

Name : (1) \_\_\_\_\_ (2) \_\_\_\_\_

NRIC No. : (1) \_\_\_\_\_ (2) \_\_\_\_\_

### Wealth Booster Campaign Terms and Conditions

1. This Campaign is organised by Malayan Banking Berhad and Maybank Islamic Berhad (collectively “**Maybank**”). By participating in this Campaign, the **Eligible Participant** (as defined below) hereby expressly agrees to be bound by these terms and conditions (“**Terms and Conditions**”) and the decisions made by Maybank. This Campaign commences from 1<sup>st</sup> August 2019 until 31<sup>st</sup> December 2019 (“**Campaign Period**”).

2. **Eligibility**

This Campaign is open to all existing and new Maybank Private and Premier customers of eighteen (18) years and above, applicable for both Malaysian citizens and foreigners who fulfil the following requirements:

- a) Maybank Private customers who open and/or maintain:
  - i) Any combination or single product of deposits and investments of RM3,000,000 and above; OR
  - ii) Any combination or single product of financing, deposits and investments of RM4,000,000 and above.
- b) Maybank Premier customers who open and/or maintain:
  - i) Any combination or single product of deposits and investments between RM 250,000 to RM3,000,000; OR
  - ii) Any combination or single product of financing, deposits and investments between RM1,000,000 to RM4,000,000.

[hereinafter referred to as “**Eligible Participant**”]
- c) Excluding sole proprietorships, partnerships, charitable/non-profit organizations, societies, schools, colleges, universities corporate entities and commercial companies.
- d) Employees of Maybank (which include its employees in overseas offices, branches and subsidiaries), as well as advertising and promotions agencies who are directly involved, including their immediate family members are not eligible to participate in this Campaign.

3. **Participating Products**

Eligible Participant must invest in any one of the participating product(s) according to the respective stated criteria for Campaign Reward entitlement during Campaign Period:-

Investment	
Participating Product	Product Criteria
Structured Product/Islamic Structured Product	Open to selected Structured Product/Islamic Structured Products distributed by Maybank.
Retail Bond	Open to selected Retail Bonds.
1. The participating Investment Products offered in this Campaign shall be determined by Investment Products and Advisory team of Group Wealth Management.  2. Other terms and conditions of each of the participating Investments Products details are as set out in the product disclosure sheet of the respective Investment Products in Maybank’s website at <a href="http://www.maybank2u.com">www.maybank2u.com</a>	

Life Protection	
Participating Product	Product Criteria
<ul style="list-style-type: none"> <li>Smart Wealth</li> <li>Smart Cash Xtra</li> <li>Smart Flexi Plus</li> <li>Smart Hijrah</li> <li>Takaful Smart Link</li> </ul>	<ul style="list-style-type: none"> <li>Insure/Cover with selected Maybank Insurance Life Protection products (Regular Premium/Contribution) during Campaign Period.</li> <li>Minimum premium/contribution amount of RM30,000 Annual First Year Premium (AFYP) for Regular Premium/Contribution per policy/certificate issuance (subject to cooling off).</li> <li>Premium <u>NOT INCLUSIVE</u> of Single or Regular Top Up for all products.</li> </ul> <p>Payment method: Annual Payment Mode (APM) &amp; Half Yearly Payment Mode (HPM) via Maybank Credit Card &amp; Current Account/Savings Account (CASA).</p>
<ul style="list-style-type: none"> <li>Cash Rebate of this Campaign and all gifts offered in the Budapest Rhapsody Campaign are subject to cooling-off period of fifteen (15) calendar days from the delivery date of the policy/certificate and while stocks last.</li> <li>Other terms and conditions of the participating Life Protection Products details to be referred to the flyers in Maybank's website at <a href="http://www.maybank2u.com">www.maybank2u.com</a>.</li> </ul>	

[hereinafter referred to as the "Participating Products"]

#### 4. Investment and Transfer-in Criteria

##### 4.1 New Investment

- Eligible Participant must be the primary account holder of investment account opened with Maybank.
- The Eligible Participant must meet the Campaign criteria specified in Paragraph 3 and must be new or existing of Maybank Private or Premier Customers.
- The total monthly investment amount on a single/combination of Participating Products will be aggregated on month end to determine the Eligible Participant's entitlement for gift(s).
- Ringgit Malaysia (MYR) equivalent will be converted for gift entitlement if investment in multicurrency.

##### 4.2 Investment Transfer-in

- Investment transfer-in amount must be transferred from other Banks and all transfer processes must be completed during Campaign Period.
- The process of transferring the investment portfolio must be based on preferred option and agreed by Eligible Participant.
- Investment transfer-in amount must be accompanied with new investment in Maybank and/or new participating Life Protection policies sign up of the Campaign.
- Eligible Participants who participate in the 2<sup>nd</sup> Half Unit Trust Campaign 2019 in Unit Trust investment of minimum RM500,000 and transfer their investment portfolio of minimum RM500,000 from other Banks to Maybank are qualified in the Investment transfer-in category.

- v) Standalone investment transfer-in amount does not entitle for any transfer-in gift category.

#### 4.3 Gift Entitlement

- i) The investment(s) purchased or subscribed by Eligible Participants are based on their sole decisions upon assessment of the associated risk. The Campaign gift is purely based on goodwill and the existing banking relationship and in no way influences or has any bearing on Eligible Participants' decisions to subscribe or purchase any investment solutions.
- ii) With reference to Paragraph 4.2 (iv), each Eligible Participant is entitled to a gift of investment transfer-in category.
- iii) Each Eligible Participant is entitled to receive one (1) gift per month for investment category and one (1) gift per month for investment transfer-in category upon meeting minimum amount criteria [refer to Paragraphs 4.1 and 4.2] throughout Campaign Period.

New Investment		
Gift worth	Min Amount	No. of Eligible Participants
RM500	RM500,000	150
RM1,000	RM 1 million	50

  

Investment Transfer-in		
Gift worth	Min Amount	No. of Eligible Participants
RM200	RM500,000	200
RM400	RM 1 million	50

  

Category	Gift entitlement	
	Investment Gift	Transfer-in Gift
Investment only	✓	✗
Investment + Transfer-in	✓	✓
Transfer-in	✗	✗

- iv) Gift categories and criteria as below:-

Note: Allocated gifts to be awarded to Eligible Participants based in first come, first come basis.

- v) Arrangement of gift delivery will commence after Campaign End Date; to the Eligible Participant(s)' assigned Client Advisors and Relationship Managers.
- vi) This terms and conditions shall be supplemental to the product terms and conditions governing the Participating Product(s) as per table in Paragraph 3. This 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.
- vii) Investments in the listed Investment Participating Products 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 Participant(s) is advised to read the Prospectus/Product Highlight Sheet/Term Sheets of the Investment Participating Products before investing.

#### 5. Life Protection

- i) The participating Life Protection products in this Campaign are Smart Wealth, Smart Cash Xtra, Smart Flexi Plus, Smart Hijrah and Takaful Smart Link [hereinafter referred to as "Life Protection Products"].

- ii) The Eligible Participant must meet the campaign criteria specified in Paragraph 3 and must be new or existing of Maybank Private or Premier Customers.
- iii) To participate in this Campaign, Participant is expected to sign-up for Life Protection Products with a minimum premium/contribution amount of RM 30,000\* AFYP per policy/certificate. Inclusive of Enricher Premium.
- iv) Premiums NOT inclusive of single or regular top up for all products.
- v) Payment method of the abovementioned Life Protection Products must be Annual Payment Mode (APM) or Half Yearly Payment Mode (HPM); made through valid/active Maybank credit card, or AutoDebit from current account or savings account.
- vi) The Campaign rewards each qualified Eligible Participant with Cash Rebate of RM500 with each participating Life Protection Products take-up in accordance to the stated campaign criteria [hereinafter referred to as “Cash Rebate”].
- vii) Cash Rebate is limited to the first 200 qualified Eligible Participants who meet participating Life Protection Products criteria during Campaign Period on a ‘first come first serve’ basis.
- viii) Cash Rebate for the Campaign will be processed and credited into the qualified Eligible Participant’s Maybank credit card account within sixty (60) business days after Campaign Period ends.
- ix) In the event if any of the Eligible Participants do not have any Maybank Credit Card for Cash Rebate crediting purpose, the Eligible Participant has to sign-up for a Maybank Credit Card as advised by Client Advisors or Relationship Managers, or otherwise, the Cash Rebate shall be forfeited.
- x) Eligible Participant who is qualified for Cash Rebate shall be notified by Maybank via representatives from Maybank; through phone, short message service, the Maybank’s website ([www.maybank2u.com](http://www.maybank2u.com)) or any other methods of communication Maybank may deem as appropriate.
- xi) In addition, the Eligible Participant attractive gifts from the Budapest Rhapsody Campaign (if they met the criteria), a separate campaign by Etiqa Insurance Berhad which is running concurrently until 31<sup>st</sup> December 2019. Participation in the Budapest Rhapsody Campaign is automate based in Rhapsody existing criteria.
- xii) Cash rebates of this Campaign and all gifts offered in the Budapest Rhapsody Campaign is subject to cooling-off period of fifteen (15) calendar days from the delivery date of the policy/certificate and while stocks last.

#### **General**

- 6. The Eligible Participants who invest in Investment Products will not be covered by the compensation fund under section 158 of the Capital Markets and Services Act 2007 (CMSA). The compensation fund does not extend to the Eligible Participant who has suffered monetary loss as a result of a defalcation or fraudulent misuse of moneys or other property, by a director, officer, employee or representative of Maybank.
- 7. In the event of any complaints related to the Campaign, the Eligible Participants may contact the Bank’s **CFRM** bearing the following telephone and e-mail address:

**Customer Feedback & Resolution Management**

Telephone : 03 - 2074 8075

Email Address : [cfrm@maybank.com.my](mailto:cfrm@maybank.com.my)

**Etiqua General Customer Enquiry**

Telephone : 1-300-13-8888

Email Address : [info@etiqua.com.my](mailto:info@etiqua.com.my)

**Etiqua Customer Complaint Management**

Telephone : 1-300-13-8888

Email Address : [cmu@etiqua.com.my](mailto:cmu@etiqua.com.my)

**8. Maybank's Privacy Notice**

8.1 By participating in this Campaign, Eligible Participant agrees and consents 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](http://www.maybank2u.com) ("Maybank's Privacy Notice").

8.2 In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Participant agrees and consents 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 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 Participant. 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 Participant 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.

9. 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 prior notice thereof, the notice of which shall be posted through Maybank's website at [www.maybank2u.com](http://www.maybank2u.com) or through any other channel or channels that Maybank may deem as appropriate.

10. By participating in this Campaign, Eligible Participant agrees to access to Maybank's website at [www.maybank.com.my](http://www.maybank.com.my) on a regular basis to view the Terms and Conditions herein and seek clarification from Maybank should any of the Terms and Conditions be not fully understood and to ensure that they are kept-up-to-date with any changes or variations made to the Terms and Conditions herein.

11. By participating in this Campaign, the Eligible Participant agrees to be bound by the Terms and Conditions herein set forth including any amendment thereto.

11.1 In no event shall Maybank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for purposes of this Campaign) be liable to Eligible Participant 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.

11.2 Maybank shall not be responsible and / or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by Eligible Participant resulting directly or indirectly from the Eligible Participant's participation in this Campaign or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under this 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.

12. These Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the courts of Malaysia.

#### Customer Declaration

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I/We understand declare that I/we have read and understood the Terms and Conditions of this Campaign and agree with the Terms and Conditions spelled out in this document.

Authorized Signatories

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Signature of First Applicant

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Signature of Second Applicant  
(If applicable)

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#### FOR BANK USE ONLY

Bank Representative :

Bank Representative PF Number :

Branch Code :

Customer Signature authentication  
by Bank Representative: