



Investment (Shariah Compliant Unit Trust/Unit Trust) CNY Campaign 2018 Terms and Conditions

1. The Campaign Period

The Terms & Conditions shall govern the Investment (Shariah Compliant Unit Trust/Unit Trust) CNY Campaign 2018 (“Campaign”). This Campaign will run from 2nd January 2018 to 31st March 2018 (both dates inclusive). All applications must be made within the Campaign Period.

2. Eligibility

2.1 The Campaign is open to all new and existing individual retail customers of Malayan Banking Berhad and Maybank Islamic Berhad (collectively referred to as “Maybank”)(“Eligible Customers”).

2.2 This campaign is open to Eligible Customers of Shariah Compliant Unit Trust*/Unit Trust with a minimum 2% sales charge.

** Shariah Compliant Unit Trust refers to Shariah compliant unit trust approved by the Securities Commission Malaysia*

2.3 Minimum investment amount in Shariah Compliant Unit Trust/Unit Trust and Gift entitlement:

Minimum Investment Amount	Gift Worth
RM 500,000 (with multiple transactions on the same day)	RM 488
RM 100,000 (with multiple transactions on the same day)	RM 88

3. Mechanics/Features of the Campaign

3.1 Minimum purchase eligibility:

- Eligible Customers must meet the Investment Criteria specified in the table in Paragraph 2.3 to qualify for a Gift.
- The total purchases of Shariah Compliant Unit Trust/Unit Trust will be calculated on a cumulative basis. These cumulative sales will be accounted on the same day basis.

3.2 Gift entitlement:

- The gift entitlement for Eligible Customer follows below stated criteria:
 - If the Eligible Customer invests in Shariah Compliant Unit Trust/Unit Trust with a total of RM 100,000 in two separate transactions of RM 50,000 each on the same day;
- However, in the event the Eligible Customer invests RM 50,000 in Shariah Compliant Unit Trust/Unit Trust on a day and make another RM 50,000 investment on the next day, this customer will not be qualified for any Gift.

3.3 Gift descriptions:

- An exclusive Prosperity Bowl Set made of Pewter worth *RM 488 from Tumasek;



- ii. A set of porcelain made tea set comprised of teapot and teacups worth *RM 88.
**Prices shown are indicative prices of the gifts.*

4. Campaign criteria

- i. The purchase of Shariah Compliant Unit Trust/Unit Trust must be made from Maybank.
- ii. Gifts are available on a first-come first-served basis and are while stocks last, limited to 150 pieces worth RM 488 and 1,880 pieces worth RM 88.
- iii. Gifts are not exchangeable by the Eligible Customer for cash or any other item.
- iv. Maybank reserves the right to replace the Gift with an item(s) of equivalent value without giving prior notice.
- v. Maybank is not the supplier of the Gift(s) and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the Gift(s) provided. Any dispute over the Gift(s) provided by the merchant should be resolved directly between the Eligible Customer and the merchant.
- vi. In the event purchases into Shariah Compliant Unit Trust/Unit Trust are reversed, cancelled, transferred, switched or cooled off, the Eligible Customer will not qualify for any Gift.
- vii. Any special discounts below the minimum requirement in Paragraph 3 will not be qualified any Gifts, regardless of transaction amount.
- viii. Joint accounts purchases of Shariah Compliant Unit Trust/Unit Trust will qualify for one (1) Gift.
- ix. In the event if the joint account or one of the individuals of the joint account is entitled for a Gift, the following conditions apply:
 - a) The other joint account holder will not qualify.
 - b) Each individual will not qualify for any Gifts individually if they purchase additional Shariah Compliant Unit Trust/Unit Trust.
- x. The investment in Shariah Compliant Unit Trust/Unit Trust through EPF investments schemes is not qualified for a Gift.
- xi. The investment offer is not valid in conjunction with other offers and promotions (if any) offered by Maybank in relation Shariah Compliant Unit Trust/Unit Trust.

5. Gift fulfilment

- 5.1 Arrangement of Gift delivery will be conducted after Campaign End Date (from May 2018 onwards) to Eligible Customers' assigned the Bank Personal Financial Advisors or Relationship Managers or Maybank branches or the Maybank Premier Wealth Centres/Lounges;
- 5.2 Delivery of Gift to be handled by Maybank appointed courier service company.
- 5.3 Sales charge will be subject to GST at a standard rate of 6%.
- 5.4 The Terms and Conditions shall be supplemental to the Product Terms and Conditions Governing the Shariah Compliant Unit Trust/Unit Trust. The 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.

5.5 Investments in the Shariah Compliant Unit Trust/Unit Trust are not obligation of, guaranteed or insured/covered by Maybank and are subject to investment risks, including the possible loss of the principal amount invested. The Eligible Customers are advised to read the Prospectus/Product Highlight Sheet/Term Sheets of the Shariah Compliant Unit Trust/Unit Trust before investing.

6. General Terms and Conditions

- i. By participating in the Campaign, the Eligible Customers agree to be bound by these Terms and Conditions including any amendment(s) thereto.
- ii. Employees of Malayan Banking Berhad and Maybank Islamic Berhad and its group of companies are not eligible to participate in this Campaign including, advertising and promotions agencies who are directly involved as well as their immediate family members.
- iii. Maybank reserves the right to amend these Terms and Conditions (wholly or in part) at any time, at its sole absolute discretion. Any amendments to these Terms and Conditions will be notified to the Eligible Customers via notice published at www.maybank2u.com.my or through Maybank branches twenty one (21) days' notice prior to the date such amendments coming into force.
- iv. Maybank 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 or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under the Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
- v. Maybank, at its sole and absolute discretion may withdraw, cancel or suspend the Campaign earlier than the expiry of the Campaign Period or extend the Campaign beyond the Campaign Period subject to the availability of funds by giving twenty one (21) days prior notice to the Eligible Customers via notice published at www.maybank2u.com.my.
- vi. By participating in this Campaign, the Eligible Customers agree to visit Maybank's website at www.maybank2u.com.my on a regular basis to keep them informed of the terms and conditions of this Campaign and are deemed to have agreed with any changes or variations to the terms and conditions herein and seek clarification from Maybank should any of the Terms and Conditions be not fully understood.
- vii. By participating in this Campaign, the Eligible Customers agree and consent to allow his/ her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Notice"). 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 Maybank for:



- a. the purposes of the Campaign;
 - b. marketing and promotional activities conducted in such manner as Maybank deems 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 responses and related photographs. In this regard, each Eligible Customer agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.
- viii. Maybank may at its sole and absolute discretion disqualify/reject any Eligible Customers who do not comply with the Terms and Conditions stated herein and/or found or suspected of tampering with the Campaign and/or its process or the operation of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- ix. Maybank shall not be liable and responsible for any default of its obligation under the Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of Maybank.
- x. These Terms and Conditions shall be governed by the Laws of Malaysia and any dispute arising from and/or in connection with this Campaign shall be resolved by the exclusive jurisdiction of the Courts of Malaysia.
- xi. In addition to the terms stipulated above, the Eligible Customers agree that the general terms and conditions in the terms and conditions governing banking accounts shall be read together with these terms and conditions.