



**GONG XI AIDILFITRI CAMPAIGN 2024 (“Campaign”)  
TERMS AND CONDITIONS**

This Campaign is organised by Malayan Banking Berhad (Company Registration No.: 196001000142) and Maybank Islamic Berhad (Company Registration 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 any decision made by Maybank in respect of the Campaign shall be final and binding.

**1.0 The Campaign Period**

This Campaign commences from 1<sup>st</sup> January 2024 and will expire on 30<sup>th</sup> April 2024 (“**Campaign Period**”), both dates inclusive.

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

2.1 This Campaign is open to all new and existing Maybank Premier customers aged 18 years and above, and applicable to both Malaysian and non-Malaysian citizens who fulfil both of the following requirements:

- (a) **Maybank Premier** customers who open **and/or** maintains:
  - (i) Any combination or single product of Deposits/Investment Accounts and investments between RM250,000 to RM1,000,000; **OR**
  - (ii) Any combination or single product of financing, Deposits/Investment Accounts and investments between RM1,000,000 to RM4,000,000; **and**
- (b) is not an employee of Maybank and its group of companies.

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

**3.0 Campaign Details**

**3.1 Participating Products**

<b>Participating Product Category</b>	<b>Qualifying Criteria</b>
<b>INVESTMENT</b>	Refer to Clause 4.1
<b>LIFE INSURANCE/TAKAFUL</b>	Refer to Clause 4.2
<b>MORTGAGE</b>	Refer to Clause 4.3
<b>AUTO FINANCE</b>	Refer to Clause 4.4
<b>DEPOSIT AND FUNDING</b>	Refer to Clause 4.5
<b>MIGA-I</b>	Refer to Clause 4.6

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

### 3.2 Campaign Rewards

The Campaign Rewards are as set out below:

No.	Prize Category	Rewards
(a)	<b>Grand Prize</b>	One (1) Tesla Model Y long-range worth RM250,000, on a random draw basis
(b)	<b>Islamic Wealth Management (IWM) Tagging</b>	Top one hundred (100) Eligible Participants , comprising of the top fifty (50) Eligible Participants with the highest uptake of Islamic investment products and the top fifty (50) Eligible Participants with the highest uptake of Takaful products as per Clause 3.4 below during the Campaign Period will be rewarded with Petronas Gift Card worth RM100 each.
(c)	<b>Investment</b>	First one hundred fifty (150) Eligible Participants with a minimum single or combined investment amount of RM250,000 - RM499,999 with a minimum sales charge of 1.5% (1.3% for Retail Bond/Retail Sukuk) as per Clause 4.1 below during the Campaign Period will be rewarded with a 0.3g Gold Coin worth RM100* each, on a first-come, first-served basis.  <i>*Estimated value. Value is subject to fluctuate based on the current gold price</i>
		First two hundred (200) Eligible Participants with minimum single or combined investment amount of RM500,000 with a minimum sales charge of 1.5% (1.3% for Retail Bond/Retail Sukuk) above as per Clause 4.1 below during the Campaign Period will be rewarded with branded cabin luggage worth RM500 each, on a first-come, first-served basis.
		First twenty (20) Eligible Participants with minimum single investment amount of RM1.5 million with a minimum sales charge of 1.0% as per Clause 4.1 below during the Campaign Period will be rewarded with branded premium luggage worth RM1,500 each, on a first-come, first-served basis.
(d)	<b>Insurance/Takaful</b>	Top one hundred (100) Eligible Participants with minimum Annualized First Year Premium/Contribution (AFYP/AFYC) of RM30,000 (Regular Premium/Contribution) or minimum RM20,000 (Single Premium - Dynamic Invest) as per Clause 4.2 below during the Campaign Period will be rewarded with a Coffee Machine worth RM300 each.
(e)	<b>Mortgage</b>	Ten (10) Eligible Participants with minimum accepted home loan/financing of RM500,000 and above as per Clause 4.3 below during the Campaign Period will be rewarded with an OSIM Leg Massager worth RM1,800 each, on a random draw basis.
(f)	<b>Auto Finance</b>	Ten (10) Eligible Participants with minimum approved & disbursed car loan/ financing of RM150,000 and above as per Clause 4.4 below during the Campaign Period will be rewarded with a JBL Sound System worth RM1,000 each, on a random draw basis.
(g)	<b>Deposits &amp; Funding</b>	Top twenty-five (25) Eligible Participants with newly opened Private Banking Account (PBA) with the highest Average Daily Balance (ADB) growth of minimum RM150,000 and above as per Clause 4.5 during the Campaign Period will be rewarded with a Philips Clock Radio worth RM100 each.

No.	Prize Category	Rewards
		Top twenty-five (25) Eligible Participants with newly opened Private Banking Account-i (PBA-i) with the highest Average Daily Balance (ADB) growth of minimum RM150,000 and above as per Clause 4.5 during the Campaign Period will be rewarded with a Petronas Gift Card worth RM100 each.
(h)	MIGA-I	First one hundred fifty (150) Eligible Participants with minimum investment of RM10,000 and above in a single or combined transaction as per Clause 4.6 below during the Campaign Period will be rewarded with 0.5g MIGA-I, based on a first-come, first-served basis.

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

### 3.3 Campaign Mechanics

- 3.3.1 Eligible Participants will be eligible for the Campaign Rewards subject to the fulfilment of the Qualifying Criteria for each product as set out below in Clause 4.1, 4.2, 4.3, 4.4, 4.5 and/or 4.6.
- 3.3.2 Entries are automatically tracked. No Campaign entry forms or registration are required.
- 3.3.3 Campaign Rewards for 3.2 (a) Grand Prize is subject to number of entries as set out in Clause 4.1, 4.2, 4.3, 4.4 and/or 4.5. The winner of 3.2 (a) is not eligible to win other campaign rewards from 3.2 (b) until 3.2(h) even if he/she meets the campaign rewards criteria.
- 3.3.4 Campaign Rewards for 3.2 (b) Islamic Wealth Management Tagging is subject to Qualifying Criteria as set out in Clause 3.4 below.
- 3.3.5 Campaign Rewards for 3.2 (c) Investment is subject to the Qualifying Criteria as set out in Clause 4.1 below.
- 3.3.6 Campaign Rewards for 3.2 (d) Insurance/Takaful is subject to the Qualifying Criteria as set out in Clause 4.2 below.
- 3.3.7 Campaign Rewards for 3.2 (e) Mortgage is upon the acceptance of the loan/financing as set out in Clause 4.3 below.
- 3.3.8 Campaign Rewards for 3.2 (f) Auto Finance is upon the approved and disbursement of the car loan/financing as set out in Clause 4.4 below.
- 3.3.9 Campaign Rewards for 3.2 (g) Deposits & Funding is subject to the Qualifying Criteria as set out in Clause 4.5 below.
- 3.3.10 Campaign Rewards for 3.2 (h) MIGA-i is subject to the Qualifying Criteria as set out in Clause 4.6 below.
- 3.3.11 Each Eligible Participants is entitled to receive multiple rewards for 3.2 (b) until (h), based on the combination of 3.2(b) + 3.2(c) + 3.2(d) + 3.2(e) + 3.2(f) + 3.2 (g) + 3.2 (h).

3.3.12 The entitlement of Eligible Participants to the Campaign Rewards will be determined within three (3) months after the end of the Campaign Period (i.e. 31<sup>st</sup> July 2024).

### 3.4 Islamic Wealth Management (IWM) Tagging

3.4.1 Top one hundred (100) Eligible Participants , comprising of the top fifty (50) Eligible Participants with the highest uptake of Islamic investment products and the top fifty (50) Eligible Participants with the highest uptake of Takaful products during the Campaign Period, and is tagged under Islamic Wealth Management (IWM) during the Campaign Period will be rewarded with a Petronas Gift Card worth RM100 each.

3.4.2 The Eligible Participants will need to:

3.4.2.1 Be a new or existing Islamic Wealth Management customer during the Campaign Period, i.e., 1<sup>st</sup> January 2024 until 30<sup>th</sup> April 2024; AND

3.4.2.2 Take up a minimum of one of the Shariah compliant/Islamic Participating Products and fulfils the Qualifying Criteria for the said Participating Products subject to Clause 4.1, 4.2 and 4.6

Participating Product Category	Participating Product Type/Description	Qualifying Criteria
INVESTMENT	1. Shariah Compliant Unit Trust funds <sup>1</sup> 2. Islamic Structured Products <i><sup>1</sup>Note: Excluding ASNB variable funds</i>	Minimum investment of RM250,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.5%
	3. Retail Sukuk	Minimum investment of RM250,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.3%
	4. MIGA-i	Minimum investment of RM10,000 and above in a single or combined transaction(s) during the Campaign Period
TAKAFUL	(a) Smart Waris (b) Takaful Smart Plus (c) Smart Income	Minimum Annualized First Year Contribution (AFYC) of RM30,000 and above during the Campaign Period (regular contribution)

### 3.5 Other Terms and Condition

3.5.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Rewards with item(s) of equivalent value with twenty-one (21) calendar days' 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 respective merchants.
- 3.5.3 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.
- 3.5.4 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 the 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

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Rewards
INVESTMENT	(a) Unit Trusts/Shariah Compliant Unit Trust funds (minimum sales charge of 1.5%) <sup>1</sup> (b) Structured Products/Islamic Structured Products (minimum sales charge of 1.5%) (c) Retail Bonds/Retail Sukuk (minimum sales charge of 1.3%)  <sup>1</sup> Note: Excluding ASNB variable funds	Minimum single or combined investment amount of RM250,000 - RM499,999 during the Campaign Period.	First one hundred fifty (150) Eligible Participants with minimum single or combined investment amount of RM250,000 - RM499,999 with a respective minimum sales charge during the Campaign Period will be rewarded with a 0.3g Gold Coin worth RM100* each, on a first-come, first-serve basis.  <i>*Estimated value. Price subject to fluctuate</i>
		Minimum single or combined investment amount of RM500,000 and above during the Campaign Period.	First two hundred (200) Eligible Participants with minimum single or combined investment amount of RM500,000 and above with a respective minimum sales charge during the Campaign Period will be rewarded with a branded cabin luggage worth RM500 each, on a first-come, first-serve basis.
	(d) Unit Trusts/Shariah Compliant Unit Trust funds (minimum sales charge of 1.0%) <sup>1</sup> (e) Structured Products/Islamic Structured Products (minimum sales charge of 1.0%) (f) Retail Bonds/Retail Sukuk (minimum sales charge of 1.0%)  <sup>1</sup> Note: Excluding ASNB variable funds	Minimum single investment amount of RM1.5 million and above during the Campaign Period.	First twenty (20) Eligible Participants with minimum single investment amount of RM1.5 million and above with a respective minimum sales charge during the Campaign Period will be rewarded with a branded premium luggage worth RM1,500 each, on a first-come, first-serve basis.

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

	Investment Product Type	Description
(a)	Unit Trusts/Shariah Compliant Unit Trust funds	Open to selected Unit Trust/Shariah Compliant Unit Trust funds (exclude ASNB variable funds).
(b)	Structured Products/Islamic Structured Products	Open to selected Structured Products/Islamic Structured Products distributed by Maybank.
(c)	Retail Bonds/Retail Sukuk	Open to selected Retail Bonds/Retail Sukuk.

[hereinafter referred to as “Investment Product(s)”]

- 4.1.2 Eligible Participants are expected to make a minimum investment amount of RM250,000 in a single or combined transaction(s) during the Campaign Period.
- 4.1.3 First one hundred fifty (150) Eligible Participants with minimum investment amount of RM250,000 to maximum investment of RM499,999 in a single or combined transaction(s) with a minimum sales charge of 1.5% (1.3% for Retail Bond/Retail Sukuk) during the Campaign Period will be rewarded with 0.3g Gold Coin worth RM100\* each, on a first-come, first-served basis.  
*\*Estimated Value. Value is subject to fluctuate based on the current gold price*
- 4.1.4 First two hundred (200) Eligible Participants with minimum investment amount of RM500,000 and above in a single or combined transaction(s) with a minimum sales charge of 1.5% (1.3% for Retail Bond/Retail Sukuk) during the Campaign Period will be rewarded with branded cabin luggage worth RM500 each, on a first-come, first-served basis.
- 4.1.5 First twenty (20) Eligible Participants with minimum investment amount of RM1.5 million and above in a single transaction with a minimum sales charge of 1.0% on any of the Investment Product(s) during the Campaign Period will be rewarded with a branded premium luggage worth RM1,500 each, on a first-come, first-serve basis.
- 4.1.6 Eligible Participants with minimum investment amount of RM250,000 and above in a single/combined transaction(s) or RM1.5 million and above in a single transaction during the Campaign Period will be eligible to receive entries to the Grand Prize Randomizer Draw according to their investment amount as tabulated below.

Investment Amount	Grand Prize Entries
RM250,000 - RM499,999	Ten (10) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.1
RM500,000 & above	Twenty (20) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.1
RM1.5 million & above	Thirty (30) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.1

4.1.7 The entries received for the Grand Prize of each Eligible Participant can be accumulated across multiple products if Eligible Participant meet the Qualifying Criteria during the Campaign Period.

#### 4.2 Life Insurance/Takaful

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Rewards
Life Insurance/ Takaful	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Smart Saver Xtra (h) Smart Income (i) Dynamic Invest (Single Premium)	Minimum AFYP/AFYC of RM30,000 (regular premium/ contribution) or minimum RM20,000 (single premium - Dynamic Invest) during the Campaign Period.	Top one hundred (100) Eligible Participants with the highest Annualized First Year Premium/Contribution (“AFYP/AFYC”) of minimum RM30,000 (regular premium/contribution) or minimum RM20,000 (single premium - Dynamic Invest) during the Campaign Period will be rewarded with a Coffee Machine worth RM300 each.

4.2.1 The Campaign is open to the following selected Life Insurance policies/Takaful certificates:

<b>Regular Premium/Contribution</b>	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Smart Saver Xtra (h) Smart Income
<b>Single Premium</b>	(i) Dynamic Invest

[hereinafter referred to as “Life Insurance or Takaful Products”]

4.2.2 Eligible Participants are required to sign-up for new Life Insurance or Takaful Products with the minimum premium/contribution amount of Annualized First Year Premium/Contribution (“AFYP/AFYC”) of RM30,000 or minimum RM20,000 (Single Premium - Dynamic Invest) during the Campaign Period.



- 4.2.3 The minimum premium/contribution amount of AFYP/AFYC applies to Regular Premium/Contribution per policy/certificate issuance, and Single Premium for 'Dynamic Invest', inclusive of the Enricher Premium/Contribution.
- 4.2.4 The premium/contribution amount is not inclusive of Single or Regular Top-Up for all Life Insurance/Takaful Products.
- 4.2.5 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.
- 4.2.6 All Life Insurance policies or Takaful certificates are subjected to a free look period. Cancelled or surrendered policies/certificates are not considered.
- 4.2.7 The top one hundred (100) Eligible Participants with the highest Annualized First Year Premium/Contribution ("AFYP/AFYC") of minimum RM30,000 (regular premium/contribution) or minimum RM20,000 (single premium - Dynamic Invest) during the Campaign Period will be rewarded with a Coffee Machine worth RM300 each.
- 4.2.8 Eligible Participants with minimum AFYP/AFYC amount of RM30,000 (regular premium/contribution) or minimum RM20,000 (single premium - Dynamic Invest) during the Campaign Period will be eligible to receive entries to the Grand Prize Randomizer Draw according to their AFYP/AFYC or Single Premium amount as tabulated below.

AFYP/AFYC Amount	Grand Prize Entries
RM30,000 - RM49,999	Ten (10) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.2
RM50,000 & above	Fifteen (15) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.2

Single Premium - Dynamic Invest	Grand Prize Entries
RM20,000 & above	Ten (10) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.2

- 4.2.9 The entries received for the Grand Prize of each Eligible Participant can be accumulated across multiple products if the Eligible Participant meet the Qualifying Criteria during the Campaign Period.

#### 4.3 Mortgage

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Rewards
Mortgage	Open to: <ul style="list-style-type: none"> <li>Finance purchase of completed or under construction residential properties via subsales and direct from developer;</li> <li>Refinancing; redraw, remortgage</li> <li>Overseas Mortgage Loans, Foreign Currency Offshore Property Financing-i (“FCOPF-i”);</li> <li>Conventional and Islamic financing;</li> <li>With or without Zero Entry Cost</li> </ul>	Minimum home loan/ financing acceptance of RM500,000 and above during the Campaign Period.	Ten (10) Eligible Participants with accepted home loan/financing amount of minimum RM500,000 and above during the Campaign Period will be rewarded with an OSIM Leg Massager worth RM1,800 each, on a random draw basis.

- 4.3.1 The Campaign is open to new Mortgage Loan/Islamic Home Financing facilities for completed or under construction residential properties amounting to a minimum of RM500,000.
- 4.3.2 Recognition of Mortgage facilities is based on acceptance date of the offer during the Campaign Period.
- 4.3.3 Ten (10) Eligible Participants with accepted home loan/financing amount of minimum RM500,000 and above during the Campaign Period will stand to be rewarded with OSIM Leg Massager worth RM1,800 each, on a random draw basis.
- 4.3.4 Eligible Participants with minimum home loan/financing amount of RM500,000 and above during the Campaign Period will be eligible to receive entries to the Grand Prize Randomizer Draw according to their loan/financing amount as tabulated below.

Loan/Financing Amount	Grand Prize Entries
RM500,000 - RM999,999	Ten (10) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.3
RM1 million & above	Fifteen (15) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.3

- 4.3.5 The entries received for the Grand Prize of each Eligible Participant can be accumulated across multiple products if the Eligible Participant meet the Qualifying Criteria during the Campaign Period.
- 4.3.6 The determination of winners will be subject to the execution of the loan/financing security documents during or one month after the Campaign Period ends.

#### 4.4 Auto Finance

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward
Auto Finance	Open to new application of Conventional/ Islamic Car Loan/Financing and applicable for new & unregistered reconditioned cars only.	Car loan/financing must be submitted and approved within campaign period with minimum loan/financing of RM150,000. The approved cases must be disbursed before or within a month after the campaign period.	Ten (10) Eligible Participants with approved and disbursed loan/financing amount of minimum RM150,000 and above during the Campaign Period will be rewarded with a JBL Sound System worth RM1,000 each, on a random draw basis.

- 4.4.1 The Campaign is open to new Conventional/Islamic Car Loan/Financing facilities for new & unregistered reconditioned cars amounting to a minimum of RM150,000 and above.
- 4.4.2 The application dates for Auto Finance must be within the Campaign Period with minimum approved and disbursed loan/financing amount of minimum RM150,000.
- 4.4.3 Recognition of Car Loan/Financing is based on submission date, approval date and disbursement date where the approved cases must be during or one month after the Campaign Period ends.
- 4.4.4 Ten (10) Eligible Participants with submission, approval and disbursement loan/financing amount of minimum RM150,000 and above during the Campaign Period will be rewarded with a JBL Sound System worth RM1,000 each, on a random draw basis.
- 4.4.5 Eligible Participants with submission, approval and disbursement loan/financing amount of minimum RM150,000 and above during the Campaign Period will be eligible to receive entries to the Grand Prize Randomizer Draw according to their approved and disbursed loan/financing amount as tabulated below.

Loan/Financing Amount	Grand Prize Entries
RM150,000 - RM299,999	Five (5) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.4
RM300,000 & above	Ten (10) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.4
RM150,000 - RM299,999 + Takaful Auto Credit Plan	Ten (10) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.4
RM300,000 & above + Takaful Auto Credit Plan	Fifteen (15) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.4

- 4.4.6 The entries received for the Grand Prize of each Eligible Participant can be accumulated across multiple products if they meet the Qualifying Criteria during the Campaign Period.
- 4.4.7 The winner determination will be subject to the submission, approval and the disbursement of approved cases of the loan/financing disbursed during or one month after the Campaign Period ends.

#### 4.5 Deposits & Funding

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward
Deposits & Funding	Open to Eligible Participants who newly open a PBA/PBA-i account during the Campaign Period.	Maintain a minimum Average Daily Balance (ADB) growth of RM150,000 & above throughout the Campaign Period.	Top Twenty-five (25) Eligible Customers who newly opened PBA account and maintain the highest Average Daily Balance (ADB) growth will be rewarded with a Philips Clock Radio worth RM100 each.
			Top Twenty-five (25) Eligible Customers who newly opened PBA-i account and maintain the highest Average Daily Balance (ADB) growth will be rewarded with a Philips Clock Radio worth RM100 each.

- 4.5.1 Campaign is open to the following Eligible Participants (“Account Holders”):
- Who open a new PBA or PBA-i (hereinafter collectively referred to as “Account(s)”), 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; and
  - Who have not breached any agreement with Maybank.

*\*Maybank is a member of PIDM. Private Banking Account is protected by PIDM up to RM250,000 for each depositor. Private Banking Account-i is not protected by PIDM. Please refer to the list of insured deposits displayed at [www.maybank2u.com.my](http://www.maybank2u.com.my) for further details.*

- 4.5.2 Eligible Participants must maintain a minimum Average Daily Balance (“ADB”) growth of RM150,000 for each of the respective month.
- 4.5.3 Eligible Participants would not be eligible for the Campaign Reward in the event that the Account is closed before the fulfilment of the reward.
- 4.5.4 ADB in the Account is calculated based on calendar month. It is calculated based on the total sum of end day balance and divided by the number of days in the month.
- 4.5.5 ADB Growth 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 2023 (“Baseline”). For new accounts, the baseline will be RM0.
- 4.5.6 The Top twenty-five (25) Eligible Participants who have fulfilled the conditions as per clause 4.5 will be rewarded with a Philips Clock Radio. The rewards will be given after the campaign as per clause 5.0.
- 4.5.7 The Top twenty-five (25) Eligible Participants who have fulfilled the conditions as per clause 4.5 will be rewarded with a Petronas Gift Card. The rewards will be given after the campaign as per clause 5.0.
- 4.5.8 Eligible Participants as per clause 4.5, will also be eligible to receive entries to win the Grand Prize (Randomize Draw). Entries earned as per the table below:

Loan/Financing Amount	Grand Prize Entries
RM150,000 - RM250,000	Ten (10) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.5
RM250,000 & above	Fifteen (15) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.5

- 4.5.9 For any joint account, only the successful primary account holder will be entitled to the entries.
- 4.5.10 The entries received for the Grand Prize of each Eligible Participant can be accumulated across multiple products if they meet the Qualifying Criteria during the Campaign Period.

#### 4.6 MIGA-i

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Rewards
MIGA-I	Open to new and existing MIGA-I account holders with minimum MIGA-I investment of RM10,000 and above in a single or combined transaction during the Campaign Period.	A minimum MIGA-i investment of RM10,000 and above in a single or combined transaction during the Campaign Period.	First one hundred fifty (150) Eligible Participants with minimum MIGA-I investment of RM10,000 and above in a single or combined transaction during the Campaign Period will be rewarded with 0.5g of MIGA-I each, on a first-come, first-served basis.

- 4.6.1 The Campaign is open to Eligible Participants with minimum MIGA-I investment of RM10,000 and above in a single or combined transaction during the Campaign Period.
- 4.6.2 Eligible Participants with minimum investment of RM10,000 and above in a single or combined transaction during the Campaign Period will be rewarded with 0.5g of MIGA-I, on a first-come, first-served basis.
- 4.6.3 The reward of 0.5g of MIGA-I will be credited to the winners' MIGA-I account.

#### 5.0 Campaign Rewards Fulfilment

- 5.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Rewards with item(s) of equivalent value with twenty-one (21) calendar days' prior notice.
- 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 respective merchants.
- 5.3 The Grand Prize shall exclude car/vehicle registration fee, road tax, insurance and delivery fee. The Eligible Participants/Grand Prize winner shall be responsible for any additional costs, duties, taxes **and/or** other incidental expenses, which may be incurred as a result of **and/or** related to their acceptance of the Grand Prize.
- 5.4 The Grand Prize winner is required on their own accord and expenses to register the car/vehicle with the Road Transport Department (*Jabatan Pengangkutan Jalan*) before the Grand Prize giving ceremony in which the date and venue will be determined by Maybank at its own discretion.
- 5.5 In the event that the authorized dealer is unable to supply the same model as described herein to Maybank due to reasons which include, but are not limited to manufacture(s) recall or damaged/lost/stolen during storage and delivery, Maybank reserves the right to

substitute the Grand Prize(s) with another model of like or similar value as its sole discretion, with twenty-one (21) calendar days prior notice by way of posting on the Maybank Website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or any other methods as it deems fit. Maybank gives no assurance or satisfaction guarantee in regards to the Grand Prize. It will be a direct arrangement/settlement between the Grand Prize winner and the authorized dealer without any resource to Maybank for any dispute in relation to quality or warranty of the Grand Prize or any terms and conditions in respect thereof.

- 5.6 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.
- 5.7 Eligible Participants who are successful winners of the Campaign Rewards will be contacted within four (4) months after the end of the Campaign Period i.e. by 31<sup>st</sup> August 2024. Maybank Relationship Managers from Maybank Premier Centres will be assigned to assist the winners on the fulfilment of the Campaign Rewards. Three (3) call attempts will be made to the winners based on the current information registered with Maybank and failure to reach the said Eligible Participants will entitle Maybank to select a new winner as replacement.
- 5.8 Once the winners are contacted as stated above in Clause 5.1, the winners will need to verify their home/email address for the purpose of sending the letter of notification, informing the winners of their entitlement.
- 5.9 The winners shall have 21 calendar days to respond to the letter of notification upon receipt and claim the Campaign Rewards, after which any unclaimed Campaign Rewards will be deemed void.
- 5.10 Delivery of Campaign Rewards to the respective winners' Maybank Premier Centre except for the Grand Prize will be handled by Maybank's appointed courier service company within one (1) month after winners have responded to the letter of notification.

## 6.0 General Terms and Conditions

- 6.1 Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 6.2 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 ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- 6.3 By participating in this Campaign, Eligible Participants agree to access the Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.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.

- 6.4 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 the Maybank Privacy Statement, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) (“Maybank’s Privacy Statement”) and the PDPA Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank’s Privacy Statement and the PDPA Form for Individual Customers, Eligible Participants agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

- a) the purposes of the Campaign; and
- b) marketing and promotional activities conducted by 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, Eligible Participants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

\*Note: “PDPA” refers to Personal Data Protection Act (2010).

- 6.5 Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to 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 unless caused by any gross negligence or omission by Maybank.
- 6.6 Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank.
- 6.7 Maybank may disqualify/reject any Eligible Participant who does not comply with the terms and conditions stated herein 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.
- 6.8 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank’s Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).