Maybank

Top Up Select 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 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 February 2020 to 31st July 2020 ("Campaign Period").

2. Eligibility

   2.1 The account holder(s):-

   a) who hold new or existing ***Private Banking Account (PBA)** ("Account") (which may consist of individuals or joint account holders);
   b) whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered;
   c) who has not breached any agreement with Maybank; and
   d) 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 Criterias that are compulsory to be fulfilled are as follows :

   a) The Eligible Customers must have an existing or new Account;
   b) 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
   c) The Account must have a minimum Balance Outstanding of RM 20,000 for the each respective month end.

   3.2 Campaign Rewards

   a) 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	**DEPOSIT GROWTH**	• 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 product
2	**INWARD FUND TRANSFER**	• 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**	• 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**	• Cumulative New eFD Placement via FPX of RM20,000 and above for the month. • Refer to point 3.7.	Optional Product

5	**NEW ACCOUNT OPENING WITH SERVICE TAGGING**	• Customers who open a new Private Banking Account. • Must have the service tag Premier. • Refer to point 3.8.	Optional Service

b) 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 January 2020 ("Baseline").

c) Definition of "Baseline" shall be termed as below :

NO	CUSTOMER TYPE	BASELINE (RM)
1	New Account	Baseline shall be RM 0
2	Existing Account	Baseline shall be ADB for the month of January 2020

d) 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 the Eligible Customer who met the Campaign Enrolment Criteria of deposit growth and the respective requirement of one or more of the participating products/services as illustrated below.

b) Maximum 3 qualifying products / services.

i. <u>Hold 1 Qualifying Product/Service</u>

- Bonus Interest of 0.15% p.a. up to 0.30% p.a.

PRIVATE BANKING ACCOUNT		1 PROD/SVC	BOARD RATE + 1 PROD/SVC
ADB Balance Band (RM)	[1]Board Rate (%) p.a.	[2]Bonus Interest (%) p.a.	[3]Total Rate (%) p.a.
RM20,000 to RM50,000	0.50%	0.15%	0.65%
Up to RM100,000	1.50%	0.15%	1.65%
Up to RM250,000	1.70%	0.15%	1.85%
Up to RM500,000	1.85%	0.30%	2.15%
Above RM500,000 to RM1.0 mil	2.05%	0.30%	2.35%

ii. Hold 2 Qualifying Products/Services

- Bonus Interest of 0.25% p.a. up to 0.50% p.a.

PRIVATE BANKING ACCOUNT		2 PRODS/SVCS	BOARD RATE + 2 PRODS/SVCS
ADB Balance Band (RM)	[1]Board Rate (%) p.a.	[2]Bonus Interest (%) p.a.	[3]Total Rate (%) p.a.
RM20,000 to RM50,000	0.50%	0.25%	0.75%
Up to RM100,000	1.50%	0.25%	1.75%
Up to RM250,000	1.70%	0.25%	1.95%
Up to RM500,000	1.85%	0.50%	2.35%
Above RM500,000 to RM1.0 mil	2.05%	0.50%	2.55%

iii. Hold 3 Qualifying Products/Services

- Bonus Interest of 0.40% p.a. up to 0.70% p.a.

PRIVATE BANKING ACCOUNT		3 PRODS/SVCS	BOARD RATE + 3 PRODS/SVCS
ADB Balance Band (RM)	[1]Board Rate (%) p.a.	[2]Bonus Interest (%) p.a.	[3]Total Rate (%) p.a.
RM20,000 to RM50,000	0.50%	0.40%	0.90%
Up to RM100,000	1.50%	0.40%	1.90%
Up to RM250,000	1.70%	0.40%	2.10%
Up to RM500,000	1.85%	0.70%	2.55%
Above RM500,000 to RM1.0 mil	2.05%	0.70%	2.75%

Notes

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

[2]The Bonus Interest is calculated based on the Deposit Growth, Incremental ADB and the number of qualifying products/services. Deposit Growth is a compulsory product.

[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.

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

Incremental ADB x Bonus Interest Rate x No. of Participating Days / ^No of Days in a Year

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

d) Bonus Interest will be credited to the Account within 30 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 Eligible Customer.

3.4 Deposit Growth (Core and Compulsory Product)

a) To be eligible for "Deposit Growth", the Eligible Customer must meet the following requirements :

i. Minimum Incremental ADB of RM 20,000 up to a maximum of RM 1,000,000 for the respective month; and
ii. 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 :

i. 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 "Deposit Growth", Core and Compulsory Product.

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)
• 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	• 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 "Deposit Growth", Core and Compulsory Product;

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) with the use 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 Ezypay and Ezypay Plus (as determined by Maybank), only the monthly instalment amount 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 eligible for any Bonus Interest under the 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 :

i. Must have cumulative new eFD Placement via FPX of RM 10,000 and above for the respective month;

ii. The eFD Placement Via FPX will enjoy the prevailing contracted rate during the placement;

iii. Must be paired with "Deposit Growth", Core and Compulsory Product;

iv. Not eligible if the eFD Placement via FPX is uplifted before payment of Bonus Interest; and

v. All new placement(s) of eFD with FPX must be made from fund transfers from other banks via [1]Financial Process Exchanges ("FPX). This is done through M2U Website; and

[1]FPX 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/.

vi. Only new eFD placements (using [2]Fresh 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").

*[2]For 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

i. 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;

ii. The eFD FPX Campaign are 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;

iii. For placement of eFD, debiting and crediting of *imteen Savings Account is not available; and

iv. 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	• 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

[3]For e-Fixed Deposit placed through Maybank2u Website using FPX, only 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 eFD accounts of subsequent placement of, it must be made by the same primary customers of joint account and eFD.

**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 New Account Opening With Service Tagging (Optional Service)

a) To be eligible for the "New Account Opening With Service Tagging", the Eligible Customer must meet the following requirements:

i. Only for Eligible Customers who open a new Account;
ii. The Eligible Customer must have the service tag of 'Premier';
iii. Must be paired with "Deposit Growth", Core and Compulsory Product; 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 "Deposit Growth", 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 :

<table>
<tr><th>DATE</th><th>PARTICULARS</th><th>BONUS INTEREST</th></tr>
<tr><td colspan="3">Scenario 1 – Hold 1 Qualifying Product/Service

Customer A is a new customer who opened a Private Banking Account (PBA) as at 1 March 2020. Customer A only met the enrolment criteria and requirements for "Deposit Growth".</td></tr>
<tr><td>1 March 2020</td><td>• Customer A deposits RM 100,000 into PBA.</td><td rowspan="3">• Customer Hold 1 Qualifying Product/Service
<table><tr><th>QUALIFYING PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr><tr><td>Deposit Growth</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>New Account & Service Tag</td><td>NO</td></tr></table>• Average daily balance (ADB) for March 2020
= [(19days x RM100,000) + (11days x RM150,000) + (1day x RM170,000) ÷ 31 days]
= RM 120,000
• Baseline = RM 0
• Incremental ADB = RM 120,000 – RM 0
= RM 120,000
• Bonus Interest for March 2020
= RM 120,000 x 0.15%p.a x 31 ÷ 366
= RM15.25</td></tr>
<tr><td>20 March 2020</td><td>• Customer A deposits RM 50,000 into PBA.</td></tr>
<tr><td>31 March 2020</td><td>• Customer A deposits RM 20,000 into PBA.</td></tr>
<tr><td colspan="3">Scenario 2 – Hold 2 Qualifying Products/Services

Customer B is a new customer who opened a Private Banking Account (PBA) as at 10 April 2020. Customer B met the enrolment criteria and requirements for "Deposit Growth" and "Credit Card Spend".</td></tr>
<tr><td>10 April 2020</td><td>• Customer B deposits RM 50,000 into PBA.</td><td>• Customer Hold 2 Qualifying Products/Services
<table><tr><th>QUALIFYING PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr><tr><td>Deposit Growth</td><td>YES</td></tr></table></td></tr>
</table>

<table>
<tr><td>15 April 2020</td><td>• Customer B spend RM 20,000 on retail purchases at the shopping mall using his Maybank Visa Infinite Credit Card.</td><td rowspan="3">
<table>
<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>New Account & Service Tag</td><td>NO</td></tr>
</table>
• Average daily balance (ADB) for April 2020
= [(10days x RM50,000) + (10days x RM200,000) + (1day x RM 150,000) ÷ 21 days]
= RM 126,190.48
• Baseline = RM 0
• Incremental ADB = RM 126,190.48– RM 0
= RM 126,190.48
• Bonus Interest for April 2020
= RM 126,190.48 x 0.25% p.a x 21 ÷ 366
= <u>RM18.10</u>
</td></tr>
<tr><td>20 April 2020</td><td>• Customer B deposits RM 150,000 into PBA.</td></tr>
<tr><td>30 April 2020</td><td>• Customer B withdraws RM 50,000 from PBA.</td></tr>
<tr><td colspan="3"><u>Scenario 3 – Hold 2 Qualifying Products/Services</u>

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 January 2020. Customer C met the enrolment criteria and requirements for “Deposit Growth” and “Inward Fund Transfer”.</td></tr>
<tr><td>1 June 2020</td><td>• Customer C deposits RM 500,000 into PBA.</td><td rowspan="4">
• Customer Hold 2 Qualifying Products/Services
<table>
<tr><th>QUALIFYING PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr>
<tr><td>Deposit Growth</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>New Account & Service Tag</td><td>NO</td></tr>
</table>
• Average daily balance (ADB) for June 2020
= [(21 days x RM500,000) + (3 days x RM550,000) + (3 days x RM400,000) + (3 days x RM700,000) ÷ 30 days]
= RM 515,000
• Baseline = RM 50,000
• Incremental ADB = RM 515,000 – RM 50,000
= RM 465,000
• Bonus Interest for June 2020
= RM 465,000 x 0.50%p.a x 30 ÷ 366
= <u>RM190.57</u>
</td></tr>
<tr><td>22 June 2020</td><td>• Customer C used Inter Bank Giro Transfer (IBG) of RM 50,000 inward transfer to PBA.
• Current balance in PBA is RM 550,000.</td></tr>
<tr><td>25 June 2020</td><td>• Customer C withdraws RM 150,000 from PBA.</td></tr>
<tr><td>28 June 2020</td><td>• Customer C deposits RM 300,000 into PBA.</td></tr>
<tr><td colspan="3"><u>Scenario 4 – Hold 3 Qualifying Products/Services</u>

Customer D is a new customer who opened a Private Banking Account (PBA) as at 3 May 2020. Customer D met the enrolment criteria and requirements for “Deposit Growth”, “New Account & Service Tag” and “eFD Placement Via FPX”.</td></tr>
<tr><td>3 May 2020</td><td>• Customer D opened new PBA.
• Customer D deposits RM 500,000 into PBA.
• Customer meet requirements for service tag ‘Premier’.</td><td>
• Customer Hold 3 Qualifying Products/Services
<table>
<tr><th>QUALIFYING PRODUCTS / SERVICES</th><th>MET REQUIREMENTS</th></tr>
<tr><td>Deposit Growth</td><td>YES</td></tr>
<tr><td>Inward Fund Transfer</td><td>NO</td></tr>
</table>
</td></tr>
</table>

10 May 2020	• Customer D made new eFD Placement via FPX of RM 20,000. • The current balance in PBA is still RM 500,000.	Credit Card Spend: **NO** eFD Placement Via FPX: **YES** New Account & Service Tag: **YES** • Average daily balance (ADB) for May 2020 = [(17 days x RM500,000) + (1 day x RM1,500,000) + (11 days x RM1,350,000) ÷ 29 days] = RM 856,896.55 • Baseline = RM 0 • Incremental ADB = RM 856,896.55 – RM 0 = RM 856,896.55 • Bonus Interest for May 2020 = RM 856,896.55 x 0.70% p.a x 29 ÷ 366 = RM 475.27
20 May 2020	• Customer D deposits RM 1,000,000 into PBA.	
21 May 2020	• Customer D withdraws RM 150,000 from PBA.	

Scenario 5 – Hold 3 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 January 2020. Customer E met the enrolment criteria and requirements for "Deposit Growth", "Credit Card Spend", "Inward Fund Transfer" and "eFD Placement Via FPX".

1 July 2020	• Customer E deposits RM 500,000 into PBA.	• Customer Hold **3 Qualifying Products/Services** **QUALIFYING PRODUCTS / SERVICES** — **MET REQUIREMENTS** Deposit Growth: **YES** Inward Fund Transfer: **YES** Credit Card Spend: **YES** eFD Placement Via FPX: **YES** New Account & Service Tag: **NO** • Maximum 3 qualifying products / services. • Average daily balance (ADB) for July 2020 =[(9 days x RM500,000) + (18 days x RM510,000) + (4 days x RM610,000) ÷ 31 days] = RM 520,000 • Baseline = RM 10,000 • Incremental ADB = RM 520,000 – RM 10,000 = RM 510,000 • Bonus Interest for July 2020 = RM 510,000 x 0.70%p.a x 31 ÷ 366 = RM302.38
10 July 2020	• Customer E used Interbank Giro (IBG) of RM 10,000 inward transfer to his PBA. • Current balance in PBA is RM 510,000.	
11 July 2020	• Customer D made new eFD Placement via FPX of RM 10,000. • The current balance in PBA is still RM 510,000	
22 July 2020	• Customer E spends RM 10,000 on retail purchases at the shopping mall using his Maybank Visa Infinite Credit Card.	
25 July 2020	• Customer E spends RM 5,000 on retail purchases at the mobile store using his Maybank Visa Infinite Credit Card.	
28 July 2020	• Customer E used Interbank Giro (IBG) of RM 100,000 inward transfer to his PBA. • Current balance in PBA is RM 610,000.	
29 July 2020	• 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 :

a) Bonus Interest will be paid to the Account with the highest monthly Incremental ADB.
b) 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) :

a) For both accounts to qualify for product "Deposit Growth", both accounts need to have the respective Incremental ADB Growth.
b) 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).
c) 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".
d) 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).
e) 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).
f) For both accounts to qualify for service "Opening of New Account with Service Tag", both must be new accounts and tag with service tag 'Premier' respectively.
**Private Banking Account-i is not protected by PIDM.*

4.4 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.

4.5 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 for Bonus Interest.

5 General Terms and Conditions

5.1 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. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

5.2 By participating in this Campaign, Eligible Customers 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.

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

5.4 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 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.

5.5 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 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.

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