

## Islamic Fixed Deposit-i (IFD-i) CNY Campaign

### Terms and Conditions

#### 1. The Campaign Period

- 1.1 The Terms & Conditions shall govern the Islamic Fixed Deposit-i (IFD-i) CNY Campaign ("Campaign") commencing from 2 January 2018 to 31 March 2018 or upon reaching the Campaign set target (as determined by Maybank Islamic Berhad ("the Bank"), whichever is earlier ("Campaign Period")).

#### 2. Eligibility

- 2.1 The Campaign is open to all new IFD-i placements by new and existing individual and Business customers of the Bank ("Eligible Customers").
- 2.2 To participate in the Campaign, the minimum and maximum placement amount according to the eligible Customers and account type are as follows:-

Customer Segment	Minimum Placement Amount in a Single Certificate	Tenure
Retail/Individual Customers SME/Business Banking Customers	RM250,000 in a single certificate	12 Months
	RM100,000 in a single certificate	6 Months

#### Maximum Placement

Retail/Individual Customers: RM 15 million per customer

SME/Business Banking Customers: RM 20 million per customer

#### 3. Mechanics/Features of the Campaign

- 3.1 The Eligible Customers are entitled to enjoy the following IFD-i Campaign Rates ("Campaign Rates") according to its tenure:

#### Campaign rates applicable to Fresh Fund

##### 6-months tenure

Minimum Placement	Month	Step-Up Rates (% p.a.)
RM100,000	1	3.18
	2	3.18
	3	3.28
	4	3.38
	5	3.38
	6	6.88
	Effective Rate	3.88

##### 12-months tenure

Minimum Placement	Month	Step-Up Rates (% p.a.)
RM250,000	1	3.38
	2	3.38
	3	3.38
	4	3.68

	5	3.68
	6	3.68
	7	3.88
	8	3.88
	9	3.88
	10	4.28
	11	4.28
	12	8.98
	<b>Effective Rate</b>	<b>4.20</b>

**Campaign rates applicable to non-fresh fund (Roll-over)**

**6-months tenure**

Minimum Placement	Month	Step-Up Rates (% p.a.)
RM100,000	1	3.18
	2	3.18
	3	3.28
	4	3.38
	5	3.38
	6	6.28
	<b>Effective Rate</b>	<b>3.78</b>

**12-months tenure**

Minimum Placement	Month	Step-Up Rates (% p.a.)
RM250,000	1	3.38
	2	3.38
	3	3.38
	4	3.68
	5	3.68
	6	3.68
	7	3.88
	8	3.88
	9	3.88
	10	4.28
	11	4.28
	12	7.78
	<b>Effective Rate</b>	<b>4.10</b>

**4. Specific Terms and Conditions**

- 4.1 Eligible Customers must have Current Account/Savings Account (CASA)/Daily Fund-i with the Bank.
- 4.2 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.
- 4.3 This Campaign is available for placements made via over the counter only.
- 4.4 Upon maturity of the IFD-i, the IFD-i rates shall be changed to the prevailing Islamic board rates for any renewal thereof. Please log-on to [www.maybank2u.com.my](http://www.maybank2u.com.my) to view the prevailing Islamic board rates.
- 4.5 Employees and Contract staff of Maybank Group are not allowed to participate in the campaign.

## 5. General Terms and Conditions

- 5.1 By participating in this Campaign, the Eligible Customers agree and consent to allow his/ her personal data being collected, processed and used by the Bank in accordance with Maybank Privacy Notice, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Maybank's Privacy Notice").
- 5.2 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 the Bank for:-
- a) The purposes of the Campaign; and
  - b) Marketing and promotional activities conducted in such manner as the Bank 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, Eligible Customers agree to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of the Bank in relation to the Campaign.
- 5.3 The Bank reserves the rights to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part as the Bank may deem fit. The Bank also reserves the right to vary, supplement, delete, amend or modify any of these Terms and Conditions from time to time by giving at least minimum of **twenty one (21) calendar days** prior notice thereof and the notice shall be posted at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel or channels that the Bank may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of the Terms and Conditions.
- 5.4 By participating in the Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agree that any and all decisions made by the Bank in relation to the Campaign shall be final and conclusive.
- 5.5 All Eligible Customers shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any.
- 5.6 The Terms and Conditions shall be supplemental to the General Terms and Conditions Governing Deposit Accounts for Islamic Banking or General Terms and Conditions for Mudarabah Investment Account Transaction, whichever applicable. 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.

- 5.7 The Bank shall not be liable to any Eligible Customer for any loss or damage or whatsoever nature suffered by the Eligible Customer or any other party (including but not limited to, loss of income, profits or goodwill) howsoever arising, in relation to participation in the Campaign.
- 5.8 The Bank 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 due to any act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
- 5.9 The Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysian courts.