

Terms & Conditions for MM2H Programme

Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411), (collectively referred to as **"Maybank"**), are committed to offering comprehensive financial services to holders of the Malaysia My Second Home (**"MM2H"**) programme. MM2H is a government initiative designed to attract foreign nationals who wish to reside long-term in Malaysia. The programme aims to stimulate economic growth through tourism, real estate investment, and local spending. Under Maybank Premier, the bank has tailored its services and offerings to ensure that MM2H holders experience seamless banking and financial support, making Maybank the preferred banking partner for those participating in the MM2H programme.

The Malaysia My Second Home (MM2H) Programme, established by the Malaysian government in 2002, provides eligible foreigners, particularly retirees, with the opportunity to stay in Malaysia as their Second Home on long-term visas ranging from 5 to 20 years, and the visas/passes are renewable.

The current iteration of MM2H programme, also known as MM2H 3.0, introduces new criteria across three (3) categories – Silver, Gold, and Platinum—and incorporates the Special Economic Zone (SEZ) and Special Financial Zone (SFZ). The revised policy strategically benefits developments such as Forest City, which continues to capitalize on its elevation to a duty-free island and the introduction of attractive investment incentives within the SFZ.

By participating in this Programme, the eligible MM2H holder will be on boarded as a Maybank Premier Customer and agrees to be bound by these Terms & Conditions. Any decision made by Maybank regarding this programme shall be final and binding. This MM2H Terms & Conditions should be read in conjunction with the Premier Services Terms & Conditions.

1. Eligibility for the Programme

- 1.1. The MM2H holder shall be eligible to be a Maybank Premier Customer provided they are newly on boarded as a Premier customer, effective from March 2025, if they maintain at all times:
 - a) A minimum aggregated total investment, deposit and financing of RM1,000,000.00 or such other amount as the Bank may determine from time to time, to be maintained under the Customer's sole account or joint account where the Customer is the primary account holder, OR
 - b) A minimum aggregated total investment and deposit of RM250,000.00 or such other amount as the Bank may determine from time to time, to be maintained under the Customer's sole account or joint account where the Customer is the primary account holder.

The Bank reserves the right to revise the eligibility criteria stated herein at any time, with prior notice to the Customer.

2. (a) MM2H Categories and requirements (West Malaysia)

MM2H Category & Requirements	Silver	Gold	Platinum	Special Economic Zone (SEZ) & Special Financial Zone (SFZ) *(currently only available in Johor)	
	West Malaysia				
Minimum age	25 years old			21 – 49 years old	50 years old & above
Fixed Deposit	USD150,000	USD500,000	USD1,000,000	USD65,000	USD32,000
Withdrawal of Fixed Deposit	Maximum withdrawal of 50% of principal sum for property purchase, education, healthcare and/or tourism activities within Malaysia				
Compulsory Residential Property Purchase in Malaysia	Minimum Value of RM600,000	Minimum Value of RM 1 million	Minimum Value of RM 2 million	To buy direct from property developer and NOT through real estate agent or direct owner, Property price is subject to local authority	

*Note: MM2H holders must obtain approval from the relevant authority before making any withdrawals from the Fixed Deposit.

(b) MM2H Categories and requirements (Sabah)

MM2H Category & Requirements	Silver	Gold	Platinum
	Sabah		
Minimum age	30 years old		
Fixed Deposit	RM500,000	USD500,000	USD1,000,000
Withdrawal of Fixed Deposit	Maximum withdrawal of 40% is allowed on the principal FD value after 2 years of participation in the programme for the purposes of purchasing a residence, education and medical activities in Malaysia		
Compulsory Residential Property Purchase in Malaysia	Minimum Value of RM600,000	Minimum Value Of RM 1 million	Minimum Value of RM 2 million

*Note: MM2H holders must obtain prior approval from the local authority before making any withdrawals from the Fixed Deposit.

(c) MM2H Categories and requirements (Sarawak)

MM2H Category & Requirements	Sarawak
Minimum age	30 years old
Fixed Deposit	RM500,000
Withdrawal of Fixed Deposit	Maximum withdrawal of 50% of FD placement after 1 year in the programme for the purpose of buying a residential house, purchase of a car, medical and children education in Sarawak
Purchase of Residential Property *Purchase of property is optional	Kuching: Minimum RM 600K Other Divisions: Minimum RM 500K

*Note: MM2H holders must obtain prior approval from the local authority before making any withdrawals from the Fixed Deposit.

3. Maybank Premier's Tailored Offerings for MM2H Holders

Under this Programme, Eligible Customers will enjoy the following special offers as Premier Customers, as stated in the table below:

Products	Details				
(a) Preferential Deposit Rates (Conventional & Islamic)	MM2H Category & Requirements	Silver	Gold	Platinum	
	Islamic / Conventional MYR FD Placement Rate*	12-month FD board rate @ 2.5% + 50 basis points	12-month FD board rate @ 2.5% + 60 basis points	12-month FD board rate @ 2.5% + 70 basis points	
	FD Placement Value	Sabah/ Sarawak: RM500,000 West Malaysia: USD 150,000	USD500,000	USD1,000,000	
	<div>*Note:</div> <div>1) The Interest rate is an indicative rate and subject to changes based on the Overnight Policy Rate set by Bank Negara Malaysia. The actual interest rate will be determined at the discretion of the Bank.</div>				
(b) Auto Financing	Makes	Loan Amount	Fixed Rate	Variable Interest Rate	
			5 years		
			Interest Rate	Annual Interest Rate	Equivalent Interest Rate
	Electrical Vehicle/ Selected Hybrid (carbon emission <100g/km)	150,000	2.47%	4.47%	2.36%
	New Non-National		2.52%	4.57%	2.41%
	Unregistered Reconditioned		2.60%	4.72%	2.49%
	New Non-National New National (Proton X50,X70,X90,S70) (Perodua Aruz,Ativa,Alza)	80,000	2.60%	4.71%	2.49%
	New National (Others)	50,000	3.20%	5.80%	3.09%

(c) Credit Card	<p>Minimum Fixed Deposit:</p> <table><tr><th>Type of Credit Card</th><th>Fixed Deposit (minimum)</th><th>Credit limit</th></tr><tr><td>Gold/Platinum Card</td><td>RM10,000</td><td>RM 10,000 (1:1 pledge)</td></tr><tr><td>Premier Card</td><td>RM30,000</td><td>RM 30,000 (1:1 pledge)</td></tr></table> <p>Type of credit cards offered:</p> <ol style="list-style-type: none">1) American Express Credit/Charge Cards – Designed to refine luxury for today’s global travelers seeking exclusive access and unique experiences.2) Mercedes-Benz Card – Discount on Mercedes-Benz parts, official merchandise and accessories. Earn 10x treat points for every RM1 spent with authorized Autohaus.3) Maybank Visa Infinite – Enjoy exclusive benefits such as International Golf Privileges, Plaza Premium Lounge Access, Visa Airport Speed Pass, Starwood Privileges and more.4) Maybank 2 Card Premier – Enjoy exclusive benefits such as dining privileges, complimentary Green Fees and international lounge access.5) Maybank World Master – Earn attractive air miles, Hilton Premium Club access, and Travel insurance up to RM2 million.	Type of Credit Card	Fixed Deposit (minimum)	Credit limit	Gold/Platinum Card	RM10,000	RM 10,000 (1:1 pledge)	Premier Card	RM30,000	RM 30,000 (1:1 pledge)
Type of Credit Card	Fixed Deposit (minimum)	Credit limit								
Gold/Platinum Card	RM10,000	RM 10,000 (1:1 pledge)								
Premier Card	RM30,000	RM 30,000 (1:1 pledge)								
(d) Investment	<ul style="list-style-type: none">• Offering Exclusive Platinum rate for FX conversion with a 0.5% sales charge on Unit Trust investments up to RM200,000. <p>*Notes:</p> <ol style="list-style-type: none">1) U.S. citizens and citizens of sanctioned countries are not allowed to invest.2) ASNB product(s) are not opened to foreigners.									

(e) Mortgage

Property	<ul style="list-style-type: none"> Completed or Under Construction RESIDENTIAL properties. Self-construction of bungalow. Properties must be located in Low Medium Risk Areas only.
Margin of Advance / Margin of Finance	<ul style="list-style-type: none"> Up to 80%.
Minimum Property	<ul style="list-style-type: none"> Minimum Property value/ construction cost of RM500K.
Loan/ Financing Tenure	<ul style="list-style-type: none"> Up to 20 years or age 65 whichever is earlier.
Facility Type	<ul style="list-style-type: none"> Conventional and Islamic Term Loan/Financing only
Interest Rate	<ul style="list-style-type: none"> As per Bank's prevailing Risk Based housing loan/financing rates.



(f) Bancassurance

Takaful Smart Plus

- A comprehensive plan that covers medical expenses, enhances savings, and leaves an inheritance to your loved ones to meet your needs.

Key Features & Benefits**a) Dual Purpose: Savings and Protection**

Offers both Financial security through protection and build savings.

b) Flexible Premium Terms

Choose Premium payment periods to suit your budget and financial goals.

c) Coverage Options

Includes essential protection for death, permanent disability, and terminal illness, with optional riders for more coverage.

d) Profit Sharing and Bonuses

Eligible for annual bonus allocations, with the potential for profit sharing.

Eligibility

Entry Age (Age Next Birthday)	Participant <ul style="list-style-type: none"> • 17 years old Person Covered <ul style="list-style-type: none"> • Between 14 days and 65 years old
Nationality	Subject to foreigner risk guideline
Certificate Term	Customer(s) have the option to choose the expiry age, subject to a minimum term of 20 years: <ul style="list-style-type: none"> • 68 years old; or • 78 years old; or • 88 years old; or • 100 years old

*Note: All products are subject to the bank's policies and may be revised to comply with legal, regulatory, or operational changes.

4. General Terms and Conditions

- 4.1. 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, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 4.2. Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Programme 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 or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- 4.3. By participating in this Programme, Eligible Customers agree to access the Maybank2u website at 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.
- 4.4. By participating in this Programme, Eligible Customers 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 ("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 Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

- a) the purposes of the Programme; 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 as responses and related photographs. In this regard, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Programme.

*Note: "PDPA" refers to Personal Data Protection Act (2010).

- 4.5. 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 Programme) shall not be liable to Eligible Customers in this Programme 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 Programme unless caused by any gross negligence or omission by Maybank.
- 4.6. Maybank shall not be liable for any default of its obligation under this Programme 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.
- 4.7. Maybank may disqualify/reject any Eligible Customers who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Programme and/or its process or the operations of this Programme which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Programme.
- 4.8. 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 Programme, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively, for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.