

60th Year Anniversary Celebration 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 1 January 2020 and will expire on 30 June 2020 (“**Campaign Period**”).
- 2 **Eligibility for the Campaign (“Eligibility Criteria”)**
This Campaign is open to all existing and new Maybank Private and Premier Customers of 18 years and above, applicable for both Malaysian citizen and foreigner who fulfil the following requirements:
 - 2.1 **Maybank Private** customers who open and/or maintain:
 - a) Any combination or single product of deposits and investments of RM3,000,000 and above; OR
 - b) Any combination or single product of financing, deposits and investments of RM4,000,000 and above.
 - 2.2 **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.
 - 2.3 Are not employees of Maybank and its group of companies.
[hereinafter referred to as “**Eligible Participant(s)**”]
- 3 **Campaign Details**
 - 3.1 Campaign Period
1 January 2020 - 30 June 2020

3.2 Participating Product

Featured Product Category	Qualifying Criteria
DEPOSIT/INVESTMENT ACCOUNT	Refer to clause 4.1
INVESTMENT	Refer to clause 4.2
MORTGAGE	Refer to clause 4.3
LIFE INSURANCE/TAKAFUL	Refer to clause 4.4
CAR FINANCING	Refer to clause 4.5
ASB FINANCING	Refer to clause 4.6
CREDIT CARD	Refer to clause 4.7
REMITTANCE	Refer to clause 4.8

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

3.3 Campaign Reward

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

- a) **Grand Prize**
3 units of 55 gram 999/24K Commemorative Gold Coin (“**55g Gold Coin(s)**”)
 - Lucky draw basis; Gold Coins will be drawn after the end of Campaign Period.
- b) **Complementary Gift**
2,134 units of 1 gram 999/24K Commemorative Gold Coin (“**1g Gold Coin(s)**”); and 571 units of 2 gram 999/24K Commemorative Gold Coin (“**2g Gold Coin(s)**”)
 - Reward upon sign-up/purchase; Gold Coins will be issued on a first-come, first-served basis, while stock lasts.

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

3.4 Campaign Mechanics

3.4.1 Grand Prize Draw

Sign-up/purchase any Participating Product(s) during the Campaign Period for entitlement of entries to the Grand Prize draw.

- a) Entries are automatically tracked. No campaign entry forms or registration is required.
- b) 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.
- c) The selection and announcement of winners from the Grand Prize draw will be done two (2) months after the end of Campaign Period.

3.4.2 Complementary Gift

Entitlement for Complementary Gift will be executed in three (3) phases over the period of six (6) months (“Campaign Phase(s)”). Each Campaign Phase will feature a series of product categories for entitlement of Complementary Gift as follows:

- Campaign Phase 1: 1 January 2020 - 29 February 2020
- Campaign Phase 2: 1 March 2020 - 30 April 2020
- Campaign Phase 3: 1 May 2020 - 30 June 2020

CAMPAIGN PHASE 1	CAMPAIGN PHASE 2	CAMPAIGN PHASE 3
Featured Product Category	Featured Product Category	Featured Product Category
DEPOSIT/INVESTMENT ACCOUNT	LIFE INSURANCE/TAKAFUL	MORTGAGE
INVESTMENT	CAR FINANCING	LIFE INSURANCE/TAKAFUL
MORTGAGE	CREDIT CARD	ASB FINANCING

3.4.3 Reward Entitlement

- a) Eligible Participant must meet any one (1) or combination of the qualifying criteria for respective Participating Products as stated from clause 4.1 through clause 4.8 during the Campaign Period for entitlement of the Campaign Reward.
- b) Each Eligible Participant who meet the qualifying criteria in clause 4.1 through clause 4.8 is entitled to receive only one (1) complementary gift of Gold Coin as in clause 3.3(b) from each Participating Product throughout the 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 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.

- 3.5.3 The fulfilment of the Campaign Rewards will be executed two (2) months after recipient selection or winner selection period or such date(s) as may be determined by Maybank.
- 3.5.4 Each recipient/winner of Complementary Gift will be given a Redemption Certificate to redeem the Gold Coins from authorized Habib Jewels outlets.
- 3.5.5 The image of the Campaign Rewards item (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 3.5.6 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 Participating Product

4.1 Deposit/Investment Account

[Featured in Campaign Phase 1: 1 January 2020 - 29 February 2020]

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complementary Gift	Grand Prize Entries
DEPOSIT/ INVESTMENT ACCOUNT	1. Private Banking Account (PBA) 2. Private Banking Account-i (PBA-i)	Minimum incremental Average Daily Balance (ADB) growth of RM500,000 per month	1x 1g Gold Coin	15 entries for each incremental ADB of RM500,000. Maximum accumulation of 30 entries per month

4.1.1 Eligibility Criteria

The Campaign is open to the following Eligible Participants (“Account Holders”):

- i) Who hold new or existing Private Banking Account (PBA) or Private Banking Account-i (PBA-i) (“Account”), which may consist of individuals or joint account holders;
- ii) Whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered;
- iii) Who have not breached any agreement with Maybank; and

4.1.2 Qualifying Criteria for Campaign Reward

a) Complementary Gift

- i) To be eligible for one (1) Complementary Gift, the following requirements must be met :-
 - Must meet all the Eligibility Criteria
 - Must have minimum Incremental Average Daily Balance (“ADB”) of RM 500,000 for the respective month.
- ii) Eligible Participants are only entitled to be rewarded with one (1) Complementary Gift from Deposit/Investment Account category throughout the duration of the Campaign Phase 1.

Sample Illustration for entitlement of Complementary Gift from Deposit/Investment Account category:

Month	Incremental ADB	Complementary Gift
January	RM 500,000	Yes
February	RM 1,000,000	No

- iii) For any joint account, only the successful primary account holder will be entitled to the reward.
- iv) Eligible Participant would not be eligible for the Complementary Gift in the event that the Account is closed before the fulfilment of the reward.

b) Grand Prize draw to win 55g Gold Coin

- i) To qualify for the entitlement of entries to the Grand Prize draw and stand chance to win the 55g Gold Coin from the Deposit/Investment Account category, the following requirements must be met:
 - Must meet all the Eligibility Criteria
 - Must have minimum Incremental Average Daily Balance (“ADB”) of RM 500,000 for the respective month.
- ii) For each incremental ADB of RM 500,000 in the Account during the Campaign Period, Eligible Participants will be eligible for fifteen (15) entries per month. The maximum Eligible Participant can accumulate is thirty (30) entries per month.

Sample Illustration for entitlement of entries to Grand Prize draw from Deposit/Investment Account category:

Month	Incremental ADB	Number of Entries to Grand Prize Draw
January	RM 500,000	15 entries
February	RM 600,000	15 entries
March	RM 300,000	0 entries
April	RM 800,000	15 entries
May	RM 1,000,000	30 entries
June	RM 1,500,000	30 entries
TOTAL ENTRIES ACCUMULATED (DEPOSIT/INVESTMENT ACCOUNT)		105 entries

The Grand Prize Draw will be done with the accumulation of entries from all Participating Products during the whole campaign duration.

4.1.3 Incremental Average Daily Balance (“ADB”) Calculation

- a) 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 December 2019 (“Baseline”).
- b) Baseline shall mean the following:

No	Customer Type	Baseline (RM)
1	New Account	Baseline shall be RM0
2	Existing Account	Baseline shall be ADB for the month of December 2019

- c) ADB is calculated based on the calendar month. The definition of ADB shall be termed as below:

No	Customer Type	Details
1	New & Existing Customer	The ADB in the Account for the respective month is determined by computing the total end day balance of account from 1 st day of the month to the last day of the month divided by the number of days in that month

4.1.4 Other Conditions

- a) Treatment of Eligible Participants with Multiple Accounts of the Same Product.
- The Complementary Gift and/or entries to Grand Prize draw will be awarded to the Account with the highest monthly incremental ADB.
 - If there is a tie in the monthly incremental ADB amount amongst 2 or more accounts held by a single Eligible Participant, the Complementary Gift and/or grand prize draw entries will be awarded to the latest Account opened.
- b) Treatment of Eligible Participants with Conventional and Islamic Accounts. [Private Banking Account (PBA) and Private Banking Account-i (PBA-i)]
- For both accounts to be eligible for the Complementary Gift and/or grand prize draw entries, both accounts are required to achieve the respective Incremental ADB Growth each.

Sample Illustration:

Product	Incremental ADB	Complementary Gift	Entries to Grand Prize Draw
PBA	RM 500,000	Yes	Yes
PBA-i	RM 1,000,000	Yes	Yes

4.2 Investment

[Featured in Campaign Phase 1: 1 January 2020 - 29 February 2020]

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complementary Gift	Grand Prize Entries
INVESTMENT	1. Unit Trusts/Shariah Compliant Unit Trust funds	Minimum single or accumulated investment of RM1.0 million within two (2) consecutive months in Jan'20 and Feb'20	1x 2g Gold Coin	20 entries
	2. Structured Products/Islamic Structured Products 3. Retail Bonds	Minimum single or accumulated investment of RM500,000 within two (2) consecutive months in Jan'20 and Feb'20	1x 1g Gold Coin	10 entries

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

Investment Product Type	Description
1. Unit Trusts/Shariah Compliant Unit Trusts	Open to selected Unit Trust or Shariah Compliant Unit Trust funds (exclude

	ASNB variable funds) with minimum 2% 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 1% sales charge
3. Retail Bonds	Open to selected Retail Bonds with 1.1% sales charge

[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 4.2(c).
- c) Qualifying Criteria for Campaign Reward:
 - i) **In order to be entitled to receive one (1) 1g Gold Coin, the following criteria must be satisfied:**
 - a) The Eligible Participant must make a minimum single or accumulated investment of RM500,000 in any one or combination of Investment product(s) within two (2) consecutive months Jan’20 and Feb’20 during Campaign Phase 1 period.
 - ii) **In order to be entitled to receive one (1) 2g Gold Coin, the following criteria must be satisfied:**
 - b) The Eligible Participant must make a minimum single or accumulated investment of RM 1.0 million in any one or combination of Investment product(s) within two (2) consecutive months Jan’20 and Feb’20 during Campaign Phase 1 period.
 - iii) **In order to be entitled to receive entries to the Grand Prize draw to win the 55g Gold Coin, the following criteria must be satisfied:**
 - a) Each single or accumulated investment of RM500,000 in any one or combination of Investment product(s) within two(2) consecutive months during Campaign Period is entitled to receive ten (10) entries; while
 - b) Each single or accumulated investment of RM 1.0 million in any one or combination of Investment product(s) within two (2) consecutive months during Campaign Period is entitled to receive twenty (20) entries.
- d) Investment must be made in Cash term only.

4.3 Mortgage

[Featured in Campaign Phase 1: 1 January 2020 - 29 February 2020 & Campaign Phase 3: 1 May 2020 - 30 June 2020]

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complementary Gift	Grand Prize Entries
MORTGAGE	New Mortgage Loan/Islamic Home Financing facilities for completed properties	Minimum approved loan/ financing of RM1.0 million per package	1x 2g Gold Coin	20 entries
		Minimum approved loan/ financing of RM500,000 per package	1x 1g Gold Coin	10 entries

- a) The Campaign is open to new Mortgage Loan/Islamic Home Financing facilities for completed properties.
- b) Eligible Participant is expected to apply new Mortgage Loan/Islamic Home Financing package for new completed properties according to the requirements in clause 4.3(c).
- c) Qualifying Criteria for Campaign Reward:
 - i) **In order to be entitled to receive one (1) 1g Gold Coin, the following criteria must be satisfied:**
 - a) The approved financing of the new Mortgage Loan/Islamic Home Financing package must be RM500,000 and above;
 - b) The new loan/financing package must be applied, approved and executed during Campaign Phase 1 or Campaign Phase 3 period; and
 - c) The disbursement of the loan/financing must be completed within two (2) months after each Campaign phase.
 - ii) **In order to be entitled to receive one (1) 2g Gold Coin, the following criteria must be satisfied:**
 - a) The approved financing of the new Mortgage Loan/Islamic Home Financing package must be RM 1.0 million and above;
 - b) The new loan/financing package must be applied, approved and executed during Campaign Phase 1 or Campaign Phase 3 period; and
 - c) The disbursement of the loan/financing must be completed within two (2) months after each Campaign phase.
 - iii) **In order to be entitled to receive entries to the Grand Prize draw to win the 55g Gold Coin, the following criteria must be satisfied:**
 - a) Each approved and disbursed financing of the new Mortgage Loan/Islamic Home Financing package of RM500,000 during Campaign Period is entitled to receive ten (10) entries; while
 - b) Each approved and disbursed financing of the new Mortgage Loan/Islamic Home Financing package of RM 1.0 million during Campaign Period is entitled to receive twenty (20) entries.

4.4 Life Insurance/Takaful

[Featured in Campaign Phase 2: 1 March 2020 - 30 April 2020 & Campaign Phase 3: 1 May 2020 - 30 June 2020]

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complementary Gift	Grand Prize Entries
LIFE INSURANCE/ TAKAFUL	Regular Premium/Contribution Life Protection Policy	Minimum Annualised First Year Premium (AFYP) of RM50,000 per policy	1x 2g Gold Coin	20 entries
		Minimum Annualised First Year Premium (AFYP) of RM30,000 per policy	1x 1g Gold Coin	10 entries

- a) The Campaign is open to the following five (5) selected Life Protection policies:
 - i) Smart Wealth (SW)
 - ii) Smart Cash Xtra (SCX)
 - iii) Smart Hijrah (SH)
 - iv) Smart Flexi Plus (SFP)
 - v) Takaful Smart Link (TSL)
 - vi) 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 4.4(c).
- c) Qualifying Criteria for Campaign Reward:
 - i) **In order to be entitled to receive one (1) 1g Gold Coin, the following criteria must be satisfied:**
 - c) The Life Insurance or Takaful products must have minimum contribution/premium amount of RM30,000 AFYP per policy during Campaign Phase 2 or Campaign Phase 3 period.
 - ii) **In order to be entitled to receive one (1) 2g Gold Coin, the following criteria must be satisfied:**
 - d) The Life Insurance or Takaful products must have minimum contribution/premium amount of RM50,000 AFYP per policy during Campaign Phase 2 or Campaign Phase 3 period.
 - iii) **In order to be entitled to receive entries to the Grand Prize draw to win the 55g Gold Coin, the following criteria must be satisfied:**
 - a) Each Life Insurance or Takaful policy with minimum contribution/premium amount of RM30,000 AFYP is entitled to receive ten (10) entries; while
 - b) Each Life Insurance or Takaful policy with minimum contribution/premium amount of RM50,000 AFYP is entitled to receive twenty (20) entries.
- 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.

4.5 Car Financing

[Featured in Campaign Phase 2: 1 March 2020 - 30 April 2020]

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complementary Gift	Grand Prize Entries
CAR FINANCING	New application of Conventional/ Islamic Car Financing and applicable for New & Unregistered Reconditioned Cars only	Minimum approved and disbursed car financing of RM300,000 per package	1x 2g Gold Coin	20 entries
		Minimum approved and disbursed car financing of RM200,000 per package	1x 1g Gold Coin	10 entries

- a) The Campaign is open to new application of Conventional/Islamic Car Financing package and applicable for new and unregistered reconditioned cars only.
- b) Eligible Participant is expected to apply new Conventional/Islamic Car Financing package for new and unregistered reconditioned cars according to the requirements in clause 4.5(c).
- c) Qualifying Criteria for Campaign Reward:

- i) **In order to be entitled to receive one (1) 1g Gold Coin, the following criteria must be satisfied:**
 - a) The approved and disbursed financing of the new application of Conventional/Islamic Car Financing package must be RM200,000 and above; and
 - b) The car financing package must be applied during Campaign Phase 2 period.
- ii) **In order to be entitled to receive one (1) 2g Gold Coin, the following criteria must be satisfied:**
 - a) The approved and disbursed financing of the new application of Conventional/Islamic Car Financing package must be RM300,000 and above; and
 - b) The car financing package must be applied during Campaign Phase 2 period.
- iii) **In order to be entitled to receive entries to the Grand Prize draw to win the 55g Gold Coin, the following criteria must be satisfied:**
 - a) Each approved and disbursed financing of the new application of Conventional/Islamic Car Financing package of RM200,000 during Campaign Period is entitled to receive ten (10) entries; while
 - b) Each approved and disbursed financing of the new Conventional/Islamic Car Financing package of RM300,000 during Campaign Period is entitled to receive twenty (20) entries.

4.6 ASB Financing

[Featured in Campaign Phase 3: 1 May 2020 - 30 June 2020]

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complementary Gift	Grand Prize Entries
ASB FINANCING	Open to ASB Loan/ASB Financing in the Family Package category	Minimum combined approved loan/financing of RM400,000 per family package	1x 2g Gold Coin	20 entries
		Minimum combined approved loan/financing of RM300,000 per family package	1x 1g Gold Coin	10 entries

- a) The Campaign is open to new ASB Loan/ASB Financing under the Family Package category where:
 - i) Family member is limited to the Parent, Spouse or Child (including son/daughter in law) under the same family tree
 - ii) Minimum loan/financing amount per application is RM50,000
 - iii) Two (2) or more applicants must submit the loan/financing application together at the same time
- b) Eligible Participant is expected to apply new ASB Loan/ASB Financing under the Family Package category according to the requirements in clause 4.6(c).
- c) Qualifying Criteria for Campaign Reward:
 - i) **In order to be entitled to receive one (1) 1g Gold Coin, the following criteria must be satisfied:**
 - a) The combined approved and disbursed financing of ASB Loan/ASB Financing Family Package must be RM300,000 and above; and

- b) The new loan/financing under the Family Package must be applied and disbursed during Campaign Phase 3 period.
- ii) **In order to be entitled to receive one (1) 2g Gold Coin, the following criteria must be satisfied:**
 - a) The combined approved and disbursed financing of ASB Loan/ASB Financing Family Package must be RM400,000 and above; and
 - b) The new loan/financing under the Family Package must be applied and disbursed during Campaign Phase 3 period.
- iii) **In order to be entitled to receive entries to the Grand Prize draw to win the 55g Gold Coin, the following criteria must be satisfied:**
 - a) Each approved and disbursed financing of new ASB Loan/ASB Financing Family Package of RM300,000 during Campaign Period is entitled to receive ten (10) entries; while
 - b) Each approved and disbursed financing of new ASB Loan/ASB Financing Family Package of RM400,000 during Campaign Period is entitled to receive twenty (20) entries.
- d) ASB Loan/ASB Financing is open for individuals who meet below criteria:
 - i) All eligible ASB/ASB2 investors under ASNB guidelines
 - ii) Individuals aged 18 years and above, not exceeding 65 years old at the end of loan/financing tenure
 - iii) Bumiputera only
- e) Recognition of ASB Loan/ASB Financing is based on Origination (Application) Date, Approval Date and Disbursement Date within Campaign Period.

4.7 Credit Card

[Featured in Campaign Phase 2: 1 March 2020 - 30 April 2020]

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complimentary Gift	Grand Prize Entries
CREDIT CARD	Premium credit cards/Ikhwan cards	Minimum monthly spending of RM30,000	1x 2g Gold Coin	20 entries
		Minimum monthly spending of RM20,000	1x 1g Gold Coin	10 entries

- a) The Campaign is open to the spending of the following Maybank credit card or Ikhwan card types:
 - i) Maybank 2 Cards Premier Amex Reserve
 - ii) Maybank 2 Cards Premier Visa Infinite
 - iii) Maybank World Mastercard
 - iv) Maybank Islamic World Mastercard Ikhwan Card-i
 - v) Manchester United Visa Infinite
 - vi) Visa Infinite
 - vii) Visa Infinite Ikhwan
 - viii) Amex Platinum Charge Card

[hereinafter referred to as “Participating Credit/Ikhwan Card(s)”]
- b) Principal and Supplementary (“Cardmembers”) which are valid, subsisting and in good credit standing as may be determined by Malayan Banking Berhad (Co. No. 3813-K). Supplementary spend will be accumulated and consolidated to the Principal card spend. Spend can be accumulated on all the eligible cards based on unique customer.

- c) Eligible Participant is expected to perform monthly spend with Participating Credit /Ikhwan Card(s) according to the requirements in clause 4.7(e).
- d) The following are NOT eligible to participate in this Campaign:-
 - i) Corporate cards;
 - ii) Employees of Maybank Cards Centre and their respective immediate family members;
 - iii) Employees of Maybank's partners including advertising and promotion agencies and any other persons involved in organizing, promoting and/or conducting the Campaign;
 - iv) Principal cardmembers whose account(s) are terminated within the Campaign Period, persons who are or become insane, deceased, insolvent or have legal proceedings of any nature instituted against them;
 - v) Any other persons as Maybank may decide to exclude with valid reason(s) at its sole and absolute discretion without notice and without furnishing any reason(s).
 - vi) Cardmember with void Transactions as stipulated below shall be disqualified from the Contest : Void transactions of more than one (1) transaction at the same merchant's location on the same day
- e) Qualifying Criteria for Campaign Reward:
 - i) **In order to be entitled to receive one (1) 1g Gold Coin, the following criteria must be satisfied:**
 - o A minimum monthly spending of RM20,000 and above with Participating Credit Card during Campaign Phase 2 period.
 - ii) **In order to be entitled to receive one (1) 2g Gold Coin, the following criteria must be satisfied:**
 - o A minimum monthly spending of RM30,000 and above with Participating Credit Card during Campaign Phase 2 period.
 - iii) **In order to be entitled to receive entries to the Grand Prize draw to win the 55g Gold Coin, the following criteria must be satisfied:**
 - a) Each monthly spending of RM20,000 and above with Participating Credit Card during Campaign Period is entitled to receive ten (10) entries; while
 - b) Each monthly spending of RM30,000 and above with Participating Credit Card during Campaign Period is entitled to receive twenty (20) entries.
- f) 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.
- g) Non-Qualifying transactions shall refer to Balance Transfers, existing EzyPay Plans; Outstanding Balance(s), Cash Advance, Finance Charges, Late Payment charges, Annual Fees, Void Transactions, Ezypay Plus, Quasi cash and reversal.
- h) The equivalent amount in MYR will be used if the spending is in a foreign currency

4.8 Remittance

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward
			Grand Prize Entries
REMITTANCE	Open to Foreign Telegraphic Transfer (FTT)	Each cumulative overseas transfer amount of RM200,000 made using FTT during campaign period	1 entry

- a) The Campaign is applicable to overseas transfer using Foreign Telegraphic Transfer ("FTT") via Maybank2u & Over-the-Counter OTC).
- b) Eligible Participant is expected to perform remittance using FTT according to the requirements in clause 4.8(c).

- c) Qualifying Criteria for Campaign Reward:
In order to be entitled to receive entries to the Grand Prize draw to win the 55g Gold Coin, **the following criteria must be satisfied:**
- Each cumulative overseas transfer amount of RM200,000 made using FTT during Campaign Period is entitled to receive one (1) entry

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 (“**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 deems fit in any media including 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 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 without further express consent and/or payment or consideration, in all advertising and publicity activities which deem fit by 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 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.

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.