

Maybank Premier Wealth Partner 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 5 October 2020 and will expire on 31 December 2020 (“**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 investments between RM250,000 to RM3,000,000; OR
 - b) Any combination or single product of financing, deposits and investments between RM1,000,000 to RM4,000,000.
 - 2.2 Must be:
 - a) First time investors who satisfy the campaign criteria from the Investment category as per stipulated in clause 4.1(a) during Campaign Period; OR
 - b) First time policy buyers who satisfy the Bancassurance category as per stipulated in clause 4.2(a) during Campaign Period.
 - 2.3 Are not employees of Maybank and its group of companies.

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

3 Campaign Details

3.1 Campaign Period

5 October 2020 - 31 December 2020

3.2 Participating Product

Featured Product Category		Qualifying Criteria
INVESTMENT	Unit Trust/Shariah Compliant Unit Trust	Refer to clause 4.1
	Structured Products	
	Retail Bonds	
BANCASSURANCE	Smart Wealth	Refer to clause 4.2
	Smart Hijrah	
	Smart Cash Xtra	
	Smart Flexi Plus	
	Takaful Smart Plus	
	Smart Waris	

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

3.3 Campaign Reward

The Campaign Reward is segregated into two (2) types as below:

- a) **Maybank Gold Investment Account Gold Reward (“MGIA Gold”)**
The reward is accorded by gold weightage - in gram through the **Maybank Gold Investment Account (“MGIA Account”)**. The weightage of MGIA Gold will be rewarded to Eligible Participants in the following allocation:-

Campaign Reward	INVESTMENT (No. of allocation)	BANCASSURANCE (No. of allocation)	Total Combined Allocation
1 gram MGIA Gold	54 recipients	13 recipients	67 recipients
2 gram MGIA Gold	14 recipients	4 recipients	18 recipients
4 gram MGIA Gold	9 recipients	2 recipients	11 recipients
6gram MGIA Gold	4 recipients	2 recipients	7 recipients

- Campaign is open for participation from Eligible Participants as per defined in clause 2.
- Eligible Participants will be rewarded with MGIA Gold upon satisfying the campaign criteria as per stipulated in respective clause 4.1 and 4.2, where the MGIA Gold shall be allocated on first-come, first-served basis in accordance to the allocation table stated in clause 3.3(a).
- Eligible Participants who are rewarded with MGIA Gold will be informed of the entitlement one (1) month after the end of Campaign, whilst the actual crediting of MGIA Gold into the Eligible Participants' MGIA Account will take place two (2) months after the end of Campaign Period.
- Eligible Participants must possess a valid MGIA Account in order to receive the rewarded MGIA Gold. Henceforth, Eligible Participants who do not have MGIA Account must agree to open and activate an MGIA Account at the nearest Maybank branch before the actual crediting of MGIA Gold take place.

b) Discounted 1.00% sales charge for Unit Trust/Shariah Compliant Unit Trust investors

- Eligible Participants who invest in Unit Trust/Shariah Compliant Unit Trust funds as per stipulated in clause 4.1(a)(1) will additionally enjoy a discounted sales charge of 1.00% on the first invested amount of RM100,000.

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

3.4 Campaign Mechanics

3.4.1 For MGIA Gold, Eligible Participants must satisfy requirements of Participating Products on a first-come-first-serve basis.

- a) No campaign entry forms or registration is required.
- b) Rewards of MGIA Gold are given on a first-come, first-served basis to Eligible Participants who satisfy campaign criteria until the allocation of rewards have been depleted.
- c) The pricing of gold shall follow the global gold market rate when the crediting of MGIA Gold to Eligible Participants' MGIA Account take place.
- d) Eligible Participants who are rewarded with MGIA Gold will be informed upfront - within two (2) months after the end of Campaign Period i.e. before the crediting of MGIA Gold take place.

3.4.2 The entitlement of discounted charge for Unit Trust/Shariah Compliant Unit Trust is automated for first time investors.

- a) Eligible Participants will enjoy the discounted sales charge of 1.00% capped at RM100,000 upon making the first placement of investment in participating Unit Trust/Shariah Compliant Unit Trust funds as per stipulated in clause 4.1(a)(1) .

3.4.3 Reward Entitlement

- a) Eligible Participants must meet any one (1) of the qualifying criteria for respective Participating Products as stated from clause 4.1 through clause 4.2 during the Campaign Period for entitlement of the Campaign Reward.
- b) Each Eligible Participant who meets the qualifying criteria in clause 4.1 through clause 4.2 is only entitled to receive one (1) MGIA Gold as in clause 3.3(a) from respective Investment category and/or Bancassurance category during Campaign Period.

3.5 Others

- 3.5.1 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 without prior notice.
- 3.5.2 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 Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Reward Description	Allocation
INVESTMENT	1. Unit Trust/Shariah Compliant Unit Trust funds 2. Structured Products/Islamic Structured Products 3. Retail Bonds	Single or accumulated investment amount between RM250,000 to RM499,999 during Campaign Period.	1 gram MGIA Gold	54 recipients
		Single or accumulated investment amount between RM500,000 to RM749,999 during Campaign Period.	2 gram MGIA Gold	14 recipients
		Single or accumulated investment amount between RM750,000 to RM999,999 during Campaign Period.	4 gram MGIA Gold	9 recipients
		Single or accumulated investment amount of RM1,000,000 or during Campaign Period.	6 gram MGIA Gold	5 recipients

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

Investment Product Type	Description
1. Unit Trust/Shariah Compliant Unit Trust funds	<p>i) Open to selected Unit Trust or Shariah Compliant Unit Trust funds (<i>exclude ASNB variable funds</i>) with minimum sales charge of 2.00%.</p> <p>ii) Additional entitlement of 1.00% sales charge capped at RM 100,000 applies.</p> <p><u>Illustration of discounted sales charge</u> <i>MR X invested RM300,000 in a Unit Trust “AAA” fund with 2.00% sales charge:</i></p> <ul style="list-style-type: none"> The first RM100,000 shall be charged with 1.00% sales charge whilst the remaining RM200,000 shall be charged with 2.00% sales charge.
2. Structured Products /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%
3. Retail Bonds	Open to selected Retail Bonds with minimum sales charge of 1.00%

[hereinafter referred to as “Investment product”]

- 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).
- c) Qualifying Criteria for Campaign Reward:
- To be rewarded with MGIA Gold, Eligible Participants must be first time investors as per clause 2.2(a); whom have not invested with Maybank prior to the Campaign Period, where the respective Eligible Participants’ Maybank Investment Accounts must be opened during Campaign Period.
 - In order to be entitled to receive one (1) 1 gram MGIA Gold, the following criteria must be satisfied:
 - The Eligible Participant must make a single or accumulated investment between RM250,000 to RM499,999 in any one or combination of Investment product(s) within three (3) months during the Campaign Period.
 - In order to be entitled to receive one (1) 2 gram MGIA Gold, the following criteria must be satisfied:
 - The Eligible Participant must make a single or accumulated investment between RM500,000 to RM749,999 in any one or combination of Investment product(s) within three (3) months during the Campaign Period.
 - In order to be entitled to receive one (1) 4 gram MGIA Gold, the following criteria must be satisfied:
 - The Eligible Participant must make a single or accumulated investment between RM750,000 to RM999,999 in any one or combination of Investment product(s) within three (3) months during the Campaign Period.
 - In order to be entitled to receive one (1) 6 gram MGIA Gold, the following criteria must be satisfied:

- d) The Eligible Participant must make a single or accumulated investment of RM1,000,000 or more in any one or combination of Investment product(s) within three (3) months during the Campaign Period.
- d) Investment must be made in Cash term only.

4.2 Bancassurance

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Reward Description	Allocation
LIFE INSURANCE/ TAKAFUL	Regular Premium/Contribution Life Protection Policy	Annualised First Year Premium (AFYP) between RM50,000 to RM99,999 per policy during Campaign Period	1 gram MGIA Gold	13 recipients
		Annualised First Year Premium (AFYP) between RM100,000 to RM149,999 per policy during Campaign Period	2 gram MGIA Gold	4 recipients
		Annualised First Year Premium (AFYP) between RM150,000 to RM199,999 per policy during Campaign Period	4 gram MGIA Gold	2 recipients
		Annualised First Year Premium (AFYP) of RM200,000 or more per policy during Campaign Period	6 gram MGIA Gold	2 recipients

- a) The Campaign is open to the following Life Protection policies:
- Smart Wealth (SW)
 - Smart Cash Xtra (SCX)
 - Smart Hijrah (SH)
 - Smart Flexi Plus (SFP)
 - Takaful Smart Plus (TSP)
 - Smart Waris (SW)
- [hereinafter referred to as “Life Insurance or Takaful products”]
- b) Eligible Participant is expected to sign-up for new Life Insurance or Takaful products with the contribution/premium amount of Annualized First Year Premium (“AFYP”) according to the requirements in clause 4.2(c).
- c) Qualifying Criteria for Campaign Reward:
- To be rewarded with MGIA Gold, Eligible Participants must be first time policy buyers as per clause 2.2(b); whom have not taken any Life Insurance or Takaful products from Maybank prior Campaign Period.
 - In order to be entitled to receive one (1) 1 gram MGIA, the following criteria must be satisfied:
 - The Life Insurance or Takaful products must have contribution/premium amount of between RM50,000 to RM99,999 AFYP per policy during the Campaign Period.
 - In order to be entitled to receive one (1) 2 gram MGIA, the following criteria must be satisfied:

- b) The Life Insurance or Takaful products must have contribution/premium amount of between RM100,000 to RM149,999 AFYP per policy during the Campaign Period.
- iv) In order to be entitled to receive one (1) 4 gram MGIA, the following criteria must be satisfied:
 - c) The Life Insurance or Takaful products must have contribution/premium amount of between RM150,000 to RM199,999 AFYP per policy during the Campaign Period.
- v) In order to be entitled to receive one (1) 6 gram MGIA, the following criteria must be satisfied:
 - d) The Life Insurance or Takaful products must have contribution/premium amount of RM200,000 or more AFYP per policy during the Campaign Period.
- d) The stated minimum premium/contribution amount of AFYP only apply for Regular Premium/Contribution per policy issuance, inclusive Enricher Premium.
- e) The premium/contribution amount is not inclusive of Single or Regular Top-Up for all Life Insurance or Takaful products.
- f) 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.
- g) All Life Insurance or Takaful policies are subject to cooling off period. Cancelled or surrendered policies are not considered.
- h) Exclusive to newly issued Bancassurance policies only.

General Terms and Conditions

5 Maybank’s Privacy Notice

5.1 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**”).

5.2 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) 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.
 - 9.1 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.
 - 9.2 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 or any event beyond the reasonable control of Maybank.
 - 9.3 These Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the courts of Malaysia.