

Top Up Campaign (“Campaign”) for Private Banking Account (PBA)

Terms & Conditions

1. This Campaign is organised by Malayan Banking Berhad (“Maybank”). By participating in this Campaign, the Eligible Participants hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank. This Campaign commences from 1st August 2018 to 31st January 2019 (“Campaign Period”).

Eligibility

2. Only customers (“Account Holders”) who hold new or existing **Private Banking Account (PBA)** (“Account”) (which may consist of individuals or joint account holders) are eligible to participate in this Campaign.
3. Maybank employees are not eligible to participate in the Campaign.
[hereinafter referred to as ‘**Eligible Participant(s)**’]

Campaign Mechanics

Criteria for Bonus Interest

4. Incremental Average Daily Balance (ADB) must be a minimum of RM20,000 and a maximum of RM1,000,000 for the each respective month in the Account.
5. Available Account Outstanding Balance must be a minimum of RM 20,000 for the each respective Month End.

Calculation of Bonus Interest

6. Eligible Participants shall earn bonus interest (“Bonus Interest”) on the incremental average daily balance (“Incremental ADB”) in the Account during the Campaign Period. The Bonus Interest is on top of the prevailing interest board rates (“Prevailing Interest”).
7. 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 July 2018 (“Baseline”).

7.1 Baseline

- i. New customers : Baseline = ‘0’.
- ii. Existing customers : Baseline = Average Daily Balance (ADB) of July 2018.

7.2 Average Daily Balance (ADB)

- i. New customers :For Accounts opened during the Campaign Period, the ADB for the respective month in which the account was opened is determined by computing the sum of every day-end balance from the day opened to the last day of calendar month.
- ii. Existing customers :For Accounts opened before the Campaign Period, the ADB in the Account for the respective month is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days in that month.

8. For the purpose of this Campaign, the Bonus Interest rates are applicable for the eligible participants on the incremental ADB during the Campaign Period is as per stated below :-

Incremental ADB Band (RM)	Board Rate ¹ (%) p.a.	AUG ^{FY18} - Jan ^{FY19} Bonus Interest ² (%) p.a.	Total Rate ³ (Board Rate + Bonus Interest)
RM20,000 to RM50,000	0.80%	0.30%	1.10%
Up to RM100,000	2.00%	0.30%	2.30%
Up to RM250,000	2.20%	0.60%	2.80%
Up to RM500,000	2.35%	0.60%	2.95%
Above RM500,000 to RM1.0 mil	2.55%	0.95%	3.50%

Note:

¹ Board rate is calculated based on account's balance outstanding.

² Bonus interest is calculated based on incremental average daily balance.

³ The rates may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia.

8.1 Formula for bonus interest rate calculation:

$$\text{Incremental ADB} \times \text{Bonus Interest Rate} \times \text{No. of Participating Days} / \text{^No of Days in a Year}$$

^Leap year = 366 years, Non-leap years = 365 days

Others

9. Treatment of Eligible Participants with Multiple Accounts of Same Product.
 - 9.1 Bonus Interest will be paid to the Account with the highest monthly incremental ADB.
 - 9.2 If there is a tie in the monthly incremental ADB amount amongst 2 or more accounts held by a single Eligible Participant, Bonus Interest will be rewarded to the latest Account opened.
10. Bonus Interest will be credited to the Account within 20 business days of the following month or on such other date as determined by Maybank. In the event that the Account is closed before the Bonus Interest is credited, no Bonus Interest shall be paid to the Account Holder.
11. After the Campaign Period, there shall not be Bonus Interest awarded to the Account and Prevailing Interest rates shall apply.
12. Eligible Participants may be eligible for the Bonus Interest in one of the calendar months, but may not be eligible for Bonus Interest in the following month due to non-fulfilment of any of the eligibility criteria for bonus interest.
13. Only an active Account shall be eligible. Dormant accounts shall not be considered.
14. For existing account(s) converted to Private Banking Account (PBA), the start date for the calculation of bonus interest rate will be the date of conversion.

Gift

15. In addition to the 'Bonus Interest' above, Eligible Participants who are in the *Private Wealth and **Premier Wealth Customer category who meet the following criteria :-

- i. Open a New Private Banking Account (PBA) with a minimum Incremental ADB of RM 250,000 for the respective month; and
- ii. Activate Maybank Wealth App within the same month of Private Banking Account (PBA) opening;

will be entitled to the following Gift :-

'Ogawa Biofreeze Ultrasonic Aroma Humidifier with Clock worth ^RM299' (Limited to "Private Wealth" and "Premier Wealth" Customers during the campaign period) ('Winner')

^Price shown is an indicative price of the gift.

*The requirements of a "Private Wealth" customer are as follows:

Age 18 years and above, both Malaysian and Non-Malaysian Residents, who open or maintain:

- i. Any combination or single product of deposits or investments; Investable Assets of RM3,000,000 and above; OR
- ii. Any combination or single product of financing, deposits and investments; Total Financial Assets of RM4,000,000 and above

**The requirements of a "Premier Wealth" are as follows:

Age 18 years and above, both Malaysian and Non-Malaysian Residents, who open or maintain:

- i. Any combination or single product of deposits or investments; Investable Assets of RM250,000 and above; OR
- ii. Any combination or single product of financing, deposits and investments; Total Financial Assets of RM1,000,000 and above.

16. This campaign commences from 1st August 2018 to 31st January 2019.

17. The Gift is not exchangeable for cash, credit or kind and is limited to one Gift per Winner throughout the Campaign Period. Maybank has the right to replace the Gift with an item(s) of equivalent value without prior notice.

18. For any joint account, only the successful account holder will be entitled to the Gift.

19. Fulfilment of the Gift will be executed within the following month from the Winners selection period or such date(s) as may be determined by Maybank in its sole discretion.

20. Gifts will be delivered to Winner's last known addresses through registered courier service or Maybank branches or Maybank Premier Wealth Centres/Lounges, subject to Winner's preferred delivery mode.

21. The image of the Gift (if any) in any brochure, marketing or campaign material relating to this Campaign is for illustrative purposes only.

22. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expense or damage whatsoever or howsoever incurred or sustained by selected Winner and/or any other person by reason of, arising from or in connection with the Campaign and/or the usage of the Gift and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.

General

- a. 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 or through any other channel or channels that Maybank may deem as appropriate.
- b. By participating in this Campaign, Eligible Participants agree to access to Maybank website at 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.

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

- c. 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.
- d. 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.
- e. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.