

## CONVENTIONAL FIXED DEPOSIT (FD) CHINESE NEW YEAR CAMPAIGN 2018

### Terms & Conditions

1. These Terms & Conditions shall govern the “Chinese New Year Campaign 2018” (“Campaign”) commencing from 2<sup>nd</sup> January 2018 until 31<sup>st</sup> March 2018 (or upon achieving the campaign target set by Malayan Banking Berhad (“Maybank”), whichever is earlier) (“Campaign Period”).
2. This Campaign is opened to all new FD placements by new and existing customers (“Customers”) excluding non-banking financial institutions and corporations acting as trustees.
3. Customers are required to have either a Current Account or a Savings Account (“CASA”) opened and maintained with any branches of Maybank in Malaysia.
4. Only FD placements (using <sup>1</sup>Fresh Funds or <sup>2</sup>Roll-over Funds) made over the counter during the Campaign Period at any of the Maybank branch in Malaysia which satisfies the segmentation and placement amount set out in Paragraph 5 until Paragraph 7 below are eligible to participate in this Campaign (“Eligible FD Placements”).

#### Footnote

For the purposes of this Campaign, **<sup>1</sup>Fresh Funds** means (i) funds which are transferred to the Customer’s CASA maintained at Maybank as a result of cleared cheques from other banks; or (ii) funds which are newly transferred into the Customer’s CASA maintained at Maybank. Whereas **<sup>2</sup>Roll-over Funds** means funds which are from matured Fixed Deposits or transferred from Customer’s CASA at the point of fund placement.

5. The segmentation and placement amount criteria as mentioned in Paragraph 4 above are as follows:

Eligibility	Tenure	Minimum Placement (in a single certificate)	Maximum Placement (per customer)
Individual	6 Months	RM 100,000	RM 15.0 million
	12 Months	RM 250,000	
Small Medium Enterprise, Sole Proprietorship, Partnership, Clubs, Societies, Associations & Business Banking Customers of Maybank	6 Months	RM 100,000	RM 20.0 million
	12 Months	RM 250,000	

**Table 1: Campaign Eligibility and FD Placement Criteria**

6. The Eligible FD Placements made from <sup>1</sup>Fresh Funds according to its tenure and placement amount shall be entitled to the following Campaign Rates:

Tenure for Eligible FD Placement	Minimum FD Placement Amount	Month	Campaign Rate	Board Rate	Effective Rate
6 Months	<sup>1</sup> Fresh Funds RM 100,000 (in a single certificate)	1	3.18% p.a.	3.05% p.a.	3.88% p.a.
		2	3.18% p.a.		
		3	3.28% p.a.		
		4	3.38% p.a.		
		5	3.38% p.a.		
		6	6.88% p.a.		

Table 2: Campaign Rates for 6-months FD Placement made from <sup>1</sup>Fresh Funds

Tenure for Eligible FD Placement	Minimum FD Placement Amount	Month	Campaign Rate	Board Rate	Effective Rate
12 Months	<sup>1</sup> Fresh Funds RM 250,000 (in a single certificate)	1	3.38% p.a.	3.10% p.a.	4.20% p.a.
		2	3.38% p.a.		
		3	3.38% p.a.		
		4	3.68% p.a.		
		5	3.68% p.a.		
		6	3.68% p.a.		
		7	3.88% p.a.		
		8	3.88% p.a.		
		9	3.88% p.a.		
		10	4.28% p.a.		
		11	4.28% p.a.		
		12	8.98% p.a.		

Table 3: Campaign Rates for 12-months FD Placement made from <sup>1</sup>Fresh Funds

7. The Eligible FD Placements made from <sup>2</sup>Roll-over Funds according to its tenure and placement amount shall be entitled to the following Campaign rate:

Tenure for Eligible FD Placement	Minimum FD Placement Amount	Month	Campaign Rate	Board Rate	Effective Rate
6 Months	<sup>2</sup> Roll-over Funds RM 100,000 (in a single certificate)	1	3.18% p.a.	3.05% p.a.	3.78% p.a.
		2	3.18% p.a.		
		3	3.28% p.a.		
		4	3.38% p.a.		
		5	3.38% p.a.		
		6	6.28% p.a.		

Table 4: Campaign Rates for 6-months FD Placement made from <sup>2</sup>Roll-over Funds

Tenure for Eligible FD Placement	Minimum FD Placement Amount	Month	Campaign Rate	Board Rate	Effective Rate
12 Months	<sup>2</sup> Roll-over Funds RM 250,000 (in a single certificate)	1	3.38% p.a.	3.10% p.a.	4.10% p.a.
		2	3.38% p.a.		
		3	3.38% p.a.		
		4	3.68% p.a.		
		5	3.68% p.a.		
		6	3.68% p.a.		
		7	3.88% p.a.		
		8	3.88% p.a.		
		9	3.88% p.a.		
		10	4.28% p.a.		
		11	4.28% p.a.		
		12	7.78% p.a.		

**Table 5: Campaign Rates for 12-months FD Placement made from <sup>2</sup>Roll-over Funds**

8. The Customer agrees that for upliftment of the FD prior to maturity, the upliftment shall be made in accordance with the following terms:
- No interest shall be paid on any 1 month, 2 months or 3 months tenure FD that has not completed its respective full tenure period;
  - For FD with tenures exceeding 3 months, no interest shall be paid if the FD is uplifted before the completion of the first 3 months period;
  - Other than in the circumstances mentioned in (i) and (ii) above, the interest rate payable for FD that is uplifted before its fixed maturity date shall be half (1/2) of the contracted interest rate for each completed month.

Sample calculations of interest entitlement for premature FD placement made with <sup>1</sup>Fresh Funds are illustrated as below:

Placement Date	Tenure	Placement Amount	Premature Withdrawal Date	Interest Payable	
10/1/2018	6 Months	RM 100,000	10/3/2018	No interest	
10/1/2018	6 Months	RM 100,000	15/5/2018	Month	Interest Payable
				1	$((100,000 \times 3.18\%)/2) \times (31/365)$ = RM 135.04
				2	$((100,000 \times 3.18\%)/2) \times (28/365)$ = RM 121.97
				3	$((100,000 \times 3.28\%)/2) \times (31/365)$ = RM 139.29
				4	$((100,000 \times 3.38\%)/2) \times (30/365)$ = RM 138.90
				Total Interest Payable	RM 535.20

**Table 6: Sample of Premature Withdrawals of Conventional FD placement made with <sup>1</sup>Fresh Funds**

### **Specific Terms and Conditions**

9. Asset Management Companies and Trust Companies are NOT ELIGIBLE to participate in this Campaign.
10. The Campaign Rates are subject to any Overnight Policy Rate (“OPR”) change during the Campaign Period. Any change in the OPR will be applicable to new placement thereafter.
11. This Campaign is available for placements made via over the counter only. Upon maturity of the FD, the FD rates shall be changed to the prevailing FD board rates for any renewal thereof. Please log-on to [www.maybank2u.com.my](http://www.maybank2u.com.my) to view the prevailing FD board rates.

### **General Terms & Conditions**

12. By participating in the Campaign, the Customers agree to be bound by these Terms and Conditions including any amendment(s) thereto.
13. Employees of Maybank 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.
14. 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 Customers via notice published at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through Maybank branches twenty one (21) days’ notice prior to the date such amendments coming into force.
15. 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 Customers resulting directly or indirectly from the 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.
16. 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 Customers via notice published at [www.maybank2u.com.my](http://www.maybank2u.com.my).
17. By participating in this Campaign, Customers agree to visit Maybank’s website at [www.maybank2u.com.my](http://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.

18. (i) By participating in this Campaign, 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](http://www.maybank2u.com.my) ("Maybank's Privacy Notice"). In addition and without prejudice to the terms in the Maybank's Privacy Notice, Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank for:
- i. the purposes of the Campaign;
  - ii. 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 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 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.
19. Maybank may at its sole and absolute discretion disqualify/reject any 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.
20. 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.
21. 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.
22. In addition to the terms stipulated above, 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.