

Maybank Premier 'Gold For It' FY2021 Campaign ("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(s)** (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 6 January 2021 and will expire on 31 March 2021 ("**Campaign Period**").

2 **Eligibility for the Campaign ("Eligibility Criteria")**

This Campaign is open to all existing and new Maybank Premier Customers of 18 years and above, applicable for both Malaysian citizen and foreigner who fulfil the following requirements:

2.1 **Maybank Premier** customers who open and/or maintain:

- a) Any combination or single product of deposits and/or investments between RM250,000 to RM3,000,000; OR
- b) Any combination or single product of financing, deposits and/or investments between RM1,000,000 to RM4,000,000.

2.2 Are not employees of Maybank and its group of companies.

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

3 **Campaign Details**

3.1 Campaign Period

6 January 2021 - 31 March 2021

3.2 Participating Product

Product Category	Product Name	Qualifying Criteria
INVESTMENT	Unit Trust/Shariah Compliant Unit Trust funds	Refer to clause 4.1
	Structured Products/Islamic Structured Products	
	Retail Bonds/Sukuk	
FUND GROWTH	New Private Banking Account/Private Banking Account-i	Refer to clause 4.2
*GOLD ACCOUNT	Maybank Islamic Gold Account-i	Refer to clause 4.3
'LI CHUN' DAY INVESTMENT	Unit Trust funds	Refer to clause 4.4
	Structured Products	
	Retail Bonds	

**Remarks:*

Eligible Participants must meet the qualifying criteria of INVESTMENT category or FUND GROWTH category in order to meet the pre-requisite to participate in the GOLD ACCOUNT category

[hereinafter referred to as the "**Participating Product(s)**"]

3.3 Campaign Reward

The Campaign Reward is segregated into four (4) types as follows:

a) **Grand Prize**

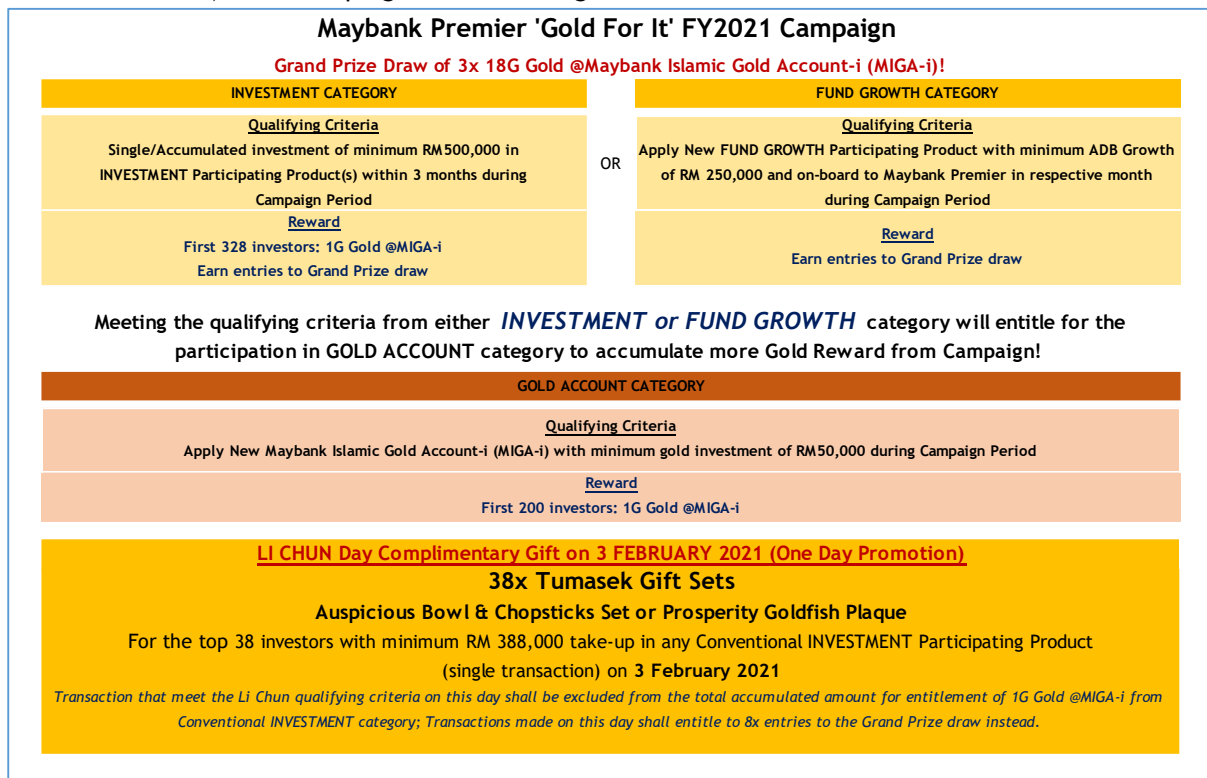
3 units of 18 gram gold ("18g Gold Prize");

- The reward of 18g Gold Prize is accorded by gold weightage - in gram through the **Maybank Islamic Gold Account-i (“MIGA-i ”)**.
 - Lucky draw basis. To qualify for the entitlement of entries to the Grand Prize draw of the 18g Gold Prize, Eligible Participants must meet the qualifying criteria from the INVESTMENT category, the FUND GROWTH category or the ‘LI CHUN’ DAY INVESTMENT category during Campaign Period as per stipulated in clause 4.1, clause 4.2 and clause 4.4 respectively.
 - The drawing of the 3x 18g Gold Prize winners shall be made after the end of Campaign Period.
- b) **Complimentary Gold Reward for INVESTMENT Category**
328 units of 1 gram gold (“Investment 1g Gold”);
- The reward of Investment 1g Gold is accorded by gold weightage - in gram through the MIGA-i .
 - To qualify for the reward, Eligible Participants must meet the qualifying criteria from INVESTMENT category (open for both Conventional and Islamic products) during Campaign Period as per stipulated in clause 4.1.
 - Reward is allocated upon sign-up/purchase, where the Investment 1g Gold shall be issued on a first-come, first-served basis, while stock lasts.
- c) **Complimentary Gold Reward for GOLD ACCOUNT Category**
200 units of 1 gram gold (“MIGA-i 1g Gold”);
- The reward of MIGA-i 1g Gold is accorded by gold weightage - in gram through the the MIGA-i
 - To qualify for the reward, Eligible Participants must meet the qualifying criteria from either INVESTMENT category or the FUND GROWTH category (open for both Conventional and Islamic products) to participate in the GOLD ACCOUNT category and meet the qualifying criteria as per stipulated in clause 4.3.
 - Reward is allocated upon sign-up/purchase, where the MIGA-i 1g Gold shall be issued on a first-come, first-served basis, while stock lasts.
- d) **Premium Gift Sets from Tumasek Pewter for ‘LI CHUN’ DAY INVESTMENT Category on 3 February 2021**
- i. **19 units** of Tumasek Pewter’s Auspicious Bowl & Chopstick Set, and
 - ii. **19 units** of Tumasek Pewter’s Prosperity Fish Plaque
- [hereinafter referred to as the **“Tumasek Gift Set”**]
- To qualify for the reward, Eligible Participants must meet the qualifying criteria from ‘LI CHUN’ DAY INVESTMENT category (open for Conventional products) during Campaign Period as per stipulated in clause 4.4.
 - Reward is available for grab on a specific day, which is on 3 February 2021 only. This is a one (1) day promotion that is put in place in conjunction of the start of Chinese Lunar Calendar ‘Li Chun’ Day in FY2021.
 - Reward upon sign-up/purchase; the Tumasek Gift Sets shall be issued on a first-come, first-served basis, while stock lasts.

[hereinafter referred to as the **“Campaign Reward(s)”**]

3.4 Campaign Summary

a) Campaign Overview Diagram



b) Summary Table for illustration of reward and entitlement

Product Category	Reward/Entitlement upon meeting Qualifying Criteria	Product Type
INVESTMENT <i>Refer to clause 4.1</i>	a) Investment 1g Gold b) Entries to Grand Prize draw c) Entitlement to participate in GOLD ACCOUNT category	✓ Conventional ✓ Islamic
FUND GROWTH <i>Refer to clause 4.2</i>	a) Entries to Grand Prize draw b) Entitlement to participate in GOLD ACCOUNT category	✓ Conventional ✓ Islamic
GOLD ACCOUNT <i>Refer to clause 4.3</i>	1g MIGA-i Gold	✓ Islamic
'LI CHUN' DAY INVESTMENT <i>Refer to clause 4.4</i>	a) 1x Tumasek Gift Set b) Entries to Grand Prize draw	✓ Conventional

3.5 Campaign Mechanics

- a) For Campaign Reward(s), Eligible Participants must satisfy requirements of Participating Products on a first-come-first-serve basis.
- No campaign entry forms or registration is required.
 - Rewards of Investment 1g Gold, MIGA-i 1g Gold and Tumasek Gift Sets are given on a first-come, first-served basis to Eligible Participants who satisfy campaign criteria until the allocation of rewards have been depleted - as per stipulated in clause 3.3(b) through clause 3.3(d).
 - The pricing of gold shall follow the global gold market rate when the crediting of Investment 1g Gold, MIGA-i 1g Gold and the 18g Gold Prize to Eligible Participants' MIGA-i take place.

- d) Eligible Participants who are rewarded with the Investment 1g Gold, MIGA-i 1g Gold and 18g Gold Prize will be informed upfront - within two (2) months after the end of Campaign Period i.e. before the crediting of MIGA-i Gold take place thereafter.
- e) Eligible Participants who are rewarded with the Tumasek Gift Set will be informed upfront - within two (2) months after the end of Campaign Period i.e. before the delivery of the gift set take place thereafter.

b) **Reward Entitlement**

Eligible Participants must meet any one (1) of the qualifying criteria for respective Participating Products as stated from clause 4.1 through clause 4.4 during the Campaign Period for entitlement of the Campaign Reward.

3.6 Others

- a) All Campaign Rewards are not exchangeable for cash, credit or kind throughout Campaign Period. Maybank has the right to replace the Campaign Reward with item(s) of equivalent value subject to twenty one (21) calendar days' notice.
- b) 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.

4 **Campaign Term and Conditions by Participating Product**

4.1 INVESTMENT

Participating Product Type/Description	Qualifying Criteria	Campaign Reward		Other Entitlement	
		Description	Allocation	Pre-Requisite @MIGA-i Investment	Grand Prize Entries
1. Unit Trust/Shariah Compliant Unit Trust funds	Single or accumulated investment amount of minimum RM500,000 within three (3) months during Campaign Period	Investment 1g Gold @MIGA-i	For the first 328 investors who meet Qualifying Criteria	Entitlement to participate in GOLD ACCOUNT Category to accumulate more Gold Reward	10x Entries @Investment amount between RM250,000 and RM499,999
2. Structured Products/Islamic Structured Products					20x Entries @Investment amount between RM500,000 and Above
3. Retail Bonds/Sukuk				<i>Refer to clause 4.3 for detailed terms & conditions</i>	

- a) The Campaign is open to the following three (3) investment products from Conventional and Islamic domains:

INVESTMENT Category	Description
1. Unit Trust funds 2. Shariah Compliant Unit Trust funds	Open to selected Unit Trust or Shariah Compliant Unit Trust funds (<i>exclude ASNB variable funds</i>) with minimum sales charge of 2.00%
1. Structured Products 2. Islamic Structured Products	Open to selected Structured Products or Islamic Structured Products distributed by Malayan Banking Berhad/Maybank Islamic Berhad with minimum sales charge of 1.00%
1. Retail Bonds 2. Sukuk	Open to selected Retail Bonds/Sukuk with minimum sales charge of 1.00%

- b) Eligible Participant is expected to make investment in single or combination of investment product(s) according to the requirements in clause 4.1.
- c) Qualifying Criteria for Campaign Reward:
In order to be entitled to receive one (1) Investment 1g Gold in MIGA-i form, the Eligible Participant must make a single or accumulated investment of minimum RM500,000 in any one or combination of Investment product(s) as per stipulated in clause 4.1(a) within three (3) months during the Campaign Period.
- d) Entitlement to Grand Prize Entries:
- In order to be entitled with ten (10) entries to the Grand Prize draw and stand chance to win the 18g Gold Prize, the Eligible Participant must make a single or accumulated investment between RM250,000 and RM499,999 in any one or combination of Investment product(s) as stipulated in clause 4.1(a) within three (3) months during the Campaign Period.
 - In order to be entitled with twenty (20) entries to the Grand Prize draw and stand chance to win the 18g Gold Prize, the Eligible Participant must make a single or accumulated investment RM500,000 and above in any one or combination of Investment product(s) as stipulated in clause 4.1(c) within three (3) months during the Campaign Period.
- e) In the event investment made for Unit Trust/Shariah Compliant Unit Trust funds during campaign period is reversed/cancelled or cooled-off thereafter, the investment amount that is reversed/cancelled or cooled-off will be excluded from the qualifying criteria as per stipulated in clause 4.1.
- f) Investment must be made in Cash term only.
- g) Each Eligible Participant only entitled to receive one (1) Investment 1g Gold

4.2 FUND GROWTH

Participating Product Type/Description	Qualifying Criteria	Other Entitlement	
		Pre-Requisite @MIGA-i Investment	Grand Prize Entries
1. New Private Banking Account (PBA) 2. New Private Banking Account-i (PBA-i)	New opening of account with minimum Average Daily Balance (ADB) Growth of RM250,000 and on-board to Maybank Premier in respective account opening month	Entitlement to participate in GOLD ACCOUNT Category to accumulate more Gold Reward <i>Refer to clause 4.3 for detailed terms & conditions.</i>	10x Entries for each ADB Growth of RM250,000 in respective account opening month <i>Maximum accumulation of 20x entries per month per respective account</i>

a) Eligibility Criteria:

The Campaign is open to the following Eligible Participants (“Account Holders”):

- Who hold new *Private Banking Account (PBA) or **Private Banking Account-i (PBA-i) (“Account”), which is opened during Campaign Period and 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 have not breached any agreement with Maybank; and
- Who on-board to Maybank Premier in respective account opening month during Campaign Period.

Remarks:

Malayan Banking Berhad and Maybank Islamic Berhad are members of PIDM.

**Private Banking Account is protected by PIDM up to RM250,000 for each depositor. **Private Banking Account-i is not protected by PIDM.*

b) Entitlement to Grand Prize Entries:

- To qualify for the entitlement of entries to the Grand Prize draw and stand chance to win the 18g Gold Prize, the following requirements must be met:
 - Must meet all the Eligibility Criteria
 - Must have minimum Incremental Average Daily Balance (“ADB”) of RM 250,000 for the respective month.
- For each incremental ADB of RM 250,000 in the Account during the Campaign Period, Eligible Participants will be eligible for ten (10) entries per month. The maximum Eligible Participant can accumulate is twenty (20) entries per month. This is only applicable to the respective account opening month.

c) Incremental Average Daily Balance(“ADB”) Calculation:

- Incremental ADB in the Account refers to the difference in the ADB during account opening month within Campaign Period (“Baseline”) as follows:

Customer Type	Baseline (RM)
New Account	Baseline shall be RM0

- ADB is calculated based on the calendar month. The definition of ADB shall be termed as below:

Customer Type	Details
New Customer	The ADB in the Account for the respective month is determined by computing the total end day balance of account from 1 st day of the month to the last day of the month divided by the number of days in that month

d) Other Conditions:

Treatment of Eligible Participants with Conventional and Islamic Accounts. [New Private Banking Account (PBA) and New Private Banking Account-i (PBA-i)]

- i. For both accounts to be eligible for the Grand Prize draw entries, both accounts are required to achieve the respective Incremental ADB Growth each.
- ii. Sample Illustration:

Product	Incremental ADB in account opening month	Entries to Grand Prize Draw	Number of Entries
PBA	RM 250,000	Yes	10
PBA-i	RM 1,000,000	Yes	20
SUM			30

4.3 GOLD ACCOUNT

Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
		Description	Allocation
Maybank Islamic Gold Account-i (MIGA-i)	New opening of account with single investment of minimum RM50,000 in the MIGA-i during Campaign Period	MIGA-i 1g Gold	For the first 200 investors who meet Qualifying Criteria

a) Pre-Requisite Criteria:

In order to participate in the GOLD ACCOUNT category in clause 4.3, the Eligible Participants must meet one (1) of the following pre-requisite criteria:

- i. Make a single or accumulated investment of minimum RM500,000 in any one or combination of Investment product(s) from the INVESTMENT category as per stipulated in clause 4.1; or
- ii. New opening of Account with minimum Average Daily Balance (ADB) Growth of RM250,000 and on-board to Maybank Premier in respective account opening month from the FUND GROWTH category as per stipulated in clause 4.2.

b) Eligibility Criteria:

The Campaign is open to the following Eligible Participants (“MIGA-i Account Holders”):

- o Who open and hold a new Maybank Islamic Gold Account (MIGA-i), which is opened during Campaign Period.

c) Eligible Participant is expected to make investment of gold using the MIGA-i according to the requirements in clause 4.3.

d) Qualifying Criteria for Campaign Reward:

In order to be entitled to receive one (1) MIGA-i 1g Gold in MIGA-i form, the Eligible Participant must make a single gold investment of minimum RM50,000 in the MIGA-i Account as per stipulated in clause 4.3(b) during the Campaign Period.

- e) Each Eligible Participant only entitled to receive one (1) Investment 1g Gold

4.4 'LI CHUN' DAY INVESTMENT

Participating Product Type/Description	Qualifying Criteria	Campaign Reward		Grand Prize Entries
		Description	Allocation	
1. Unit Trust 2. Structured Products 3. Retail Bonds <i>Exclusive for Conventional products only</i>	Single investment amount of RM388,000 and above in any Participating Product, made specifically on 3 February 2021	1x Tumasek Gift Set	For the first 38 investors who meet Qualifying Criteria	8x Entries

- a) The Campaign is open to the following three (3) investment products from Conventional domain:

INVESTMENT Category	Description
Unit Trust funds	Open to selected Unit Trust funds (<i>exclude ASNB variable funds</i>) with minimum sales charge of 2.00%
Structured Products	Open to selected Structured Products or Islamic Structured Products distributed by Malayan Banking Berhad with minimum sales charge of 1.00%
Retail Bonds	Open to selected Retail Bonds with minimum sales charge of 1.00%

- b) Eligible Participant is expected to make investment in single investment product according to the requirements in clause 4.4.
- c) Qualifying Criteria for Campaign Reward:
In order to be entitled to receive one (1) Tumasek Gift Set, the Eligible Participant must make a single investment of RM388,000 and above in any one of Investment product(s) as per stipulated in clause 4.4(a) on 3 February 2021.
- d) Entitlement to Grand Prize Entries:
In order to be entitled with eight (8) entries to the Grand Prize draw and stand chance to win the 18g Gold Prize, the Eligible Participant must make a single investment of RM388,000 and above in any one of the Investment product(s) as per stipulated in clause 4.4(a) on 3 February 2021.
- e) *Exclusion Clause:*
All transactions that meet the qualifying criteria of the 'Li Chun' Day Investment category on 3 February 2021 shall be excluded from the accumulation of Investment amount for the entitlement Investment 1g Gold in clause 4.1. These transactions shall each be entitled with eight (8) entries to the Grand Prize draw to the Grand Prize draw instead.
- f) Investment must be made in Cash term only.
- g) Each Eligible Participant who meets the qualifying criteria only entitled to receive one (1) Tumasek Gift Set.

General Terms and Conditions

5. Maybank's Privacy Notice

- a. 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.my ("**Maybank's Privacy Notice**").
 - b. 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:
 - i. the purposes of the Campaign; and
 - ii. marketing and promotional activities as 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, each Eligible Participant agrees to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
6. 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 Maybank's website at www.maybank2u.com.my or through any other channel or channels that Maybank may deem as appropriate.
7. No compensation in cash or any kind shall be given to the Eligible Participant for any losses or damages suffered or incurred by the Eligible Participant as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the Terms and Conditions herein.
8. The Eligible Participant are deemed to have read, understood and agreed to be bound by these Terms and Conditions and agree that any and all decisions made by Maybank in relation to the Campaign are final and conclusive.
9. The Eligible Participant agrees to be bound by the Terms and Conditions herein set forth including any amendment thereto.
- a. 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 provided the same is not caused by Maybank.
 - b. 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, pandemic, any government's action or any event beyond the reasonable control of Maybank.
 - c. These Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the courts of Malaysia.