



Maybank



Name : (1) _____ (2) _____

NRIC No. : (1) _____ (2) _____

**For single or joint accounts*

Premier Wealth Total Rewards Campaign Terms and Conditions

("Campaign Terms and Conditions")

1. The "Premier Wealth Total Rewards Campaign" (hereinafter referred to as "the Campaign") shall commence on 8th May 2017 and shall end on 31st July 2017 (hereinafter referred to as "Campaign Period").
2. For the purpose of the Campaign Terms and Conditions, Malayan Banking Berhad and/or Maybank Islamic Berhad is referred to as "Maybank".
3. The Campaign is open to all new and existing customers of Maybank of 18 years and above, both Malaysian and non-Malaysian Residents, who open and/or maintain:
 - a) Any combination or single product of deposits and investments; Investable Assets above RM 250,000; OR
 - b) Any combination or single product of financing, deposits and investments; Total Financial Assets above RM 1,000,000
4. The Campaign is eligible to all enrolled Premier Customers in the Premier Wealth Total Rewards project during the Campaign Period (hereinafter referred to as "Eligible Customer(s)").
5. Maybank's deposit products ("Participating Deposit/Mudarabah Investment Account (IA) (Daily Fund-i) Products") and investment products ("Participating Investment Products") that are eligible for the Campaign (Participating Deposit/Mudarabah IA (Daily Fund-i) Products and Participating Investment Products are collectively referred to as "Participating Products") are as follows :

Participating Deposit/Mudarabah Investment Account (IA) (Daily Fund-i) Products	<ul style="list-style-type: none"> • Conventional Private Banking Account Mudarabah IA (Daily Fund-i) • Islamic Private Banking Account
Participating Investment Products	<ul style="list-style-type: none"> • Selected Structured Products (Structured Products issued by Malayan Banking Berhad. This shall exclude products distributed by Maybank Investment Bank) • Retail Bonds

WARNING

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

6. The Participating Investment Products in this Campaign are Retail Bonds and selected Structured Products issued by Malayan Banking Berhad. This shall exclude products distributed by Maybank Investment Bank.
7. The Participating Products are subject to changes with twenty-one (21) days prior notice.
8. Employees of Maybank and its group of companies are not eligible to participate in this campaign including, advertising and promotions agencies who are directly involved as well as their immediate family members.
9. Deposits can be done at any Maybank Group branches (Malaysia) via over-the-counter deposits, Maybank Automated Teller Machines, Maybank Cash / Cheque Deposit Machines and third party transfers via Maybank2u.com.my/m2u mobile. Cheque deposits will only be eligible and considered upon clearance by Maybank Group (wherever applicable) and the proceeds of the cheques credited in the relevant account.
10. Eligible Customer(s) who fulfil the qualifying criteria as per Clause 15 will be entitled to enjoy additional 80,000 TreatsPoints for each Eligible Customer(s), but this entitlement shall be limited to first 80 Eligible Customer(s). The Eligible Customer(s) must meet the qualifying criteria for conventional or Islamic on 3 months incremental Average Daily Balance of RM500,000 (hereinafter referred to as "ADB") from the participating account for the entire Campaign Period against the baseline or minimum investment amount RM300,000 on Retail Bonds and/or Structured Products issued by Malayan Banking Berhad (excluding products distributed by Maybank Investment Berhad) on the same day during the Campaign Period.
11. The definition of Average Daily Balance (ADB)
 - a) **New and Existing Customer (Account open before campaign starts)**

$$\frac{\text{Sum of Daily End Day balances throughout the campaign period}}{92 \text{ days}}$$
 Minus Baseline
 12. The definition of Baseline
 - a) **Existing Customer (Account open before campaign starts)**

$$\frac{\text{Sum of Daily End Day balances in April 2017}}{30 \text{ days (1 month)}}$$
 - b) **New Customer (Account open after campaign starts)**
 For new customer opens during the campaign period, the Baseline is zero

Example existing customer
 ADB for Campaign Period 2017 RM550,000
 Baseline (ADB in April 2017) RM 50,000
 Incremental ADB RM500,000

WARNING

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.



13. Subject to the terms and conditions herein, Eligible Customer(s) shall stand a chance to win a holiday package to Bali, Indonesia for 3 Days 2 Nights (inclusive of hotel and air fare with airport transfer) (“**Bali Holiday Package**”) based on number of entries earned during the Campaign.
14. Reward definitions:
- a. Bali Holiday Package (inclusive of hotel and air fare with airport transfer) worth *RM3,000 per person;
 - For every RM300,000 investment amount on the same day or three (3) months incremental ADB of RM500,000, customers are entitled for one entry.
 - The total of Participating Investment Products and Participating Deposit/Mudarabah IA (Daily Fund-i) Products will be calculated on a cumulative basis. Cumulative investment sales will be accounted on the same day basis while the cumulative deposit amount will be calculated based on 3 months incremental ADB basis.
 - The Bali Holiday Package will be rewarded to eight (8) Eligible Customer(s) in the form of pair sharing based on highest number of entries earned during the Campaign Period.
 - b. Additional TreatsPoints for first 80 Eligible Customer(s) of the Campaign.
 - 80,000 TreatsPoints are available on first come, first served basis, limited to 80 Eligible Customer(s).
 - Eligible Customer(s) must meet the qualifying criteria either in Participating Deposit/Mudarabah IA (Daily Fund-i) Products or Participating Investment Products.
 - Each Eligible Customer(s) (limited to first 80 Eligible Customer(s)) is entitled for one time reward of 80,000 TreatsPoints during the Campaign Period.
 - The 80 Eligible Customer(s) who are qualified for this reward are also eligible to stand a chance to win for Bali Holiday Package based on the number of entries earned during the Campaign Period.
15. Campaign mechanics are as follows:

Reward	Qualifying criteria	Eligibility	No of winners
Bali Holiday Packages 3 Days 2 Nights (inclusive of hotel and air fare with airport transfer)	Eligible Customer(s) must invest in selected Wealth Management Products <ul style="list-style-type: none"> • Minimum RM300,000 on Retail Bonds and/or Structured Products 	Number of entries earned during Campaign Period. Winners will be selected based on highest number of	8 winners (in pair) = 16 pax

WARNING

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.



	issued by Malayan Banking Berhad (exclude products distributed by Maybank Investment Berhad); or	entries per Eligible Customer.	
Additional 80,000 TreatsPoints for first 80 Eligible Customer(s)	<ul style="list-style-type: none"> 3 months incremental Average Deposit Balance (ADB) of RM500,000 or more in PBA/PBA-i 	First 80 Eligible Customer(s) who meet qualifying criteria	80 winners

16. The Bali Holiday Package and/or additional 80,000 TreatsPoints Winners shall collectively be referred to as the “**Campaign Winners**”.
17. Notification to Campaign Winners shall be conducted through Relationship Managers from August/September 2017 after the Campaign Period.
18. The Eligible Customer(s) shall be responsible to ensure their phone numbers, email address and mailing address provided in Maybank’s records are current and updated and reachable by Maybank Relationship Managers. Maybank shall not be held responsible and liable to the Eligible Customer(s) for any loss (including loss of opportunity and consequential loss) suffered by the Eligible Customer(s) in the event the Maybank Relationship Managers are unable to reach the Eligible Customer(s) due to any incorrect contact details in Maybank’s record.
19. The Bali Holiday Package will be available in the form of voucher and additional 80,000 TreatsPoints will be credited into the Campaign Winners’ valid Maybank credit cards upon verification.

Other Terms and Conditions

20. For Participating Deposit/Mudarabah IA (Daily Fund-i) Products, Private Banking Account is eligible for protection by Perbadanan Insurans Deposit Malaysia (PIDM) whereas Private Banking Account-i is not covered by PIDM and principal is not guaranteed.
21. Deposits/Placement made for the incremental average daily balance shall only be fresh funds that are deposited into the Eligible Customer(s)’ participating account(s) during the Campaign Period. Fresh fund refers to funds that do not originate from an existing account(s) with Maybank.
22. Accountholder’s eligibility and accumulated deposit growth will be tracked automatically by Maybank’s system. No contest entry form or registration or participation is required.

WARNING

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

23. For Participating Investment Products, Eligible Customer(s) will not be entitled for the rewards in the event purchases into investment are reversed, cancelled, transferred, switched or cooled off.
24. This Campaign is not available for Employees Provident Fund investments schemes or institutions/organizations participations.
25. This Campaign is not valid in conjunction with other offers and promotions (if any) offered by the Maybank in relation to investment Products.
26. The terms and conditions governing the investment and deposit/Mudarabah IA products are separate from this Campaign Terms and Conditions. Eligible Customer(s) is required to comply with all terms and conditions in respect of the investment in the Participating Products and all the terms and conditions of this Campaign.
27. Investments in the investment products are not obligation of, guaranteed or covered/insured by Maybank and are subject to investment risks, including the possible loss of the principal amount invested. Eligible Customer(s) are advised to read the relevant prospectus/product highlight sheet/term sheets of the investment products before investing.
28. Maybank decision on all matter relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeal, protests or attempts to dispute the same would be entertained in any event.
29. Maybank reserves the right to extend, cancel, suspend, terminate this Campaign or amend this Campaign Terms and Conditions at any time by giving at least twenty one (21) calendar days' notice before the new terms and conditions take effect and the advice shall be posted through the Maybank2u website at or through any other channel or channels that Maybank may deem as appropriate. For the avoidance of doubt, cancellation, suspension or termination by Maybank of this Campaign shall not entitle any person to any claim or compensation against Maybank for any and all losses or damages suffered or incurred by the account holder as a direct or indirect result of the act of cancellation, suspension or termination of this Campaign.
30. The Eligible Customer(s) will not be covered by the compensation fund under section 152 of the Capital Markets and Services Act 2007 (CMSA). The compensation fund does not extend to the Eligible Customer(s) who has suffered monetary loss as a result of a defalcation or fraudulent misuse of moneys or other property, by a director, officer, employee or representative of Maybank. Where the Eligible Customer(s) suffers monetary loss in the above circumstances related to the acts of Maybank's employees, the customer may lodge a complaint with our Customer Feedback & Resolution Management ("CFRM"). The customer who is not satisfied with our CFRM's decision may refer the case to the Financial Mediation Bureau to Ombudsman for Financial Service (OFS) or the Securities Industry Dispute Resolution Centre within six (6) months of receiving a final decision from CFRM.

WARNING

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.

31. In the event of any complaints related to the Campaign, customers may contact Maybank's **CFRM** bearing the following telephone and e-mail address:

Customer Feedback & Resolution Management

Telephone : 03 - 2074 8075
Email Address : cfrm@maybank.com.my

32. Maybank Privacy Notice

33.1 By participating in this Campaign, Eligible Customer(s) 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.my ("Maybank's Privacy Notice").

33.2 In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Customer(s) 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 Customer(s). 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 Customer(s) 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.

33. The Eligible Customer(s) agrees that Maybank and any of its officers, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of the Campaign) shall not be liable and responsible for any default of its obligation under riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of the Campaign due to any force majeure event which include but not limited to act of God, war, Maybank.

34. This Campaign Terms and Conditions shall be governed by the laws of Malaysia.

WARNING

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.



Maybank

PW
PREMIER WEALTH

Customer's Declaration

☐

I/We understand declare that I/we have read and understood the Campaign Terms and Conditions and agree with the terms and conditions spelled out in the Campaign Terms and Conditions.

Authorized Signatories

Signature of First Applicant

Signature of Second Applicant

FOR BANK USE ONLY

Bank's Representative :

Bank's Representative PF Number :

Branch Code

Customer's Signature
authentication by Bank's
Representative:

WARNING

THIS PRODUCT IS PRINCIPAL GUARANTEED BY THE ISSUING BANK UPON MATURITY ONLY. IF THE PRODUCT IS REDEEMED OR SOLD PRIOR TO MATURITY, THE CUSTOMER MAY LOSE PART OF THE INITIAL DEPOSIT AMOUNT. THE RETURNS ON THIS PRODUCT ARE UNCERTAIN AND THE CUSTOMER RISKS EARNING NO RETURNS AT ALL. THE CUSTOMER IS REMINDED THAT THIS PRODUCT IS NOT INSURED BY PERBADANAN INSURANS DEPOSIT MALAYSIA.