

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

Terms and Conditions

1. The Campaign Period

- 1.1 The Terms and Conditions shall govern the Top Up Campaign for PBA-i (“Campaign”) commencing from 1 August 2018 to 31 January 2019 or upon reaching the Campaign set target (as determined by Maybank Islamic Berhad (“Bank”), whichever is earlier (“Campaign Period”).

2. Eligibility

- 2.1 The Campaign is open to customers (“Account Holders”) who hold new or existing Private Banking Account-i (PBA-i) (“Account”) (who may consist of individuals or joint account holders hereinafter referred to as “Eligible Customers”).
- 2.2 Maybank Group employees are not eligible to participate in the Campaign.

3. Mechanics/Features of the Campaign

- 3.1 Eligible Customers shall earn bonus profit (“Bonus Profit”) on the incremental average daily balance (“Incremental ADB”) in the Account during the Campaign Period. The Bonus Profit is on top of the prevailing profit board rates (“Prevailing Profit Rate”).
- 3.2 Incremental ADB in the Account refers to the difference in the Average Daily Balance (ADB) during the Campaign Period as compared to the ADB in the Account for the month of July 2018 (“Baseline”).
- 3.3 Baseline
- i) New customers : Baseline = ‘0’.
- ii) Existing customers : Baseline = Average Daily Balance (ADB) of July 2018.
- 3.4 Average Daily Balance (ADB)

New customers	For Accounts 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 number of participating days in that month.
Existing customers	For Accounts 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 participating days in that month

- 3.5 Incremental ADB must be a minimum of RM 20,000 and a maximum of RM 1,000,000 for the Account.
- 3.6 Available account outstanding balance must be a minimum of RM 20,000 for the each respective month end.

- 3.7 For the purpose of this Campaign, the Bonus Profit rates applicable on the incremental balance during the Campaign Period are as follows:

ADB Growth	Bonus Profit (% p.a.)
RM 20,000 to RM 100,000	0.30%
Up to RM 500,000	0.60%
Up to RM 1,000,000	0.95%

Note

1- The rates may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia.

- 3.8 Formula for Bonus Profit rate calculation:

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

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

4. Specific Terms and Conditions

- 4.1 Treatment of Eligible Customers with multiple accounts of same product.
- 4.1.1 Bonus Profit will be paid to the Account with the highest monthly incremental ADB.
- 4.1.2 If there is a tie in the monthly incremental ADB amount amongst 2 or more accounts held by a single Eligible Customers, Bonus Profit will be rewarded to the latest Account opened.
- 4.2 Bonus Profit will be credited to the Account within 15 business days of the following month or on such other date as determined by the Bank. In the event that the Account is closed before the Bonus Profit is credited, no Bonus Profit shall be paid to the Account Holder.
- 4.3 After the Campaign Period, there shall not be Bonus Profit awarded to the Account and Prevailing Profit Rates shall apply.
- 4.4 Eligible Customers may be eligible for the Bonus Profit in one of the calendar months, but may not be eligible for Bonus Profit in the following month due to non-fulfilment of any of the eligibility criteria for Bonus Profit.
- 4.5 Only an active account shall be eligible. Dormant accounts shall not be considered.
- 4.6 For existing account(s) converted to PBA-i, the start date for the calculation of Bonus Profit rate will be the date of conversion.

5. Gift

5.1 In addition to the 'Bonus Profit' above, Eligible Participants who are in the *Private Wealth and **Premier Wealth Customer category who meet the following criteria:

- i. Open a New PBA-i with a minimum Incremental ADB of RM250,000 for the respective month; and
- ii. Activate Maybank Wealth App within the same month of PBA-i opening;

will be entitled to the following gift ("Gift"):

'Ogawa Biofreeze Ultrasonic Aroma Humidifier with Clock worth ^RM299' (Limited to the first 250 "Private Wealth" and "Premier Wealth" Customers during the campaign period) ('Winner')

^Price shown is an indicative price of the gift.

**The requirements of a "Private Wealth" customer are as follows:*

Age 18 years and above, both Malaysian and Non-Malaysian Residents, who open or maintain:

- (i) Any combination or single product of deposits or investments; Investable Assets of RM3,000,000 and above; OR*
- (ii) Any combination or single product of financing, deposits and investments; Total Financial Assets of RM4,000,000 and above*

*** The requirements of a "Premier Wealth" are as follows:*

Age 18 years and above, both Malaysian and Non-Malaysian Residents, who open or maintain:

- (i) Any combination or single product of deposits or investments; Investable Assets of RM250,000 and above; OR*
- (ii) Any combination or single product of financing, deposits and investments; Total Financial Assets of RM1,000,000 and above*

5.2 The Gift is not exchangeable for cash, credit or kind and is limited to one Gift per Winner throughout the Campaign Period. The Bank has the right to replace the Gift with an item(s) of equivalent value without prior notice.

5.3 For any joint account, only the main successful account holder will be entitled to the Gift.

5.4 Fulfilment of the Gift will be executed within the following month from the Winners selection period or such date(s) as may be determined by the Bank in its sole discretion.

5.5 Gift will be delivered to Winner's last known address through registered courier service or Maybank branches or Maybank Premier Wealth Centres/Lounges, subject to Winner's preferred delivery mode.

5.6 The image of the Gift (if any) in any brochure, marketing or campaign material relating to this Campaign is for illustrative purposes only.

- 5.7 The Bank, 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.

6. General Terms and Conditions

- 6.1 By participating in this Campaign, the Eligible Customers agree and consent to allow his/her personal data being collected, processed and used by the Bank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Notice").
- 6.2 In addition and without prejudice to the terms in the Maybank's Privacy Notice, the Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by the Bank for:-
- a) The purposes of the Campaign; and
 - b) Marketing and promotional activities conducted in such manner as the Bank believes to be 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 Customers. 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 without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of the Bank in relation to the Campaign.
- 6.3 The Bank reserves the rights to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part as the Bank may deem fit. The Bank also reserves the right to vary, supplement, delete, amend or modify any of these Terms and Conditions from time to time by giving at least minimum of **twenty one (21) calendar days** prior notice thereof and the notice shall be posted at www.maybank2u.com.my or through any other channel or channels that the Bank may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of the Terms and Conditions.
- 6.4 By participating in the Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agree that any and all decisions made by the Bank in relation to the Campaign shall be final and conclusive.
- 6.5 All Eligible Customers shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any.
- 6.6 The Terms and Conditions shall be supplemental to the General Terms and Conditions Governing Deposit Accounts for Islamic Banking or General Terms and Conditions for Mudarabah

Investment Account Transaction, whichever applicable. The Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including without limitation printed posters or leaflets) advertising the Campaign.

- 6.7 The Bank shall not be liable to any Eligible Customer for any loss or damage or whatsoever nature suffered by the Eligible Customer or any other party (including but not limited to, loss of income, profits or goodwill) howsoever arising, in relation to participation in the Campaign.
- 6.8 The Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign due to any act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
- 6.9 The Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysian courts.