



FESTIVE SEASONS CAMPAIGN (“Campaign”) TERMS AND CONDITIONS

1.0 The Campaign Period

This Campaign is organised by Malayan Banking Berhad (Co. Reg. No.: 196001000142) and Maybank Islamic Berhad (Co. Reg. No: 200701029411) (collectively referred to as “**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 of by Maybank. This Campaign commences from 3rd May 2021 and will expire on 31st July 2021 (“**Campaign Period**”).

2.0 Eligibility Criteria for the Campaign (“Eligibility Criteria”)

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

- (a) **Maybank Premier** customers who open and/or maintain:
 - (i) Any combination or single product of deposits and investments between RM250,000 to RM1,000,000; OR
 - (ii) Any combination or single product of financing, deposits and investments between RM1,000,000 to RM4,000,000.
- (b) The Campaign is not open to employees of Maybank and its group of companies.

[hereinafter, will be referred to as “**Eligible Participants**”].

3.0 Campaign Details

3.1 Participating Products

Participating Product Category	Qualifying Criteria
INVESTMENT ACCOUNT	Refer to clause 4.1
INVESTMENT	Refer to clause 4.2
MAYBANK ISLAMIC GOLD ACCOUNT-i (MIGA-i)	Refer to clause 4.3
MULTI ASSET INVESTMENT ACCOUNT-i (MAIA-i)	Refer to clause 4.4
TAKAFUL	Refer to clause 4.5
HOME FINANCING	Refer to clause 4.6
VEHICLE FINANCING	Refer to clause 4.7

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

3.2 Campaign Reward

The Campaign reward is segregated into two (2) types as set out below:

- (a) **Grand Prize**
3x luxury watches worth RM30,000 each
Draw basis; will be drawn three (3) months after the end of the Campaign Period.

(b) Complimentary Reward

Complimentary Reward consist of the following items:

- (i) Premium Gift worth RM150 for the first 500 Eligible Participants (*Investment*); and/or
- (ii) 1gram gold in MIGA-i for the first 200 Eligible Participants (*Maybank Islamic Gold Account-i (MIGA-i)*); and/or
- (iii) Premium gift worth RM150 for the first 100 Eligible Participants (*Multi Asset Investment Account-i (MAIA-i)*); and/or
- (iv) Barry Smith Back Pack worth RM200 for the first 200 Eligible Participants (*Takaful*); and/or
- (v) Premium gift worth RM100 for the first 100 Eligible Participants (*Home Financing*); and/or
- (vi) Accelerated Payment Package (APP) campaign rate (*Vehicle Financing*).

Reward upon sign-up/subscription; Campaign Rewards will be issued on a first-come, first-served basis, while stock lasts.

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

3.3 Campaign Mechanics

3.3.1 Grand Prize Draw

- (a) Sign up/subscribe at least one product under the primary pillar i.e. ‘Wealth Creation’, ‘Wealth Accumulation’, and ‘Wealth Protection’ (“**Primary Pillars**”) during the Campaign Period for entitlement of entries to the Grand Prize draw.
- (b) The number of entries will increase in quantum whenever Eligible Participant sign up for additional product(s) from the Primary Pillars, followed by any of the other Products/services under secondary pillars, i.e. ‘Wealth Purification’ and ‘Wealth Distribution’ (“**Secondary Pillars**”)

See the diagram below for the details of the pillars and products.

Type of Pillars	Pillars	Participating Product Type
Primary Pillars	Wealth Creation	<ul style="list-style-type: none"> Investment Account : Private Banking Account-i (PBA-i) Commodity Murabahah Home Financing-i Vehicle Financing: Murabahah Vehicle Term Financing-i, Accelerated Payment Package
	Wealth Accumulation	<ul style="list-style-type: none"> Shariah Compliant Unit Trust Retail Sukuk Islamic Structure Products Maybank Islamic Gold Account-i (MIGA-i)

		<ul style="list-style-type: none"> Multi Asset Investment Account-i (MAIA-i)
	Wealth Protection	<ul style="list-style-type: none"> Smart Waris Smart Hijrah Takaful Smart Plus
Secondary Pillars	Wealth Purification	<ul style="list-style-type: none"> Zakat payment via Maybank2u Waqf payment via Maybank2u
	Wealth Distribution	<ul style="list-style-type: none"> Smart Waris

¹Malayan Banking Berhad & Maybank Islamic Berhad are members of PIDM.

²Protection by PIDM is subject to insurability criteria. Please refer to the List of Insured Deposits at www.maybank2u.com.my for further details.

See the scale and diagram below for the illustration of the quantum

Grand Prize Entries	<u>5</u> Entries	<u>20</u> Entries	<u>50</u> Entries
Pillars Involved	Any one (1) product from <u>Primary Pillars</u>	Any two (2) products from <u>Primary Pillars</u>	Any two (2) products from <u>Primary Pillars</u> + any one (1) product from <u>Secondary Pillars</u>

Diagram 1

- (c) Entries are automatically tracked. No campaign entry forms or registration is required.
- (d) Winners for the Grand Prize draw shall be shortlisted internally via a computer generated random selection draw which applies a random number to the qualifying list of entries.
- (e) The selection of winners from the Grand Prize draw will be done three (3) months after the end of Campaign Period.

3.3.2 Complimentary Reward

- (a) Entitlement for Complimentary Reward will be executed upon the Eligible Participant fulfilment of the Qualifying Criteria for each product set out below.
- (b) Reward upon sign-up/subscription; Campaign Rewards will be issued on a first-come, first-served basis, while stock lasts.
- (c) The entitled Eligible Participants for Complimentary Reward will be determined within three (3) months after the end of the Campaign Period.

3.4 Other Terms and Conditions

- 3.4.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Reward with item(s) of equivalent value with 21 calendar days' prior notice.
- 3.4.2 Maybank is not the supplier of the Campaign Rewards and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the gifts provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Campaign Rewards. Any dispute over the Campaign Rewards provided by the merchant should be resolved directly between Eligible Participants and the merchants.
- 3.4.3 The image(s) of the Campaign Rewards item (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 3.4.4 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.

4.0 Campaign Terms and Conditions - Participating Products

4.1 Investment Account

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward
			Grand Prize Entries
INVESTMENT ACCOUNT	Private Banking Account-i (PBA-i)	New account holder during Campaign Period will be entitled for the entries for Grand Prize draw	Please refer to clause 3.3.1

4.1.1 The Campaign is open to the following Eligible Participants ("Account Holders"):

- Who hold new Private Banking Account-i (PBA-i) ("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 have not breached any agreement with Maybank;
- For any joint account, only the successful primary account holder will be entitled to the Grand Prize; and
- Account Holders would not be eligible for the Grand Prize in the event the Account is closed before the draw of the Grand Prize.

4.2 Investment

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complimentary Rewards	Grand Prize Entries
INVESTMENT	1. Shariah Compliant Unit Trust funds 2. Islamic Structured Products 3. Retail Sukuk	Total minimum single or combination investment of RM300,000 during Campaign Period.	Premium gift worth RM150	Please refer to clause 3.3.1

4.2.1 The Campaign is open to the following three (3) investment product types:

Investment Product Type	Description
1. Shariah Compliant Unit Trust funds	Open to selected Shariah Compliant Unit Trust funds (exclude ASNB variable funds) with minimum 2% sales charge
2. Islamic Structured Products	Open to selected Islamic Structured Products distributed by Malayan Banking Berhad/Maybank Islamic Berhad with 1% sales charge
3. Retail Sukuk	Open to selected Retail Sukuk with 1% sales charge

[hereinafter referred to as “Investment Product”]

4.2.2 Eligible Participants is expected to make investment in single or combination of investment Product(s) of a minimum of RM300,000.

4.2.3 The first 500 Eligible Participants that fulfils the Qualifying Criteria will be entitled to the premium gift worth RM150 on a first-come, first-served basis, while stock lasts.

4.3 Maybank Islamic Gold Account-i

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complimentary Rewards	Grand Prize Entries
Maybank Islamic Gold Account-i (MIGA-i)	Maybank Islamic Gold Account-i (MIGA-i)*	Minimum investment amount of RM50,000 during Campaign Period.	1 gram gold in MIGA-i	Please refer to clause 3.3.1

**Customer can also open MIGA-i account via Maybank2u*

4.3.1 The first 200 Eligible Participants are expected to make investments in a single transaction in MIGA-i of a minimum of RM50,000 to be entitled to the Complimentary Reward of 1 gram gold in MIGA-i on a first-come, first-served basis.

4.3.2 Eligible Participant is expected to make investment in single and/or accumulative transaction(s) in MIGA-i of a minimum of RM50,000 to be entitled for entries to the Grand Prize draw.

4.4 Multi Asset Investment Account-i

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complimentary Rewards	Grand Prize Entries
Multi Asset Investment Account-i (MAIA-i)	MAIA Global Healthcare	Minimum total investment of RM100,000 during Campaign Period	Premium gift worth RM150	Please refer to clause 3.3.1

4.4.1 Eligible Participant is expected to make minimum total investment of RM100,000 during Campaign Period.

4.4.2 The first 100 Eligible Participant that fulfils the qualifying criteria is entitled to the premium gift worth RM150, on a first-come, first-served basis, while stock lasts.

4.5 Takaful

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complimentary Rewards	Grand Prize Entries
Takaful	1. Smart Hijrah 2. Takaful Smart Plus 3. Smart Waris	Minimum contribution amount of RM30,000 during Campaign Period	Barry Smith Back Pack worth RM200	Please refer to clause 3.3.1

4.5.1 The Campaign is open to the following three (3) selected Family Takaful plan:

- (a) Smart Hijrah
- (b) Takaful Smart Plus
- (c) Smart Waris

[hereinafter referred to as “Takaful Products”]

4.5.2 Eligible Participant is required to sign-up for new Takaful Products with the contribution amount of Annualized First Year Contribution (“AFYC”) of RM30,000.

4.5.3 The minimum contribution amount of AFYC only applies to Regular Contribution per certificate issuance, inclusive of the Enricher Contribution.

4.5.4 The contribution amount is not inclusive of Single or Regular Top-Up for all Takaful Products.

4.5.5 Payment method: Annual Payment Mode (“APM”) and Half Yearly Payment Mode (“HPM”) with payment made from Maybank Credit Card/Ikhwan Card or transfer of fund from Maybank savings or current account.

4.5.6 All Takaful certificates are subjected to a cooling off period. Cancelled or surrendered certificates are not considered.

4.5.7 The first 200 Eligible Participant that fulfils the qualifying criteria is entitled to the Barry Smith Back Pack worth RM200, on a first-come, first-served basis, while stock lasts.

4.6 Home Financing

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complimentary Rewards	Grand Prize Entries
Home Financing-i	Commodity Murabahah Home Financing-i	Minimum approved financing of RM500,000 per package	Premium gift worth RM100	Please refer to clause 3.3.1

4.6.1 The Campaign is open to new Islamic Home Financing facilities for completed and under construction properties amounting to a minimum of RM500,000.

4.6.2 Recognition of Islamic Home Financing facilities is based on approval date and acceptance date during or one month after Campaign Period.

4.6.3 The first 100 Eligible Participant that fulfils the Qualifying Criteria is entitled to the premium gift worth RM100, on a first-come, first-served basis, while stock lasts.

4.7 Vehicle Financing

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complimentary Rewards	Grand Prize Entries
Vehicle Financing-i	1. Accelerated Payment Package (APP)	New vehicle with minimum approved and disbursed Vehicle Financing of RM200,000 per application	Campaign Rate as below	
			3 - 5 years	2.00%
			6 & 7 years	2.05%
			8 & 9 years	2.10%
	2. Murabahah Vehicle Term Financing-i (MVTF-i)	New vehicle with minimum approved and disbursed Vehicle Financing of RM200,000 per application	N/A	Please refer to clause 3.3.1

- 4.7.1 The application dates of Vehicle Financing must be within the Campaign Period.
- 4.7.2 Recognition of Vehicle Financing is based on approval date and disbursement date during or one month after the Campaign Period.
- 4.7.3 Eligible Participant that fulfils the Qualifying Criteria of minimum approved and disbursed Vehicle Financing of RM200,000 for Accelerated Payment Package (APP) is entitled to the Campaign Rate.

5.0 Campaign Rewards fulfilment

- 5.1 Arrangement of Campaign Rewards will be conducted four (4) months after the Campaign ended by winners' assigned Maybank Personal Financial Advisors or Relationship Managers or Maybank branches or the Maybank Premier Wealth Centres/Lounges.
- 5.2 Delivery of Campaign Rewards is to be handled by Maybank's appointed courier service company.

6.0 General Terms and Conditions

- 6.1 Maybank reserves the right to amend, shorten, cancel, suspend, extend or terminate this Campaign or any part thereof earlier with twenty one (21) calendar days' prior notice. Such notice may be published by Maybank via Maybank's website at www.maybank2u.com.my or through any other mode of communication as determined by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- 6.2 For the avoidance of doubt, the amendment, shortening, cancellation, suspension, extension or termination of this Campaign by Maybank shall not entitle the Eligible Participants or any other persons whatsoever to any claim or compensation against Maybank for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination.
- 6.3 By participating in this Campaign, Eligible Participants agree to access the Maybank's website at www.maybank2u.com.my on a regular basis to view the Terms and Conditions herein and seek clarification from the Bank should any of the Terms and Conditions be not fully understood.
- 6.4 Maybank may disqualify/reject any Eligible Participants who do not comply with these Terms and Conditions 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.
- 6.5 Neither 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) shall be liable to the Eligible Participants in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign.
- 6.6 Maybank shall not be responsible and/or liable for any losses, damages or costs incurred or suffered by the Eligible Participants as a result of the Participants' participation in

this Campaign. Furthermore, the 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 the Maybank.

- 6.7 By participating in this Campaign, Eligible Participants 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 at www.maybank2u.com.my ("**Maybank's Privacy Notice**"). Eligible Participants are welcome to seek clarification from the Bank should any of these Terms and Conditions be not fully understood.
- 6.8 In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Participants agree and consent to his/ her personal data or information being collected, processed and used by the Bank for:
- i) the purposes of the Campaign; and
 - ii) marketing and promotional activities conducted by the 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 reasonable advertising and publicity activities of the Bank in relation to the Campaign.
- 6.9 In addition to the Terms and Conditions stipulated above, Eligible Participants agree that the general Terms and Conditions in the Terms and Conditions governing the Participating Products above shall be read together with these Terms and Conditions. The Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including without limitation to printed posters or leaflets) promoting the Campaign.
- 6.10 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

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