s)**”]

3.2 Campaign Rewards

The Campaign Rewards are as set out below:

No.	Prize Category	Rewards
(a)	New Premier Onboarding	First 300 Eligible Participants who achieve the criteria as per Clause 3.4 below during the Campaign Period will be rewarded with cash vouchers worth RM100 on a first-come, first-served basis.
(b)	Islamic Wealth Management	First 300 Eligible Participants who achieve the criteria as per Clause 3.5 below during the Campaign Period will be rewarded with cash vouchers worth RM100 each on a first-come, first-served basis.
(c)	Investment	First 200 Eligible Participants with minimum investment of RM300,000 in a single transaction with a minimum sales charge of 1.5% during the Campaign Period will be rewarded with cash vouchers worth RM150 each, on a first come first served basis.
		100 Eligible Participants with the highest investment of minimum amount of RM500,000 in a single or combined transaction(s) with a minimum sales charge of 1.5% during the Campaign Period will be rewarded with cash vouchers worth RM300 each.
(d)	Life Insurance / Takaful	First 200 Eligible Participants with minimum Annualized First Year Premium/Contribution (“AFYP/AFYC”) of RM30,000 (regular premium/contribution) or minimum RM70,000 (single premium - Dynamic Invest) during the Campaign Period will be rewarded with cash vouchers worth RM100 each, on a first-come, first-served basis.
		100 Eligible Participants with the highest premium/contribution with minimum Annualized First Year Premium/Contribution (“AFYP/AFYC”) of RM50,000 (regular premium/contribution) or minimum RM100,000 (single premium - Dynamic Invest) during the Campaign Period will be rewarded with cash vouchers worth RM150 each.
(e)	Mortgage	Eligible Participants with minimum accepted loan/ financing amount of RM500,000 during the Campaign Period will stand to be rewarded with rewards worth RM5,000 each, limited to three (3) Eligible Participants, on random draw basis.

[hereinafter referred to as the “Campaign Reward(s)”]

3.3 Campaign Mechanics

3.3.1 Eligible Participants will be eligible for the Campaign Rewards subject to the fulfilment of the Qualifying Criteria for each product as set out below in Clause 4.1; 4.2; and/or 4.3.

3.3.2 Entries are automatically tracked. No Campaign entry forms or registration are required.

3.3.3 Campaign Rewards for 3.2 (a) New Premier Onboarding is subject to Qualifying Criteria as set out in Clause 3.4 below, based on first-come, first-served basis, while stock lasts.

- 3.3.4 Campaign Rewards for 3.2 (b) Islamic Wealth Management is subject to Qualifying Criteria as set out in Clause 3.5 below, based on first-come, first-served basis, while stock lasts.
- 3.3.5 Campaign Rewards for 3.2 (c) Investment is subject to Qualifying Criteria as set out in Clause 4.1 below.
- 3.3.6 Campaign Rewards for 3.2 (d) Life Insurance/Takaful is subject to Qualifying Criteria as set out in Clause 4.2 below.
- 3.3.7 Campaign Rewards for 3.2 (e) Mortgage is upon the acceptance of the loan/financing as set out in Clause 4.3 below.
- 3.3.8 Each Eligible Participants is entitled to receive multiple rewards for 3.2 (a) - (e).
- 3.3.9 The entitlement of Eligible Participants to the Campaign Rewards will be determined within three (3) months after the end of the Campaign Period (i.e. 31st March 2023).

3.4 Premier Onboarding

- 3.4.1 First 300 Eligible Participants who achieve the criteria below during the Campaign Period will be rewarded with cash vouchers worth RM100 on a first-come, first-served basis
- 3.4.2 The Eligible Participants will need to:
 - 3.4.2.1 Onboard to Maybank Premier service during the Campaign Period, i.e. 1st August 2022 until 31st December 2022; AND
 - 3.4.2.2 Take up minimum one of the Participating Products and fulfilling the criteria for the said Participating Products subject to Clause 4.1; 4.2; and/or 4.3.

3.5 Islamic Wealth Management

- 3.5.1 The first 300 Eligible Participants who achieve the criteria below during the Campaign Period will be rewarded with cash vouchers worth RM100 each on a first-come, first-served basis.
- 3.5.2 The Eligible Participants will need to:
 - 3.5.2.1 Be a new or existing Islamic Wealth Management customer during the Campaign Period, i.e. 1st August 2022 until 31st December 2022; AND
 - 3.5.2.2 Take up minimum one of the Shariah compliant/Islamic Participating Products and fulfilling the criteria for the said Participating Products subject to Clause 4.1; 4.2; and/or 4.3.

3.6 Other Terms and Conditions

- 3.6.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Rewards with item(s) of equivalent value with twenty-one (21) days' prior notice.
- 3.6.2 Maybank is not the supplier of the Campaign Rewards and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the gifts provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Campaign Rewards. Any dispute over the Campaign Rewards provided by the merchant should be resolved directly between Eligible Participants and the respective merchants.
- 3.6.3 The image(s) of the Campaign Rewards item (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 3.6.4 Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expense or damage whatsoever or howsoever incurred or sustained by the selected winner and/or any other person by reason of, arising from or in connection with the Campaign and/or the usage of the gift and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.

4.0 Campaign Terms and Conditions - Participating Products

4.1 Investment

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Rewards
INVESTMENT	1. Unit Trusts/Shariah Compliant Unit Trust funds** 2. Structured Products/Islamic Structured Products 3. Retail Bonds/Retail Sukuk **Note: Excluding ASNB variable funds	Minimum investment of RM300,000 in a single or combined transaction(s) during Campaign Period with a minimum sales charge of 1.5%	First 200 Eligible Participants with minimum investment of RM300,000 in a single transaction with a minimum sales charge of 1.5% during the Campaign Period will be rewarded with cash vouchers worth RM150 each, on a first come first served basis.
			Top 100 Eligible Participants with the highest investment of minimum amount of RM500,000 in a single or combined transaction(s) with a minimum sales charge of 1.5% during the Campaign Period will be rewarded with cash vouchers worth RM300 each.

4.1.1 The Campaign is open to the following three (3) investment product types:

	Investment Product Type	Description
1.	Unit Trusts/Shariah Compliant Unit Trust funds	Open to selected Unit Trust/Shariah Compliant Unit Trust funds (exclude ASNB variable funds) with minimum 1.5% sales charge
2.	Structured products/Islamic Structured	Open to selected Structured Products/Islamic Structured Products distributed by Maybank with minimum 1.5% sales charge
3.	Retail Bonds/Retail Sukuk	Open to selected Retail Bonds/Retail Sukuk with minimum 1.5% sales charge

[hereinafter referred to as “Investment Product(s)”]

4.1.2 Eligible Participants are expected to make an investment of a minimum of RM300,000 in a single or combined transaction(s) during the Campaign Period.

4.1.3 The first 200 Eligible Participants with minimum investment of RM300,000 in a single transaction with a minimum sales charge of 1.5% during the Campaign Period will be rewarded with cash vouchers worth RM150 each, on a first come first served basis.

4.1.4 The top 100 Eligible Participants with the highest investment of minimum amount of RM500,000 in a single or combined transaction(s) with a minimum sales charge of 1.5% during the Campaign Period will be rewarded with cash vouchers worth RM300 each. The top Eligible Participants will be determined by the highest total investment amount in each month during the Campaign Period.

4.2 Life Insurance / Takaful

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Rewards
Life Insurance/ Takaful	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Dynamic Invest (Single Premium)	Minimum AFYP/AFYC of RM30,000 (regular premium/ contribution) or minimum RM70,000 (single premium - Dynamic Invest)	First 200 Eligible Participants with minimum Annualized First Year Premium/Contribution (“AFYP/AFYC”) of RM30,000 (regular premium/contribution) or minimum RM70,000 (single premium - Dynamic Invest) during the Campaign Period will be rewarded with cash vouchers worth RM100 each.

			Top 100 Eligible Participants with the highest premium/contribution with minimum Annualized First Year Premium/Contribution (“AFYP/AFYC”) of RM50,000 (regular premium/contribution) or minimum RM100,000 (single premium - Dynamic Invest) during the Campaign Period will be rewarded with cash vouchers worth RM150 each.
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4.2.1 The Campaign is open to the following selected Life Insurance policies/Takaful certificates:

Regular Premium/Contribution	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic
Single Premium	(a) Dynamic Invest (Single Premium)

[hereinafter referred to as “Life Insurance or Takaful Products”]

4.2.2 Eligible Participants are required to sign-up for new Life Insurance or Takaful Products with the minimum premium/contribution amount of Annualized First Year Premium/Contribution (“AFYP/AFYC”) of RM30,000 or minimum RM70,000 (single premium - Dynamic Invest).

4.2.3 The minimum premium/contribution amount of AFYP/AFYC applies to Regular Premium/Contribution per policy/certificate issuance, and Single Premium for ‘Dynamic Invest’, inclusive of the Enricher Premium/Contribution.

4.2.4 The premium/contribution amount is not inclusive of Single or Regular Top-Up for all Life Insurance/Takaful Products.

4.2.5 Payment method: Annual Payment Mode (“APM”) and Half Yearly Payment Mode (“HPM”) with payment made from Maybank Credit Card/Ikhwan Card or transfer of fund from Maybank savings or current account.

4.2.6 All Life Insurance policies or Takaful certificates are subjected to a free look period. Cancelled or surrendered policies/certificates are not considered.

4.2.7 The first 200 Eligible Participants with minimum AFYP/AFYC of RM30,000 (regular premium/contribution) or minimum RM70,000 (single premium - Dynamic Invest) during the Campaign Period will be rewarded with cash vouchers worth RM100 each.

- 4.2.8 The top 100 Eligible Participants with the highest premium/contribution with minimum AFYP/AFYC of RM50,000 (regular premium/contribution) or minimum RM100,000 (single premium - Dynamic Invest) during the Campaign Period will be rewarded with cash vouchers worth RM150 each.

4.3 Mortgage

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward
Mortgage	Open to: <ul style="list-style-type: none"> Finance purchase of completed residential properties via subsales and direct from developer; Refinancing; redraw, remortgage Overseas Mortgage Loans, Foreign Currency Offshore Property Financing-i (FCOPF-i); Conventional and Islamic financing; With or without Zero Entry Cost 	Based on minimum loan/financing acceptance of RM500,000	Eligible Participants with minimum accepted loan/financing amount of RM500,000 during the Campaign Period will stand to be rewarded with rewards worth RM5,000 each, limited to three (3) Eligible Participants, on random draw basis.

- 4.3.1 The Campaign is open to new Mortgage Loan/Islamic Home Financing facilities for completed residential properties amounting to a minimum of RM500,000.
- 4.3.2 Recognition of Conventional/Islamic Home Financing facilities is based on acceptance date of the offer during the Campaign Period.
- 4.3.3 The eligible Participants with minimum accepted loan/ financing amount of RM500,000 during the Campaign Period will stand to be rewarded with rewards worth RM5,000 each, limited to three (3) Eligible Participants, on random draw basis.

5.0 Campaign Rewards Fulfilment

- 5.1 Eligible Participants who are successful winners of the Campaign Rewards will be contacted within four (4) months after the end of the Campaign Period i.e. by 30 April 2023. The winners will be assigned a Maybank Relationship Manager from a Maybank Premier Centre to liaise with them on fulfilment of the Campaign Rewards.
- 5.2 Once the winners are contacted as stated above in Clause 5.1, the winners will need to verify their home/email address for the purpose of sending the letter of notification, informing the winners of their entitlement. Three (3) call attempts will be made to the winners based on the current information registered with Maybank and failure to reach the said Eligible Participants will entitle Maybank to select a new winner as replacement.

- 5.3 The winners shall have calendar 21 days to respond to the letter of notification upon receipt and claim the Campaign Rewards, after which any unclaimed Campaign Rewards will be deemed void.
- 5.4 Delivery of Campaign Rewards will be handled by Maybank's appointed courier service company.

6.0 General Terms and Conditions

- 6.1 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.
- 6.2 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 the Maybank2u website at www.maybank2u.com.my or through any other channel determined by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- 6.3 By participating in this Campaign, Eligible Participants agree to access the Maybank2u website at 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.
- 6.4 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 Maybank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the Personal Data Protection Act 2010 (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:

- 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 Participants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

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 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 the any gross negligence or omission by Maybank.

- 6.5 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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of Maybank.
- 6.6 Maybank may disqualify/reject any Eligible Participants 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.
- 6.7 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 6.8 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 Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.