



## Wealth Accumulation Campaign (“Campaign”)

### Terms and Conditions

1. This Campaign is organised by Malayan Banking Berhad and Maybank Islamic Berhad (collectively “**Maybank**” or “**Bank**”). By participating in this Campaign, the **Eligible Participants** (as defined below) hereby expressly agree 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> July 2018 to 31<sup>st</sup> January 2019 (“**Campaign Period**”).
2. **Eligibility**

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

  - 2.1. Open to new and existing customers from categories below:-
    - a) **Maybank Private Customers**

Investable Assets:  
Any combination or single product of deposits and investment of RM 3.0 million and above; OR

Total Financial Assets:  
Any combination or single product of financing, deposits and investments of RM 4.0 million and above
    - b) **Maybank Premier Customers**

Investable Assets:  
Any combination or single product of deposits and investments between RM 250,000 to less than RM 3.0 million; OR

Total Financial Assets:  
Any combination or single product of financing, deposits and investments between RM 1.0 million to less than RM 4.0 million

#### **WARNING**

**THE RETURNS ON YOUR STRUCTURED PRODUCT INVESTMENT WILL BE AFFECTED BY THE PERFORMANCE OF THE UNDERLYING ASSET / REFERENCE, AND THE RECOVERY OF YOUR PRINCIPAL INVESTMENT MAY BE JEOPARDISED IF YOU MAKE AN EARLY REDEMPTION.**

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2.2. Customers are recommended to have one active Maybank/Maybank Islamic Premium Credit Cards for campaign rewards purpose should customers are qualified for any.

- Amex Platinum Credit Card
- World MasterCard
- World MasterCard Ikhwan Card-i
- Visa Infinite
- Visa Infinite Ikhwan Card-i
- Amex Platinum Charge
- Visa Infinite 2 Cards Premier
- Visa Infinite 2 Cards Premier VIMU
- Amex Reserve
- Visa Diamante
- Visa Infinite Manchester United
- Visa Signature
- Amex Green Charge
- Amex Gold Charge
- Amex Krisflyer Gold Credit Card

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

2.3. Maybank employees and its group of companies are not eligible to participate in the Campaign.

### 3. Participation Criteria

Open to new and existing Maybank Private and Premier customers who meet the participating criteria with **minimum incremental Total Financial Assets (TFA) growth of RM 1.0 million** from 1<sup>st</sup> July 2018 to 30<sup>th</sup> September 2018, which must comprised of:-

- i. **Minimum investment of RM500,000 in participating INVESTMENT products + OTHER products from Deposit/Term Deposit/Investment Account and/or Financing.**

OR

- ii. **Minimum financing of RM700,000 in participating FINANCING products + OTHER products from Deposit/Term Deposit/Investment Account and/or Investment.**

\*Applicable to Primary Account holders only.

\* Investment, Financing, Deposit, Term Deposit and Mudarabah Investment Account are described under paragraph 4 below.

\*Qualified customers must have an active Maybank/Maybank Islamic Premium Credit Card (refer to list of participating cards on point 2.2) without negative block codes.

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#### 4. Participating Products

Eligible Participants must meet any one (1) of the below specified products in the Investment according to campaign requirements listed below and open to individual customers only:-

[hereinafter collectively referred as the “Participating Products”]

Participating Products Criteria		
Type	Participating Product	Criteria
Investment	Unit Trust Shariah Compliant Unit Trust  <i>Note: except for ASNB</i>	Investment in any combinations of investment products with minimum investment amount of <b>RM500,000</b> during Campaign Period.  Invest in selected Unit Trust/Shariah Unit Trust funds ( <i>except for ASNB</i> ) with minimum 2% sales charge.
	Structured Products Islamic Structured Product	Invest in selected Structured Products/Islamic Structured Product  <ul style="list-style-type: none"> <li>Only for Structured Products distributed by Malayan Banking Berhad.</li> </ul>
	Retail Bonds	Selected Retail Bonds
Loan/Financing	Mortgage Islamic Home Financing Multi Currencies Lombard Credit ( <i>applicable to Conventional only</i> )	Approved Mortgage/Islamic Home Financing of minimum <b>RM700,000</b> per loan/financing based on Execution Date during Campaign Period.  <b>Mortgage/Islamic Home Financing</b> <i>Processing Fee waiver of RM200 from 1<sup>st</sup> July 2018 to 30<sup>th</sup> Sept 2018</i>  <b>Acceptable Collateral of Lombard Credit</b> <i>(applicable to Conventional only)</i> <ul style="list-style-type: none"> <li>Investment Products (Bonds, Unit Trust, Equities and etc,)</li> <li>Universal Life Insurance (<i>subject to management approval</i>)</li> </ul> Target customer: High Networth customers who are Private Wealth customers or targeted potential Premier customers.

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Deposit/Term Deposit/Mudarabah Investment Account (IA) (Daily and Term Fund-i)	Fixed Deposit Term Deposit Term Fund-i	Fresh fund deposit in Fixed Deposit/Term Deposit (Islamic Fixed Deposit-i (IFD-i) and Prosperous Now! Account-i (PNA-i))/Term Fund-i (General Investment Account-i (GIA-i)) during Campaign Period <ul style="list-style-type: none"> <li>• minimum 7-month tenure</li> </ul>
	Private Banking Account Private Banking Account-i	Fresh fund deposit/placement in Private Banking Account (PBA)/Private Banking Account-i (PBA-i) during Campaign Period <ul style="list-style-type: none"> <li>• Incremental Average Daily Balance</li> </ul>

#### Notes

- Private Banking Account, Fixed Deposit and Term Deposit products are insured/covered by Perbadanan Insurans Deposit Malaysia (PIDM).
- Private Banking Account-i, Term Fund-i, Investment and Loan/Financing products are not insured/covered by PIDM.

### 5. Deposit/Investment Account Growth in PBA/PBA-i Account

#### 5.1 Average Daily Balance (ADB)

Incremental ADB in the Account refers to the difference in the Average Daily Balance (“ADB”) during the Campaign Period as compared to the ADB in the Account for the month of June 2018 (“Baseline”).

#### 5.2 Baseline

New Maybank Private and Premier Customers: Baseline = ‘0’.

Existing Maybank Private and Premier Customers: Baseline = Average Daily Balance (ADB) of June 2018.

The deposit/investment account Baseline used for measurement of new and existing PBA/PBA-i growth are as follows:

**Baseline:** End day account balance as at 30<sup>th</sup> June 2018

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- 5.3 The formula for computation of deposit/investment account growth in existing and new PBA/PBA-i is as follows:

Formula for Campaign ADB calculation of existing and new PBA/PBA-i opened during Campaign Period:

$$\text{Monthly Campaign ADB} = \frac{\text{Sum of month end account balance}}{30 \text{ or } 31 \text{ days}}$$

- 5.4 Formula for Incremental Average Daily Balance Daily (ADB)

$$\text{Incremental ADB} = \text{Campaign ADB} - \text{Baseline}$$

Examples:

a) Existing PBA/PBA-i Account

End day account balance on 31<sup>st</sup> July 2018 = RM 180,000;

Baseline as at 30<sup>th</sup> June 2018 = RM 120,000

Month-on-month Deposit/Investment Account Growth = RM 180,000 - RM 120,000 → **RM 60,000**

b) New PBA/PBA-i Account

Account opened on 15<sup>th</sup> July 2018 with RM 10,000

End day account balance on 31<sup>st</sup> July 2018 = RM 100,000;

Baseline as at 30<sup>th</sup> June 2018 = RM 0

Month-on-month Deposit/Investment Account Growth  
= RM 100,000 - RM 0 → **RM 100,000**

6. Total Financial Assets (TFA) Computation for rewards

6.1. Incremental TFA for Campaign Rewards

Incremental TFA refers to any combinations participating products of financing, deposit/investment account and investments of minimum RM 1.0 million from 1<sup>st</sup> July 2018 to 30<sup>th</sup> September 2018 (3 months).

Other products which are not listed in the paragraph 4 will not be considered in the TFA computation.

$$\begin{aligned} &\text{Incremental TFA of minimum RM 1.0 million} \\ &= (\text{Financing} + \text{Investment} + \text{Deposit/Investment Account}) \text{ TFA as at } 30^{\text{th}} \text{ Sep } 2018 - \text{TFA as at } 30^{\text{th}} \text{ June } 2018 \end{aligned}$$

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## 6.2. Average incremental TFA for Grand Prize

Average incremental TFA refers to any combinations participating products of financing, deposit/investment account and investments of minimum RM 1.0 million from 1<sup>st</sup> July 2018 to 31<sup>st</sup> January 2019 (7 months).

**Average Incremental TFA of minimum RM 1.0 million**  
 = (Sum of all monthly TFA (Financing + Investment + Deposit/Investment Account) from 1<sup>st</sup> July 2018 to 31<sup>st</sup> January 2019 / 7 months) - TFA as at 30<sup>th</sup> June 2018

## 7. Campaign Criteria and rewards

Categories	Prize	Campaign Criteria
Campaign Reward	<p>100 winners</p> <p>Cash rebates on billing of up to RM 1,000 in credit card spend</p> <p>OR</p> <p>Will Writing/Wasiat Comprehensive Package worth RM 1,080</p>	<ul style="list-style-type: none"> <li>By the end of Campaign Period, only Customers who meet the Participation Criteria and maintain their minimum incremental TFA RM 1.0 million of 3 months from 1<sup>st</sup> July 2018 to 30<sup>th</sup> September 2018.</li> <li>Customers who are interested to participate in this Campaign and meet the Participation Criteria must submit their Campaign Participation Form to Segment Marketing, HNW &amp; Affluent Banking through Client Advisors/Relationship Managers.               <ul style="list-style-type: none"> <li>✓ Meet the Participation Criteria stated in paragraph 3.</li> <li>✓ Maintain incremental TFA of RM 1.0 million from 1<sup>st</sup> July 2018 to 30<sup>th</sup> September 2018.</li> </ul> </li> <li>Winners will be selected based on <b>first come, first serve basis</b> of meeting Campaign Criteria based on the <u>Campaign Participation Form Date</u>.</li> </ul>
Grand Prize	<p>1 winner</p> <p>Up to RM100,000 spend in Maybank Credit Card</p>	<ol style="list-style-type: none"> <li>Customers must maintain a minimum RM 1.0mil average incremental TFA of 7 months from 1<sup>st</sup> July 2018 to 31<sup>st</sup> January 2019</li> <li>Winner will be randomly selected.</li> <li>Validity of the Grand Prize is 3 months from announcement date.</li> </ol>

## Others

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8. TFA calculation at the end of the Campaign Period to be determined by Maybank system based on customers' banking relationship with the Bank and be able to meet the stated Campaign Criteria to be qualified for the Rewards stated in paragraph 3.
9. For PBA/PBA-i calculation, refer to definition of Baseline and ADB in paragraph 5.
10. Computation of TFA on Mortgage/Islamic Home Financing amount is based on available balance of reducing balance calculation method.
11. For Campaign Rewards, only one reward type to be rewarded to each qualified customer as stated in the table in paragraph 7. Customers are required to indicate their preferred type of reward in the Campaign Participation Form. The pre-selected reward type indicated in the submitted Campaign Participation Form **cannot** be exchanged to another reward type.
12. Customers who selected for cash rebate on billing in credit cards must have at least one active Maybank/Maybank Islamic Premium Credit Card without any negative block codes.
13. List of Maybank/Maybank Islamic Premium Credit Card types as follows:-
  - Amex Platinum Credit Card
  - World MasterCard
  - World MasterCard Ikhwan Card-i
  - Visa Infinite
  - Visa Infinite Ikhwan Card-i
  - Amex Platinum Charge
  - Visa Infinite 2 Cards Premier
  - Visa Infinite 2 Cards Premier VIMU
  - Amex Reserve
  - Visa Diamante
  - Visa Infinite Manchester United
  - Visa Signature
  - Amex Green Charge
  - Amex Gold Charge
  - Amex Krisflyer Gold Credit Card
14. The Campaign winners will be notified through Client Advisors/Relationship Managers upon confirmation of the winners' selection process.
15. All rewards are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein.
16. The Campaign Rewards (to first 100 qualified customers) of RM1,000 cash rebate on billing (one-time payment) and Grand Prize of RM100,000 spend (one winner) are capped at maximum RM1,000 cash rebate and RM100,000 respectively.

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17. In the event the winners' monthly spend is less than the offered rebate of Campaign Reward, the Bank is only accountable to reward winners based on their account balance.
18. Same principal applies to Grand Prize which the Bank is accountable to reward the winner with up to RM100,000 spend based on account balance of the first three (03) months from the campaign end date or reaching the cap limit of RM100,000 of whichever earlier.

#### **General Maybank's Privacy Notice**

19. By participating in this Campaign, Eligible Participants 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.maybank.com](http://www.maybank.com) ("Maybank's Privacy Notice").
20. In addition and without prejudice to the terms in the Maybank's Privacy Notice, 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 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 Participants. 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 Participants 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.
21. 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 Maybank2u website at [www.maybank2u.com](http://www.maybank2u.com) or through any other channel or channels that Maybank may deem as appropriate.
22. By participating in this Campaign, Eligible Participants agree to access to Maybank 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 & 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.

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23. By participating in this Campaign, the Eligible Participants agree to be bound by the Terms and Conditions herein set forth including any amendment thereto.

- i. 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 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.
- ii. 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 Participants resulting directly or indirectly from the Eligible Participants' 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.
- iii. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

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