

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

Terms & Conditions

1. This Campaign is organised by Malayan Banking Berhad (196001000142) (“Maybank”). By participating in this Campaign, the Eligible Customers (as defined herein) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank. This Campaign commences from 1st August 2021 to 31st January 2022 (“Campaign Period”).

2. Eligibility

2.1 Account holder(s):-

- who hold new or existing ***Private Banking Account (PBA)** (“Account”) (which may consist of individuals or joint account holders);
- whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered;
- who has not breached any agreement with Maybank; and
- who is not an employee of Maybank

shall be eligible to participate in the Campaign (hereinafter referred to as “**Eligible Customers**”).

**Malayan Banking Berhad is a member of PIDM. Private Banking Account is protected by PIDM up to RM250,000 for each depositor.*

3. Campaign Mechanics and Conditions

3.1 The Campaign Enrolment Criteria that are compulsory to be fulfilled are as follows :

- The Eligible Customers must have an existing or new Account (refer to Clause 3.2 b below for requirements for new Account) ;
- The Incremental Average Daily Balance (ADB) of the Account must be a minimum of RM 20,000 up to a maximum of RM 1,000,000 for each respective month in the Private Banking Account; and
- The Account must have a minimum Balance Outstanding of RM 20,000 for the each respective month end.

3.2 Campaign Rewards (as defined in Clause 3.3 below)

- Eligible Customers who have fulfilled the Campaign Enrolment Criteria and meet the respective requirements of one or more of the following Maybank products/services (each “Qualifying Product/Service”) shall be entitled to the Campaign Rewards:

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
1	SAVE & GROW	<ul style="list-style-type: none"> Minimum Incremental ADB of RM 20,000 up to a maximum of RM 1,000,000 for the month. Refer to point 3.4. 	Core and compulsory criteria
2	INWARD FUND TRANSFER	<ul style="list-style-type: none"> Cumulative Selected Inward Fund Transfer of RM 20,000 and above for the month. Refer to point 3.5. 	Optional Services
3	CREDIT CARD SPEND	<ul style="list-style-type: none"> Cumulative Selected Credit Card Spend of RM 12,000 and above for the month. Refer to point 3.6. 	Optional Product
4	eFD PLACEMENT VIA FPX	<ul style="list-style-type: none"> Cumulative New eFD Placement via FPX of RM20,000 and above for the month. Refer to point 3.7. 	Optional Product

5	FIXED SAVINGS (Only 2 withdrawals allowed per month)	<ul style="list-style-type: none"> • Must have a minimum RM250,000 Balance Outstanding for the respective month. • Customers are only allowed a maximum of 2 'Withdrawals' per month for the Private Banking account. • Refer to point 3.8. 	Optional Service
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- b) Eligible Customers who have fulfilled the New Account Opening With On-Boarding of Premier Service(as defined below) and its requirements shall be entitled to the Campaign Reward.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	NEW ACCOUNT OPENING WITH ON-BOARDING OF PREMIER SERVICE	<ul style="list-style-type: none"> • Customers who open a new Private Banking Account. • Must have minimum Incremental ADB of RM 20,000 for the month. • Must have a minimum balance outstanding of RM 20,000 each respective month end. • Must be on-boarded to Premier Service. • Refer to point 3.9.

- c) Incremental ADB in the Account refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of July 2021 ("Baseline").

- d) Definition of "Baseline" shall be termed as below :

NO	ACCOUNT TYPE	BASELINE (RM)
1	New Account	Baseline shall be RM 0
2	Existing Account	Baseline shall be ADB for the month of July 2021

- e) ADB is calculated based on calendar month. It is calculated based on the total sum of end day balance and divided by number of days in the month. Definition of ADB shall be termed as below :

NO	CUSTOMER TYPE	DETAILS
1	New Customer	For Account 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 divided by the same total number of days
2	Existing Customer	For Account 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

3.3 Bonus Interest

- a) For the purpose of this Campaign, the Bonus Interest is only applicable for Eligible Customers who specifically have met the Campaign Enrolment Criteria of save & grow and the respective requirement of one or more of the participating products/services as illustrated below.
- b) Maximum of Save & Grow + 2 qualifying products / services.

i. Save & Grow criteria

- Bonus Interest of 0.15% p.a. up to 0.20% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW	
ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	0.15%	0.35%
Up to RM100,000	0.45%	0.15%	0.60%
Up to RM250,000	0.45%	0.15%	0.60%
Up to RM500,000	1.45%	0.20%	1.65%
Above RM500,000 to RM1.0 mil	1.45%	0.20%	1.65%

ii. Save & Grow + 1 Qualifying Products/Services

- Bonus Interest of 0.20% p.a. up to 0.25% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW + 1 PROD/SVCS	
ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	0.20%	0.40%
Up to RM100,000	0.45%	0.20%	0.65%
Up to RM250,000	0.45%	0.20%	0.65%
Up to RM500,000	1.45%	0.25%	1.70%
Above RM500,000 to RM1.0 mil	1.45%	0.25%	1.70%

iii. Save & Grow + 2 Qualifying Products/Services

- Bonus Interest of 0.25% p.a. up to 0.35% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW + 2 PRODS/SVCS	
ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	0.25%	0.45%
Up to RM100,000	0.45%	0.25%	0.70%
Up to RM250,000	0.45%	0.25%	0.70%
Up to RM500,000	1.45%	0.35%	1.80%
Above RM500,000 to RM1.0 mil	1.45%	0.35%	1.80%

iv. New Account Opening With On-Boarding of Premier Service

- Bonus Interest of 0.25% p.a. up to 0.35% p.a.

PRIVATE BANKING ACCOUNT		SAVE & GROW + NEW PREMIER	
ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Total Rate (%) p.a.
RM20,000 to RM50,000	0.20%	0.25%	0.45%
Up to RM100,000	0.45%	0.25%	0.70%
Up to RM250,000	0.45%	0.25%	0.70%
Up to RM500,000	1.45%	0.35%	1.80%
Above RM500,000 to RM1.0 mil	1.45%	0.35%	1.80%

Notes

¹ Board Rate is calculated based on the Account's Outstanding Balance.

² The Bonus Interest is calculated based on the Save & Grow, Incremental ADB and the number of qualifying products/services. Save & Grow is a compulsory criteria.

³ The Total Rate is dependent on the interest earned from Board Rate + Bonus Interest.

* The Board Rate and / or Bonus Interest may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia or non OPR related.

- c) Bonus Interest Calculation Formula shall be termed as below :

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

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

- d) Bonus Interest will be credited to the Account within 30 business days of the following month or on such other date (within 90 business days) 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 Eligible Customer.

3.4 Save & Grow (Core and Compulsory criteria)

- a) To be eligible for "Save & Grow", the Eligible Customer must meet the following requirements :
- Minimum Incremental ADB of RM 20,000 up to a maximum of RM 1,000,000 for the respective month; and
 - Minimum Balance Outstanding of RM 20,000 for the each respective month end.

3.5 Inward Fund Transfer (Optional Services)

- a) To be eligible for the "Inward Fund Transfer", the Eligible Customer must meet the following requirements :
- Cumulative Inward Fund Transfer of RM 20,000 and above for the month. For this Campaign, Inward Fund Transfer to the Private Banking Account shall be termed as Inward Telegraphic Transfer (TT), Inward Interbank GIRO (IBG), Inward Real Time Electronic Transfer of Funds and Securities (RENTAS) and Inward Instant Interbank Fund Transfer (IBFT); and

- ii. Must be paired with “Save & Grow”, Core and Compulsory criteria.

3.6 Credit Card Spend (Optional Product)

- a) To be eligible for the “Credit Card Spend”, the Eligible Customer must meet the following requirements :

- i. The card products participating in this Campaign and the credit card spend are as per the product table below issued in Malaysia (“Participating Card Products”). The Participating Card Products are subject to change with twenty-one (21) days prior notice;

PARTICIPATING CARD PRODUCTS	CREDIT CARD SPEND (RM)
<ul style="list-style-type: none"> American Express The Platinum Card® Maybank 2 Cards Premier Reserve American Express® All Maybank World Mastercard® Cards All Maybank Visa Infinite Cards Maybank 2 Cards Premier Visa Infinite 	<ul style="list-style-type: none"> Cumulative credit cards spend of RM 12,000 and above on retail transactions per calendar month. Applicable only to retail transaction with posting date within the calendar month using the credit card where the account holder is the principal holder.

- ii. Must be paired with “Save & Grow”, Core and Compulsory criteria;
- iii. The Eligible Customers must have a valid and active Participating Card Products and continue to be enrolled in the Campaign at the month end for the Bonus Interest computation. Cancelled Maybank Participating Card Products before the Bonus Interest computation shall not be considered;
- iv. For the purpose of this Campaign, “retail transactions” means the purchase of any good or services (local and overseas) using of the Participating Card Products and may, at Maybank’s discretion, include any Maybank Credit Card transactions as may be determined by Maybank except for transactions that include but are not limited to :
- Balance Transfer
 - Auto Debit and Recurring Payments
 - Payment of utilities, direct marketing, insurance premium, government related payment or payments via Maybank2u.com
 - Cash Advance / Cash Withdrawal, quasi cash, casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees
 - Cash Treats and EzyCash
- v. The equivalent amount in MYR will be used if the spending is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the MYR equivalent;
- vi. For retail transactions made under any of Maybank’s instalment payment plans Ezipay and Ezipay Plus (as determined by Maybank), only the monthly instalment amount is be considered when determining the minimum spend amount and not the full transaction amount charged under the plan;
- vii. Transactions using any other non-participating Maybank Credit Card will not be considered for this Campaign; and
- viii. Maybank will use the date which the transaction is posted to the Eligible Customer’s card account to calculate the minimum spend amount. Maybank reserves the right to reject or exclude any transaction.

3.7 eFixed Deposit (eFD) Placement Via FPX (Optional Product)

- a) To be eligible for the “eFD Placement Via FPX”, the Eligible Customer must meet the following requirements :
- Must have cumulative new eFD Placement via FPX of RM 20,000 and above for the respective month;
 - The eFD Placement Via FPX will enjoy the prevailing board rate during the placement and if subsequently rollover will be at prevailing board rate accordingly;
 - Must be paired with “Save & Grow”, Core and Compulsory criteria;
 - Not eligible if the eFD Placement via FPX is uplifted before payment of Bonus Interest; and
 - All new placement(s) of eFD with FPX must be made from fund transfers from other banks via ¹Financial Process Exchanges (“FPX”). This is done through M2U Website; and

¹FPX is a secure and real time online payment method that facilitates interbank transfer of funds. FPX is not owned by Maybank. FPX is facilitated by Payment Network Malaysia Sdn Bhd (“PayNet”), a wholly-owned subsidiary of Bank Negara Malaysia. Further details can be viewed at www.paynet.my/.

- Only new eFD placements (using ²Fresh Funds) made via **Maybank2u** using Financial Process Exchanges (“FPX”) during the Campaign Period which satisfies the segmentation and placement amount set out in 3.7 (b) (iv) below are eligible to participate in this Campaign (“Eligible eFD Placements”).

*²For the purposes of this Campaign, Fresh Funds means funds from other Banks which are newly transferred into the Customer’s New *e-Fixed Deposit Account maintained at Maybank.*

**e-Fixed Deposit Account is protected by PIDM up to RM250,000 for each depositor.*

b) eFD Placement via FPX Features

- Processing of eFD placements with FPX will be immediate upon the successful completion of the debiting & crediting of funds. Maybank shall not be responsible for such delay or unsuccessful transaction (if any) and the funds will be returned to the respective bank within 3 working days. The effective date of the eFD placement shall commence after the successful completion of the process;
- The eFD FPX Campaign is available to Eligible Customers for placements made through Maybank2u between 6.00 a.m. and 10.00 p.m., seven (7) days a week, or during such hours as stipulated by Maybank on a first-come, first-served basis;
- For placement of eFD, debiting and crediting of *imteen Savings Account is not available; and
- The standard segmentation and the placement amount criteria are as follows:

Channel	Segment	Minimum Placement	Maximum Placement	Interest Payment Mode
M2U Website With FPX	Retail Individuals / ³ Existing Joint Account Depositors	<ul style="list-style-type: none"> RM1,000 in a single certificate (for 2 months & above) RM 5,000 (for 1 month) 	RM 30,000 per transaction	Credit to Account / Add to Principal

³For e-Fixed Deposit placed through Maybank2u Website using FPX, only Eligible Customers with existing Maybank Joint ^Fixed Deposit Account is allowed to make a Joint e-Fixed Deposit Placement. For New Joint Fixed Deposit Account, FPX would not be available.

For Joint eFixed Deposit accounts of subsequent placement and crediting of the interest, it must be made by the same primary customer of joint account and eFixed Deposit.

*imteen Savings Account is protected by PIDM up to RM250,000 for each depositor.

^Fixed Deposit Account is protected by PIDM up to RM250,000 for each depositor.

c) Interest Calculations for Premature eFD Withdrawal

The Eligible Customer(s) agrees that for upliftment of the eFD prior to maturity, the upliftment shall be made in accordance to the premature withdrawal terms as follows:-

- i. Immediate eFixed Deposit Premature Withdrawal (Without 31 days' Notice Period): No interest shall be paid on any immediate eFD premature withdrawal (Without 31 days' Notice Period) that has not completed its respective full tenure period.
- ii. Fixed Deposit Premature Withdrawal (With 31 days' notice period): 50% of the contracted interest rate is payable when a 'Notice Period' of 31 days (inclusive of the day of notice) is given by the customer. Based on the notice, the principal amount and the accrued interest will be credited on the day 32nd into the customer's CASA account.

3.8 Fixed Savings (Optional Service)

- a) To be eligible for the "Fixed Savings", the Eligible Customer must meet the following requirements :
 - i. Must meet Save & Grow criteria on minimum of RM20,000 incremental growth
 - ii. Must have a minimum Balance Outstanding of RM 250,000 for each respective month end.
 - iii. A maximum of 2 Withdrawals from the Private Banking Account are allowed for each respective month.
 - iv. For this Campaign, Withdrawal shall be termed as Cash Withdrawal via ATM, Cash Withdrawal via the Branches and Outward Telegraphic Transfers to other banks.

3.9 New Account Opening With On-Boarding of Premier Service

- a) To be eligible for the "New Account Opening With On-Boarding of Premier Service", the Eligible Customer must meet the following requirements:
 - i. Only for Eligible Customers who open a new Account;
 - ii. The Eligible Customer must be on-boarded to 'Premier' service;
 - iii. Must be paired with "Save & Grow", Core and Compulsory criteria; and
 - iv. This is only available for the respective month of the new account opening.
- b) The following are the requirements for 'Premier' customers :
 - i. Any combination or single product of deposits and investments between RM 250,000 to RM 3,000,000; **OR**
 - ii. Any combination or single product of financing, deposits and investments between RM 1,000,000 to RM 4,000,000.

4. Other Conditions

4.1 The “Save & Grow”, incremental ADB and number of fulfilled requirements of one or more of the participating products/services shall determine the total accumulated Bonus Interest enjoyable by Eligible Customers; i.e. as per the following illustrations :

DATE	PARTICULARS	BONUS INTEREST												
<u>Scenario 1 - Save & Grow</u>														
Customer A is a new customer who opened a Private Banking Account (PBA) as at 1 September 2021. Customer A only met the enrolment criteria and requirements for “Save & Grow”. Customer A did not meet Premier service requirement. Thus not entitled for New Account Opening With On-Boarding of Premier Service Reward.														
1 September 2021	<ul style="list-style-type: none">Customer A deposits RM 100,000 into PBA.	<ul style="list-style-type: none">Customer have Save & Grow only <table><tr><th>PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr><tr><td>Save & Grow</td><td>YES</td></tr><tr><td>Inward Fund Transfer</td><td>NO</td></tr><tr><td>Credit Card Spend</td><td>NO</td></tr><tr><td>eFD Placement Via FPX</td><td>NO</td></tr><tr><td>Fixed Savings</td><td>NO</td></tr></table>	PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	eFD Placement Via FPX	NO	Fixed Savings	NO
PRODUCTS / SERVICES	MET REQUIREMENTS													
Save & Grow	YES													
Inward Fund Transfer	NO													
Credit Card Spend	NO													
eFD Placement Via FPX	NO													
Fixed Savings	NO													
20 September 2021	<ul style="list-style-type: none">Customer A deposits RM 50,000 into PBA.	<table><tr><th>NEW ACCOUNT REWARD</th><th>MET REQUIREMENTS</th></tr><tr><td>New Account & Service Tag</td><td>NO</td></tr></table>	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	NO								
NEW ACCOUNT REWARD	MET REQUIREMENTS													
New Account & Service Tag	NO													
30 September 2021	<ul style="list-style-type: none">Customer A deposits RM 20,000 into PBA.	<ul style="list-style-type: none">Average daily balance (ADB) for September 2021 = $\frac{((19\text{days} \times \text{RM}100,000) + (10\text{days} \times \text{RM}150,000) + (1\text{day} \times \text{RM}170,000))}{30 \text{ days}}$ = RM 119,000Baseline = RM 0Incremental ADB = RM 119,000 - RM 0 = RM 119,000Bonus Interest for September 2021 = $\text{RM } 119,000 \times 0.15\% \text{p.a} \times 30 \div 365$ = <u>RM14.67</u>												
<u>Scenario 2 - New Account Opening with On-Boarding of Premier Service</u>														
Customer B is a new customer who opened a Private Banking Account (PBA) as at 10 September 2021. Customer B met the enrolment criteria and requirements for “Save & Grow” and “Credit Card Spend”. Customer B met Premier service requirement. Thus entitled for New Account Opening With On-Boarding of Premier Service Reward during the account opening month.														
10 September 2021	<ul style="list-style-type: none">Customer B deposits RM 250,000 into PBA.	<ul style="list-style-type: none">Customer have New Account Opening With On-Boarding of Premier Service <table><tr><th>QUALIFYING PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr><tr><td>Save & Grow</td><td>YES</td></tr><tr><td>Inward Fund Transfer</td><td>NO</td></tr><tr><td>Credit Card Spend</td><td>YES</td></tr><tr><td>eFD Placement Via FPX</td><td>NO</td></tr><tr><td>Fixed Savings</td><td>NO</td></tr></table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	YES	eFD Placement Via FPX	NO	Fixed Savings	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Save & Grow	YES													
Inward Fund Transfer	NO													
Credit Card Spend	YES													
eFD Placement Via FPX	NO													
Fixed Savings	NO													
15 September 2021	<ul style="list-style-type: none">Customer B spend RM 20,000 on retail purchases at the shopping mall using his Maybank Visa Infinite Credit Card.													

20 September 2021	<ul style="list-style-type: none">• Customer B deposits RM 150,000 into PBA.	<table><tr><th>NEW ACCOUNT REWARD</th><th>MET REQUIREMENTS</th></tr><tr><td>New Account & Service Tag</td><td>YES</td></tr></table>	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	YES
NEW ACCOUNT REWARD	MET REQUIREMENTS					
New Account & Service Tag	YES					
30 September 2021	<ul style="list-style-type: none">• Customer B withdraws RM 10,000 from PBA.• Customer B withdraws RM 20,000 from PBA.• Customer B withdraws RM 20,000 from PBA.• Customer on-board for Premier Service.	<ul style="list-style-type: none">• Average daily balance (ADB) for September 2021 = [(10days x RM250,000) + (10days x RM400,000) + (1 day x RM 350,000) ÷ 21 days] = RM 326,190.48• Baseline = RM 0• Incremental ADB = RM 326,190.48- RM 0 = RM 326,190.48• Bonus Interest for September 2021 = RM 326,190.48 x 0.35% p.a x 21 ÷ 365 = RM65.69				

Scenario 3 - Save & Grow + 1 Qualifying Products/Services

Customer C is an existing customer. He has RM 50,000 ADB and month end outstanding balance in Private Banking Account (PBA) for the month of July 2021. Customer C met the enrolment criteria and requirements for “Save & Grow” and “Inward Fund Transfer”.
Customer C is not entitled for New Account Opening With On-Boarding of Premier Service Reward.

1 September 2021	<ul style="list-style-type: none">Customer C deposits RM 500,000 into PBA.	<ul style="list-style-type: none">Customer have Save & Grow + 1 Qualifying Products/Services <table><tr><th>QUALIFYING PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr><tr><td>Save & Grow</td><td>YES</td></tr><tr><td>Inward Fund Transfer</td><td>YES</td></tr><tr><td>Credit Card Spend</td><td>NO</td></tr><tr><td>eFD Placement Via FPX</td><td>NO</td></tr><tr><td>Fixed Savings</td><td>NO</td></tr></table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	YES	Credit Card Spend	NO	eFD Placement Via FPX	NO	Fixed Savings	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Save & Grow	YES													
Inward Fund Transfer	YES													
Credit Card Spend	NO													
eFD Placement Via FPX	NO													
Fixed Savings	NO													
22 September 2021	<ul style="list-style-type: none">Customer C used Inter Bank Giro Transfer (IBG) of RM 50,000 inward transfer to PBA.Current balance in PBA is RM 550,000.													
25 September 2021	<ul style="list-style-type: none">Customer C withdraws RM 100,000 from PBA.Customer C withdraws RM 30,000 from PBA.Customer C withdraws RM 20,000 from PBA.	<table><tr><th>NEW ACCOUNT REWARD</th><th>MET REQUIREMENTS</th></tr><tr><td>New Account & Service Tag</td><td>NO</td></tr></table>	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	NO								
NEW ACCOUNT REWARD	MET REQUIREMENTS													
New Account & Service Tag	NO													
28 September 2021	<ul style="list-style-type: none">Customer C deposits RM 300,000 into PBA.	<ul style="list-style-type: none">Average daily balance (ADB) for September 2021 = [(21 days x RM500,000) + (3 days x RM550,000) + (3 days x RM400,000) + (3 days x RM700,000) ÷ 30 days] = RM 515,000Baseline = RM 50,000Incremental ADB = RM 515,000 - RM 50,000 = RM 465,000Bonus Interest for September 2021 = RM 465,000 x 0.25%p.a x 30 ÷ 365 = <u>RM95.55</u>												

Scenario 4 - Save & Grow + 2 Qualifying Products/Services

Customer D is an existing customer who opened a Private Banking Account (PBA) as at 3 July 2021. Customer D has RM 10,000 ADB and month end outstanding balance in Private Banking Account (PBA) for the month of July 2021.
Customer D met the enrolment criteria and requirements for “Save & Grow”, “Fixed Savings” and “eFD Placement Via FPX”.
Customer D is not entitled for New Account Opening With On-Boarding of Premier Service Reward.

1 August 2021	<ul style="list-style-type: none">Customer D deposits RM 500,000 into PBA.	<ul style="list-style-type: none">Customer have Save & Grow + 2 Qualifying Products/Services <table><tr><th>QUALIFYING PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr><tr><td>Save & Grow</td><td>YES</td></tr><tr><td>Inward Fund Transfer</td><td>NO</td></tr><tr><td>Credit Card Spend</td><td>NO</td></tr><tr><td>eFD Placement Via FPX</td><td>YES</td></tr><tr><td>Fixed Savings</td><td>YES</td></tr></table> <table><tr><th>NEW ACCOUNT REWARD</th><th>MET REQUIREMENTS</th></tr><tr><td>New Account & Service Tag</td><td>NO</td></tr></table> <ul style="list-style-type: none">Average daily balance (ADB) for August 2021 = [(19 days x RM500,000) + (1 day x RM1,500,000) + (11 days x RM1,350,000) ÷ 31 days] = RM 833,870.97Baseline = RM 10,000Incremental ADB = RM 833,870.97 - RM 10,000 = RM 823,870.97Bonus Interest for August 2021 = RM 823,870.97 x 0.35% p.a x 31 ÷ 365 = RM 244.90	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	eFD Placement Via FPX	YES	Fixed Savings	YES	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																	
Save & Grow	YES																	
Inward Fund Transfer	NO																	
Credit Card Spend	NO																	
eFD Placement Via FPX	YES																	
Fixed Savings	YES																	
NEW ACCOUNT REWARD	MET REQUIREMENTS																	
New Account & Service Tag	NO																	
10 August 2021	<ul style="list-style-type: none">Customer D made new eFD Placement via FPX of RM 20,000.The current balance in PBA is still RM 500,000.																	
20 August 2021	<ul style="list-style-type: none">Customer D deposits RM 1,000,000 into PBA.																	
21 August 2021	<ul style="list-style-type: none">Customer D withdraws RM 150,000 from PBA.The current balance in PBA is RM 1,350,000.																	
31 August 2021	<ul style="list-style-type: none">Customer D still maintains RM 1,350,000 in PBA.																	
Scenario 5 - Save & Grow + 2 Qualifying Products/Services Customer E is an existing customer. He has RM 10,000 ADB and month end outstanding balance in Private Banking Account (PBA) for the month of July 2021. Customer E met the enrolment criteria and requirements for “Save & Grow”, “Credit Card Spend”, “Inward Fund Transfer” and “eFD Placement Via FPX”. Customer E is not entitled for New Account Opening With On-Boarding of Premier Service Reward.																		
1 August 2021	<ul style="list-style-type: none">Customer E deposits RM 500,000 into PBA.	<ul style="list-style-type: none">Customer have Save & Grow + 2 Qualifying Products/Services <table><tr><th>QUALIFYING PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr><tr><td>Save & Grow</td><td>YES</td></tr><tr><td>Inward Fund Transfer</td><td>YES</td></tr><tr><td>Credit Card Spend</td><td>YES</td></tr><tr><td>eFD Placement Via FPX</td><td>YES</td></tr><tr><td>Fixed Savings</td><td>NO</td></tr></table> <table><tr><th>NEW ACCOUNT REWARD</th><th>MET REQUIREMENTS</th></tr><tr><td>New Account & Service Tag</td><td>NO</td></tr></table> <ul style="list-style-type: none">Maximum of Save & Grow + 2 qualifying products / services.Average daily balance (ADB) for August 2021 = [(9 days x RM500,000) + (18 days x RM510,000) + (4 days x RM610,000) ÷ 31 days] = RM 520,000Baseline = RM 10,000Incremental ADB = RM 520,000 - RM 10,000 = RM 510,000	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	YES	Credit Card Spend	YES	eFD Placement Via FPX	YES	Fixed Savings	NO	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																	
Save & Grow	YES																	
Inward Fund Transfer	YES																	
Credit Card Spend	YES																	
eFD Placement Via FPX	YES																	
Fixed Savings	NO																	
NEW ACCOUNT REWARD	MET REQUIREMENTS																	
New Account & Service Tag	NO																	
10 August 2021	<ul style="list-style-type: none">Customer E used Interbank Giro (IBG) of RM 10,000 inward transfer to his PBA.Current balance in PBA is RM 510,000.																	
11 August 2021	<ul style="list-style-type: none">Customer D made new eFD Placement via FPX of RM 10,000.The current balance in PBA is still RM 510,000																	
22 August 2021	<ul style="list-style-type: none">Customer E spends RM 10,000 on retail purchases at the shopping mall using his Maybank Visa Infinite Credit Card.																	
25 August 2021	<ul style="list-style-type: none">Customer E spends RM 5,000 on retail purchases at the mobile store using his Maybank Visa Infinite Credit Card.																	

28 August 2021	<ul style="list-style-type: none"> • Customer E used Interbank Giro (IBG) of RM 100,000 inward transfer to his PBA. • Current balance in PBA is RM 610,000. 	<ul style="list-style-type: none"> • Bonus Interest for August 2021 = $RM\ 510,000 \times 0.35\% \text{p.a} \times 31 \div 365$ = <u>RM151.60</u>
29 August 2021	<ul style="list-style-type: none"> • Customer D made new eFD Placement via FPX of RM 20,000. • The current balance in PBA is still RM 610,000 	

4.2 Treatment of Eligible Customers with Multiple Accounts of Same Product :

- Bonus Interest will be paid to the Account with the highest monthly Incremental ADB.
- If there is a tie in the monthly Incremental ADB amount amongst 2 or more accounts held by a single Eligible Customer, Bonus Interest will be rewarded to the latest Account opened.

4.3 Eligible Customer with Islamic *Private Banking Account-i (PBA-i) and Conventional Private Banking Account (PBA) :

- For both accounts to qualify for criteria “Save & Grow”, both accounts need to have the respective Incremental ADB Growth.
- For both accounts to qualify for product “Credit Card Spend”, both accounts must have credit card spend of RM 12,000 each (Total of RM 24,000).
- In the scenario if the qualifying product “Credit Card Spend” met the requirements for only one (1) account (PBA/PBA-i), the account with the highest Incremental ADB will be qualified. The account with the lower Incremental ADB would not be qualified for “Credit Card Spend”.
- For both accounts to qualify for service “Inward Fund Transfer”, both accounts must have cumulative Inward Fund Transfer of RM 20,000 and above each for the month, i.e. Inward Telegraphic Transfer (TT), Inward Interbank GIRO (IBG), Inward Real Time Electronic Transfer of Funds and Securities (RENTAS) and Inward Instant Interbank Fund Transfer (IBFT).
- For both accounts to qualify for product “eFD via FPX”, both accounts must have eFD & eFD-i placement via FPX of RM 20,000 each (Total of RM 40,000).
- For both accounts to qualify for “Fixed Savings”, both accounts must have met the minimum balance outstanding of RM 250,000 and only a maximum of 2 withdrawals per month for the respective accounts.
- For both accounts to qualify for service “New Account Opening With On-Boarding of Premier Service”, both must be new accounts and tag with service tag ‘Premier’ respectively.

**Private Banking Account-i is not protected by PIDM.*

- For conversion from ^Premier 1 Account to Private Banking Account, the baseline is the existing baseline. For conversion from ^^Personal Current Account to Private Banking Account, baseline will be zero.

^Premier 1 Account is protected by PIDM up to RM250,000 for each depositor.

^^Personal Current Account is protected by PIDM up to RM250,000 for each depositor.

- After the Campaign Period, there shall not be Bonus Interest awarded to the Account and Prevailing Interest rates shall apply.

- 4.6 Eligible Customers 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.

5 General Terms and Conditions

- 5.1 Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 5.2 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) calendar days prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my or through any other channel or channels determined by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- 5.3 By participating in this Campaign, Eligible Customers agree to access to Maybank2u website at www.maybank2u.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.
- 5.4 By participating in this Campaign, the Eligible Customers agree to be bound by the Terms and Conditions herein and 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 ("Maybank's Privacy Notice").

In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Customers 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 Maybank, 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. 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 in all advertising and publicity activities of Maybank in relation to the Campaign.
- 5.5 Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for purposes of this Campaign) shall not be liable to Eligible Customers 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 unless caused by the any gross negligence or omission by Maybank.
- 5.6 Maybank shall not be responsible and / or liable for any losses suffered by Eligible Customers resulting directly or indirectly from the Eligible Customers' 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.
- 5.7 Maybank may disqualify/reject any Eligible Customer who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the

Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

5.8 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to the Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.