

Top Up Booster Campaign (“Campaign”) for Private Banking Account-i (“PBA-i”) Terms & Conditions

1.0 The Campaign Period

- 1.1 The Terms and Conditions shall govern the Top Up Booster Campaign for PBA-i (“Campaign”) commencing from 1st November 2021 to 31st December 2021 or upon reaching the Campaign set target, as determined by Maybank Islamic Berhad (Registration No: 200701029411(787435-M)) (“Bank”), whichever is earlier (“Campaign Period”). This Campaign is a booster campaign on the existing Top Up Select Campaign for PBA-i.
- 1.2 By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1 below) hereby expressly agree to be bound by these Terms & Conditions and any decisions made by the Bank in respect of the Campaign shall be final and binding.

2.0 Eligibility

- 2.1 The Campaign is open to customers (“Account Holders”) who hold new or existing PBA-i (“Account”) (who may consist of individuals or joint account holders hereinafter referred to as “Eligible Customers”).

Note: Maybank Islamic Berhad is a member of Perbadanan Insurans Deposit Malaysia (“PIDM”). PBA-i is not protected by PIDM.

- 2.2 Maybank Group employees are not eligible to participate in the Campaign.

3.0 Mechanics/Features of the Campaign

3.1 Campaign Prerequisite

- a) Customer must have an existing or new PBA-i
- b) The Incremental Average Daily Balance (“ADB”) must be a minimum of RM20,000 up to a maximum of RM1,000,000 in the PBA-i for each respective month; and
- c) Must have a minimum Month End Balance of RM20,000 for each respective month.

3.2 Campaign Rewards

- a) All campaign mechanics and conditions for the Top Up Booster Campaign remain the same as the existing Top Up Select Campaign for PBA-i.
- b) Eligible Customers who have fulfilled the Campaign Prerequisite in Item 3.1 and meet the respective requirements of one or more of the following the Bank products/services (each “Qualifying Product/Service”) shall be entitled to the Campaign Rewards:

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
1	INVEST & GROW	<ul style="list-style-type: none"> • Minimum Incremental ADB of RM20,000 up to a maximum of RM1,000,000 for the month. • Refer to point 3.4. 	Core and Compulsory criteria

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
2	INWARD FUND TRANSFER	<ul style="list-style-type: none"> Cumulative Selected Inward Fund Transfer of RM20,000 and above for the month. Refer to point 3.5. 	Optional Service
3	IKHWAN CREDIT CARD SPEND	<ul style="list-style-type: none"> Cumulative Selected Credit Card Spend of RM12,000 and above for the month. Refer to point 3.6. 	Optional Product
4	eIFD-i/eGIA-i PLACEMENT VIA FPX	<ul style="list-style-type: none"> Cumulative New eIFD-i/ eGIA-i Placement via FPX of RM20,000 and above for the month. Refer to point 3.7. 	Optional Product
5	FIXED SAVINGS (only 2 withdrawals allowed per month)	<ul style="list-style-type: none"> Customers who have a minimum Month End Balance of RM250,000. Maximum of 2 'Withdrawals' allowed per month only. Refer to point 3.8. 	Optional Service
6	NEW ACCOUNT OPENING WITH ON-BOARDING OF PREMIER SERVICE	<ul style="list-style-type: none"> Customers who open a new Private Banking Account-i. Must be on-boarded to 'Premier' service Refer to point 3.9. 	Additional Reward

c) Incremental ADB in PBA-i refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of July 2021 (“Baseline”).

d) Definition of “Baseline” shall be termed as below :

NO	ACCOUNT TYPE	BASELINE (RM)
1	New Account	Baseline shall be RM0
2	Existing Account	Baseline shall be ADB for the month of July 2021

e) ADB is calculated based on calendar month. It is calculated based on the total sum of end day balance and divided by number of days in the month. Definition of ADB shall be termed as below :

NO	CUSTOMER TYPE	DETAILS
1	New Customer	For PBA-i opened during the Campaign Period, the ADB for the respective month in which PBA-i was opened is determined by computing the sum of every day-end balance from the day opened to the last day of calendar month divided by the same total number of days.

NO	CUSTOMER TYPE	DETAILS
2	Existing Customer	For PBA-i opened before the Campaign Period, the ADB in the Account for the respective month is determined by computing the sum of every day-end balance in PBA-i in that month divided by the number of days in that month.

3.3 Booster/Bonus Profit

- a) For the purpose of this Campaign, the ¹Booster/Bonus Profit is only applicable for the Eligible Customer who met the “Invest & Grow” requirement and the respective requirement of one or more of the participating products/services as illustrated below in Item 3.3 (c).

Note: ¹The Booster/Bonus Profit may be revised accordingly to reflect the changes of the Overnight Policy Rate (“OPR”) set by Bank Negara Malaysia.

- b) Booster/Bonus Profit is according to Incremental ADB & each product/service requirements.
- c) The Booster Profit will replace the existing Top Up Select Campaign’s Bonus Profit from 1st November 2021 to 31st December 2021. For the month of January 2022, the Booster Profit will revert to the Top Up Select Campaign’s Bonus Profit.
- d) Invest & Grow and a maximum of 2 qualifying products / services.
- i. Invest & Grow criteria
- Booster Profit of 0.25% p.a. up to 0.35% p.a. (November - December 2021)

ADB Balance Band (RM)	Booster Profit (%) p.a.
RM20,000 to RM50,000	0.25%
Up to RM100,000	0.25%
Up to RM250,000	0.25%
Up to RM500,000	0.35%
Above RM500,000 to RM1.0 mil	0.35%

- Bonus Profit of 0.20% p.a. up to 0.25% p.a. (January 2022)

ADB Balance Band (RM)	Bonus Profit (%) p.a.
RM20,000 to RM50,000	0.20%
Up to RM100,000	0.20%
Up to RM250,000	0.20%
Up to RM500,000	0.25%
Above RM500,000 to RM1.0 mil	0.25%

ii. Invest & Grow + 1 Qualifying Product/Service

- Booster Profit of 0.35% p.a. up to 0.40% p.a. (November - December 2021)

ADB Balance Band (RM)	Booster Profit (%) p.a.
RM20,000 to RM50,000	0.35%
Up to RM100,000	0.35%
Up to RM250,000	0.35%
Up to RM500,000	0.40%
Above RM500,000 to RM1.0 mil	0.40%

- Bonus Profit of 0.25% p.a. up to 0.30% p.a. (January 2022)

ADB Balance Band (RM)	Bonus Profit (%) p.a.
RM20,000 to RM50,000	0.25%
Up to RM100,000	0.25%
Up to RM250,000	0.25%
Up to RM500,000	0.30%
Above RM500,000 to RM1.0 mil	0.30%

iii. Invest & Grow + 2 Qualifying Products/Services

- Booster Profit of 0.40% p.a. up to 0.50% p.a. (November - December 2021)

ADB Balance Band (RM)	Booster Profit (%) p.a.
RM20,000 to RM50,000	0.40%
Up to RM100,000	0.40%
Up to RM250,000	0.40%
Up to RM500,000	0.50%
Above RM500,000 to RM1.0 mil	0.50%

- Bonus Profit of 0.30% p.a. up to 0.40% p.a. (January 2022)

ADB Balance Band (RM)	Bonus Profit (%) p.a.
RM20,000 to RM50,000	0.30%
Up to RM100,000	0.30%
Up to RM250,000	0.30%
Up to RM500,000	0.40%
Above RM500,000 to RM1.0 mil	0.40%

- e) For New Account Opening of PBA-i with Premier Tagging in November and December 2021, the Eligible Customer will be given the “Invest & Grow + 2 Qualifying Products/Services” Booster Profit of 0.40% p.a. up to 0.50% p.a., per table above in point 3.3(b)(iii) for the respective account’s opening month. For January 2022, the Booster Profit will revert accordingly to the Top Up Select Campaign’s Bonus Profit rates. Booster/Bonus Profit is subject to ADB Growth.

- f) Booster/Bonus Profit Calculation Formula shall be termed as below :

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

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

- g) Booster/Bonus Profit will be credited to the Account within thirty (30) business days of the following month or on such other date as determined by the Bank. In the event that PBA-i is closed before the Booster/Bonus Profit is credited, no Booster/Bonus Profit shall be paid to the Eligible Customer.

3.4 Invest & Grow (Core and Compulsory criteria)

- a) To be eligible for “Invest & Grow”, the Eligible Customer must meet the following requirements:
 - i. Minimum Incremental ADB of RM20,000 up to a maximum of RM1,000,000 for the respective month; and
 - ii. Minimum Month End Balance of RM20,000 for each respective month.

3.5 Inward Fund Transfer (Optional Service)

- a) To be eligible for the “Inward Fund Transfer”, the Eligible Customer must meet the following requirements:
 - i. Cumulative Inward Fund Transfer of RM20,000 and above for the month. For this Campaign, Inward Fund Transfer to the PBA-i shall be termed as Inward Telegraphic Transfer (“TT”), Inward Interbank GIRO (“IBG”), Inward Real Time Electronic Transfer of Funds and Securities (“RENTAS”) and Inward Instant Interbank Fund Transfer (“IBFT”); and
 - ii. Must be paired with “Invest & Grow”, Core and Compulsory criteria.

3.6 Ikhwan Credit Card Spend (Optional Product)

- a) To be eligible for the “Ikhwan Credit Card Spend”, the Eligible Customer must meet the following requirements:
 - i. The credit cards participating in this Campaign and the credit card spend are as per the product table below issued in Malaysia (“**Participating Credit Card**”). The Participating Credit Card are subject to change with twenty-one (21) calendar days prior notice;

PARTICIPATING CREDIT CARD	CREDIT CARD SPEND (RM)
<ul style="list-style-type: none"> • Maybank Islamic World Mastercard Ikhwan • Maybank Islamic Ikhwan Visa Infinite 	<ul style="list-style-type: none"> • Cumulative credit card spend of RM12,000 and above on retail transactions per calendar month. • Applicable only to retail transactions with posting date within the calendar month using the credit card where the account holder is the principal holder.

- ii. Must be paired with “Invest & Grow”, Core and Compulsory criteria;
- iii. The Eligible Customer must have a valid and active Participating Credit Card and continue to be enrolled in the Campaign at month end for the Booster/Bonus Profit computation. Any cancelled Participating Credit Card before the Booster/Bonus Profit computation shall not be considered;

- iv. For the purpose of this Campaign, “retail transactions” refer to the purchase of any good or services (local and overseas) with the use of the Participating Credit Card and may, at the Bank’s discretion, include any Maybank Islamic Credit Card transactions as may be determined by the Bank except for transactions that include but are not limited to:
 - Balance transfer;
 - Auto debit and recurring payments;
 - Payment of utilities, direct marketing, takaful contribution/ insurance premium, government related payment or payments via Maybank2u.com;
 - Cash advance / Cash withdrawal, quasi cash, non-Shariah compliant Merchant Category Codes including casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees; and
 - Cash Treats-i and EzyCash-i
- v. The equivalent amount in Malaysian Ringgit (“MYR”) will be used if the spending is in a foreign currency. The Bank has the discretion to apply the relevant exchange rates to derive the MYR equivalent;
- vi. For retail transactions made under any of the Bank’s instalment plans Ezy pay-i and Ezy pay Plus-i (as determined by the Bank), only the monthly instalment amount will be considered when determining the minimum spend amount and not the full transaction amount charged under the plan;
- vii. Transactions using any other non-participating Maybank Credit Card will not be eligible for any Booster/Bonus Profit under the Campaign; and
- viii. The Bank will use the date which the transaction is posted to the Eligible Customer’s credit card to calculate the minimum spend amount. The Bank reserves the right to reject or exclude any transaction.

3.7 Online Islamic Fixed Deposit-i/Online General Investment Account-i (“eIFD-i/ eGIA-i”) Placement Via FPX (as defined in Clause 3.7 (a) (v) below) (Optional Product)

- a) To be eligible for the “eIFD-i/eGIA-i Placement Via FPX”, the Eligible Customer must meet the following requirements:
 - i. Must have cumulative new eIFD-i/eGIA-i Placement via FPX of RM20,000 and above for the respective month;
 - ii. The eIFD-i/eGIA-i Placement Via FPX will enjoy the prevailing contracted rate during the placement;
 - iii. Must be paired with “Invest & Grow”, Core and Compulsory criteria;
 - iv. Not eligible if the eIFD-i/eGIA-i Placement via FPX is uplifted before payment of Booster/Bonus Profit; and
 - v. All new placement(s) of eIFD-i/eGIA-i with FPX must be made from fund transfers from other banks via ²Financial Process Exchanges (“FPX”). This is done through M2U Website; and

Note: ²FPX is a secure and real time online payment method that facilitates interbank transfer of funds. FPX is not owned by Maybank. FPX is facilitated by Payment Network Malaysia Sdn Bhd (“PayNet”), a wholly-

owned subsidiary of Bank Negara Malaysia. Further details can be viewed at www.paynet.my

- vi. Only new eIFD-i/eGIA-i placements (using ³Fresh Funds) made via **Maybank2u** using FPX during the Campaign Period which satisfies the segmentation and placement amount set out in 3.7 (c) (iv) below are eligible to participate in this Campaign (“**Eligible eIFD-i/eGIA-i Placements**”).

Note: ³For the purposes of this Campaign, Fresh Funds means funds from other financial institutions which are newly transferred into the Customer’s New eIFD-i/ eGIA-i account maintained at Maybank.

b) eIFD-i/eGIA-i Placement via FPX Features

- i. Processing of eIFD-i/eGIA-i placements with FPX will be immediate upon the successful completion of the debiting & crediting of funds. The Bank shall not be responsible for such delay or unsuccessful transaction (if any) and the funds will be returned to the respective financial institutions within three (3) working days. The effective date of the eIFD-i/eGIA-i placement shall commence after the successful completion of the process;
- ii. The eIFD-i/eGIA-i FPX Campaign are available to Eligible Customers for placements made through Maybank2u between 6.00 a.m. and 10.00 p.m., seven (7) days a week, or during such hours as stipulated by the Bank on a first-come, first-served basis;
- iii. For placement of eIFD-i/eGIA-i, debiting and crediting of ‘imteen-i’ account is not available; and
- iv. The standard segmentation and the placement amount criteria are as follows:

Channel	Segment	Minimum Placement	Maximum Placement	Profit Payment Mode
M2U Website With FPX	Retail Individuals/ ⁴ Existing Joint Account Holders	<ul style="list-style-type: none"> • RM1,000 in a single certificate (for two (2) months & above) • RM5,000 (for one (1) month) 	RM30,000 per transaction	Credit to Account / Add to Principal

Note: ⁴ For eIFD-i/ eGIA-i placed through Maybank2u Website using FPX, only Eligible Customers with existing Joint Islamic Fixed Deposit-i/General Investment Account-i is allowed to make a Joint eIFD-i/ eGIA-i Placement. For New Joint eIFD-i/ eGIA-i, FPX would not be available. For joint eIFD-i/eGIA-i accounts of subsequent placement and crediting of profit, it must be made by the same primary customer of joint account and eIFD-i/eGIA-i.

- c) Only eIFD-i and imteen-i placements are protected by PIDM up to RM250,000 for each depositor. eGIA-i placements are not protected by PIDM.

d) Profit Calculations for Premature eIFD-i/eGIA-i Withdrawal

The Eligible Customer(s) agrees that for upliftment of the eIFD-i/eGIA-i prior to maturity, the upliftment shall be made in accordance to the premature withdrawal terms as follows:

- i. Immediate eIFD-i/ eGIA-i Premature Withdrawal (Without thirty-one (31) calendar days' Notice Period): No profit shall be paid on any immediate eIFD-i/eGIA-i premature withdrawal (Without thirty-one (31) calendar days' Notice Period) that has not completed its respective full tenure period.
- ii. eIFD-i/ eGIA-i Premature Withdrawal (With thirty-one (31) calendar days' notice period): 50% of the contracted profit rate is payable when a 'Notice Period' of thirty-one (31) calendar days (inclusive of the day of notice) is given by the customer. Based on the notice, the principal amount and the accrued profit will be credited on the 32nd day into the customer's account.
- iii. The above conditions does not apply for eGIA-i one (1) month placement(s). Customers may withdraw the Fund at any time and will receive the accrued profit (if any) based on the number of days of the investment.

3.8 Fixed Savings (Optional Service)

- a) To be eligible for the "Fixed Savings", the Eligible Customer must meet the following requirements:
 - i. Must be paired with "Invest & Grow", Core and Compulsory criteria;
 - ii. Must have a minimum Month End Balance of RM250,000 in PBA-i for each respective month; and
 - iii. Customers are only allowed a maximum of 2 'Withdrawals' per month from PBA-i
- b) 'Withdrawals' are defined as the following transactions:
 - i. Cash Withdrawal via ATM;
 - ii. Cash Withdrawal via Over The Counter at branches; and
 - iii. Outward Telegraphic transfers to Other Banks Account i.e IBG, RENTAS

3.9 New Account Opening With On-boarding of Premier Service (Additional Reward)

- a) To be eligible for the "New Account Opening With On-Boarding of Premier Service", the Eligible Customer must meet the following requirements:
 - i. Only for Eligible Customers who open a new Account;
 - ii. The Eligible Customer must be on-boarded to 'Premier' service;
 - iii. Must be paired with "Invest & Grow", Core and Compulsory criteria; and
 - iv. This is only available for the respective month of the new account opening.
- b) The following are the requirements for customers to be eligible for 'Premier Service':
 - i. Any combination or single product of funds and investments between RM250,000 to RM3,000,000; **OR**
 - ii. Any combination or single product of financing, funds and investments between RM1,000,000 to RM4,000,000.

4.0 Other Conditions

4.1 The “Invest & Grow” criteria, incremental ADB and number of fulfilled requirements of one or more of the participating products/services shall determine the total accumulated Booster/Bonus Profit enjoyable by Eligible Customers; i.e. as per the following illustrations:

INVEST & GROW																
DATE	PARTICULARS	BOOSTER/BONUS PROFIT														
<p>Scenario 1: Customer A is a new customer who opened a Private Banking Account-i (PBA-i) as at 1 November 2021. Customer A only met the criteria and requirements for “Invest & Grow”.</p>																
1 Nov 2021	<ul style="list-style-type: none"> Customer A makes a placement of RM100,000 into PBA-i. 	<ul style="list-style-type: none"> Customer met the “Invest & Grow” criteria <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for November 2021 $= [(19 \text{ days} \times \text{RM}100,000) + (10 \text{ days} \times \text{RM}150,000) + (1 \text{ day} \times \text{RM}170,000) \div 30 \text{ days}]$ $= \text{RM}119,000$ Baseline = RM0 Incremental ADB = RM119,000 - RM0 $= \text{RM}119,000$ Booster Profit for November 2021 $= \text{RM}119,000 \times 0.25\% \text{ p.a.} \times 30 \div 365$ $= \text{RM}24.45$ 	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	NO	Ikhwan Credit Card Spend	NO	eIFD-i/eGIA-i Placement Via FPX	NO	Fixed Savings	NO	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	NO															
Ikhwan Credit Card Spend	NO															
eIFD-i/eGIA-i Placement Via FPX	NO															
Fixed Savings	NO															
New Account & Service Tag	NO															
20 Nov 2021	<ul style="list-style-type: none"> Customer A makes a placement of RM50,000 into PBA-i. 															
30 Nov 2021	<ul style="list-style-type: none"> Customer A makes a placement of RM20,000 into PBA-i. 															

INVEST & GROW + 1 QUALIFYING PRODUCT/SERVICE

DATE	PARTICULARS	BOOSTER/BONUS PROFIT														
<p>Scenario 2: Customer B is a new customer who opened a Private Banking Account-i (PBA-i) as at 10 December 2021. Customer B met the criteria and requirements for “Invest & Grow” and “Ikhwan Credit Card Spend” in the month of December 2021.</p>																
10 Dec 2021	<ul style="list-style-type: none"> Customer B makes a placement of RM50,000 into PBA-i. 	<ul style="list-style-type: none"> Customer met the “Invest & Grow + 1 Qualifying Product/Service” criteria <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	NO	Ikhwan Credit Card Spend	YES	eIFD-i/eGIA-i Placement Via FPX	NO	Fixed Savings	NO	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	NO															
Ikhwan Credit Card Spend	YES															
eIFD-i/eGIA-i Placement Via FPX	NO															
Fixed Savings	NO															
New Account & Service Tag	NO															
15 Dec 2021	<ul style="list-style-type: none"> Customer B spends RM20,000 on retail purchases online using his/her Maybank Islamic Ikhwan Visa Infinite Credit Card 															
20 Dec 2021	<ul style="list-style-type: none"> Customer B makes a placement of RM150,000 into PBA-i. 															
31 Dec 2021	<ul style="list-style-type: none"> Customer B withdraws RM20,000 via IBG from PBA-i. 	<ul style="list-style-type: none"> Average daily balance (ADB) for December 2021 = [(10 days x RM50,000) + (11 days x RM200,000) + (1 day x RM 180,000) ÷ 22 days] = RM130,909.09 Baseline = RM0 Incremental ADB = RM130,909.09 - RM0 = RM130,909.09 Booster Profit for December 2021 = RM130,909.09 x 0.35% p.a. x 22 ÷ 365 = RM27.62 														
<p>Scenario 3: Customer C is an existing customer. He/she has a RM50,000 ADB and month end outstanding balance in Private Banking Account-i (PBA-i) for the month of July 2021 and maintains the same until November 2021. In the month of December 2021, Customer C met the criteria and requirements for “Invest & Grow” and “Inward Fund Transfer”.</p>																
1 Dec 2021	<ul style="list-style-type: none"> Customer C makes a placement of RM200,000 into PBA-i. 	<ul style="list-style-type: none"> Customer met the “Invest & Grow + 1 Qualifying Product/Service” criteria <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>YES</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	YES	Ikhwan Credit Card Spend	NO	eIFD-i/eGIA-i Placement Via FPX	NO	Fixed Savings	NO	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	YES															
Ikhwan Credit Card Spend	NO															
eIFD-i/eGIA-i Placement Via FPX	NO															
Fixed Savings	NO															
New Account & Service Tag	NO															
20 Dec 2021	<ul style="list-style-type: none"> Customer C uses Interbank Giro Transfer (IBG) for a RM50,000 inward transfer to PBA-i. Current balance in PBA-i is RM300,000. 															
22 Dec 2021	<ul style="list-style-type: none"> Customer C withdraws RM25,000 via IBG from PBA-i. 	<ul style="list-style-type: none"> Average daily balance (ADB) for December 2021 = [(19 days x RM250,000) + (2 days x RM300,000) + (3 days x RM275,000) + (2 days x RM270,000) + (1 day x RM255,000) + (4 days x RM355,000) ÷ 31 days] 														

INVEST & GROW + 1 QUALIFYING PRODUCT/SERVICE

DATE	PARTICULARS	BOOSTER/BONUS PROFIT
25 Dec 2021	<ul style="list-style-type: none"> Customer C withdraws RM5,000 via ATM from PBA-i. 	= RM270,645.16 <ul style="list-style-type: none"> Baseline = RM50,000 Incremental ADB = RM270,645.16 - RM50,000 = RM220,645.16 Booster Profit for December 2021 = $RM220,645.16 \times 0.35\% \text{ p.a.} \times 31 \div 365$ = RM65.59
27 Dec 2021	<ul style="list-style-type: none"> Customer C withdraws RM15,000 via IBG from PBA-i. 	
28 Dec 2021	<ul style="list-style-type: none"> Customer C makes a placement of RM100,000 into PBA-i. 	

Scenario 4: Customer D is an existing customer with RM70,000 ADB and month end outstanding balance in Private Banking Account-i (PBA-i) for the month of November 2021. In the month of December 2021, Customer D met the criteria and requirements for “Invest & Grow” and “Fixed Savings”.

1 Dec 2021	<ul style="list-style-type: none"> Customer D makes a placement of RM500,000 into PBA-i. 	<ul style="list-style-type: none"> Customer met the “Invest & Grow + 1 Qualifying Product/Service” criteria <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	NO	Ikhwan Credit Card Spend	NO	eIFD-i/eGIA-i Placement Via FPX	NO	Fixed Savings	YES	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	NO															
Ikhwan Credit Card Spend	NO															
eIFD-i/eGIA-i Placement Via FPX	NO															
Fixed Savings	YES															
New Account & Service Tag	NO															
15 Dec 2021	<ul style="list-style-type: none"> Customer D withdraws RM20,000 via IBG from PBA-i. Current balance in PBA-i is RM550,000. 															
20 Dec 2021	<ul style="list-style-type: none"> Customer D withdraws RM10,000 via ATM from PBA-i. 															
25 Dec 2021	<ul style="list-style-type: none"> Customer D makes a placement of RM100,000 into PBA-i. 															
		<ul style="list-style-type: none"> Average daily balance (ADB) for December 2021 = $[(14 \text{ days} \times RM570,000) + (5 \text{ days} \times RM550,000) + (5 \text{ days} \times RM540,000) + (7 \text{ days} \times RM640,000)] \div 31 \text{ days}$ = RM577,741.94 Baseline = RM70,000 Incremental ADB = RM577,741.94 - RM70,000 = RM507,741.94 Booster Profit for December 2021 = $RM507,741.94 \times 0.40\% \text{ p.a.} \times 31 \div 365$ = RM172.49 														

INVEST & GROW + 2 QUALIFYING PRODUCTS/SERVICES

DATE	PARTICULARS	BOOSTER/BONUS PROFIT														
<p>Scenario 5: Customer E is a new customer who opened a Private Banking Account-i (PBA-i) as at 3 November 2021. Customer E met the criteria and requirements for “Invest & Grow”, “eIFD-i/eGIA-i Placement Via FPX”, and “Fixed Savings” in the month of November 2021.</p>																
3 Nov 2021	<ul style="list-style-type: none"> Customer E opened new PBA-i. Customer E makes a placement of RM500,000 into PBA-i. 	<ul style="list-style-type: none"> Customer met the “Invest & Grow + 2 Qualifying Products/Services” criteria <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>YES</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	NO	Ikhwan Credit Card Spend	NO	eIFD-i/eGIA-i Placement Via FPX	YES	Fixed Savings	YES	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	NO															
Ikhwan Credit Card Spend	NO															
eIFD-i/eGIA-i Placement Via FPX	YES															
Fixed Savings	YES															
New Account & Service Tag	NO															
10 Nov 2021	<ul style="list-style-type: none"> Customer E makes a new eIFD-i/eGIA-i Placement via FPX of RM25,000. The current balance in PBA-i is still RM500,000. 															
12 Nov 2021	<ul style="list-style-type: none"> Customer E withdraws RM25,000 via IBG from PBA-i. 															
24 Nov 2021	<ul style="list-style-type: none"> Customer E makes a placement RM100,000 into PBA-i. 															
<ul style="list-style-type: none"> Average daily balance (ADB) for November 2021 = [(9 days x RM500,000) + (12 days x RM475,000) + (7 days x RM575,000) ÷ 28 days] = RM508,035.71 Baseline = RM0 Incremental ADB = RM508,035.71 - RM0 = RM508,035.71 Booster Profit for November 2021 = RM508,035.71 x 0.50% p.a. x 28 ÷ 365 = RM194.86 																
<p>Scenario 6: Customer F is an existing customer with a RM150,000 ADB and month end outstanding balance in Private Banking Account-i (PBA-i) for the month of July 2021. Customer F met the criteria and requirements for “Invest & Grow”, “Inward Fund Transfer”, “Ikhwan Credit Card Spend”, “eIFD-i/eGIA-i Placement Via FPX” and “Fixed Savings” in the month of November 2021.</p>																
1 Nov 2021	<ul style="list-style-type: none"> Customer F makes a placement of RM500,000 into PBA-i. 	<ul style="list-style-type: none"> Customer met the “Invest & Grow + 2 Qualifying Products/Services” criteria; maximum of 2 qualifying products/services <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>YES</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>YES</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	YES	Ikhwan Credit Card Spend	YES	eIFD-i/eGIA-i Placement Via FPX	YES	Fixed Savings	YES	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	YES															
Ikhwan Credit Card Spend	YES															
eIFD-i/eGIA-i Placement Via FPX	YES															
Fixed Savings	YES															
New Account & Service Tag	NO															
8 Nov 2021	<ul style="list-style-type: none"> Customer F uses Interbank Giro Transfer (IBG) for a RM10,000 inward transfer to PBA-i. Current balance in PBA-i is RM660,000. 															
11 Nov 2021	<ul style="list-style-type: none"> Customer F makes a new eIFD-i/eGIA-i Placement via FPX of RM30,000. The current balance in PBA-i is still RM660,000. 															
15 Nov 2021	<ul style="list-style-type: none"> Customer F spends RM8,000 on retail purchases using his/her 															
<ul style="list-style-type: none"> Average daily balance (ADB) for November 2021 = [(7 days x RM650,000) + (20 days x RM660,000)] 																

INVEST & GROW + 2 QUALIFYING PRODUCTS/SERVICES

DATE	PARTICULARS	BOOSTER/BONUS PROFIT
	Maybank Islamic Ikhwan Visa Infinite	+ (1 day x RM675,000) + (2 days x RM670,000) ÷ 30 days]
22 Nov 2021	<ul style="list-style-type: none"> Customer F spends RM5,000 on retail purchases online using his/her Maybank Islamic Ikhwan Visa Infinite 	<ul style="list-style-type: none"> = RM658,833.33 • Baseline = RM150,000 • Incremental ADB = RM658,833.33 - RM150,000 = RM508,833.33
28 Nov 2021	<ul style="list-style-type: none"> Customer F uses Interbank Giro Transfer (IBG) for a RM15,000 inward transfer to PBA-i. Current balance in PBA-i is RM675,000. 	<ul style="list-style-type: none"> • Booster Profit for November 2021 = RM508,833.33 x 0.50% p.a. x 30 ÷ 365 = RM209.11
29 Nov 2021	<ul style="list-style-type: none"> Customer F makes a withdrawal of RM5,000 via ATM from PBA-i. 	

NEW ACCOUNT OPENING AND SERVICE TAG

DATE	PARTICULARS	BOOSTER/BONUS PROFIT														
<p>Scenario 7: Customer G is a new customer who opened a Private Banking Account-i (PBA-i) on 3 November 2021. Customer G met the enrolment criteria and requirements for “Invest & Grow” and “New Account & Service Tag”. Only for the month of November 2021, Customer G will be awarded the “Invest & Grow + 2 Qualifying Product/Services” booster profit based on the according ADB growth band. For the next following month(s), booster profit will be subject to Customer G’s eligibility on the respective required criteria.</p>																
3 Nov 2021	<ul style="list-style-type: none"> Customer G opens a new PBA-i. Customer G makes a placement of RM200,000 into PBA-i. Customer G meets the requirements for the “Premier” service tag. 	<ul style="list-style-type: none"> Customer met the “New Account Opening and Service Tag” criteria <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>New Account & Service Tag</td> <td>YES</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Average daily balance (ADB) for November 2021 = [(28 days x RM200,000) ÷ 28 days] = RM200,000.00 • Baseline = RM0 • Incremental ADB = RM200,000.00 - RM0 = RM200,000.00 • Booster Profit for November 2021 = RM200,000.00 x 0.40% p.a. x 28 ÷ 365 = RM61.37 	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	NO	Ikhwan Credit Card Spend	NO	eIFD-i/eGIA-i Placement Via FPX	NO	Fixed Savings	NO	New Account & Service Tag	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	NO															
Ikhwan Credit Card Spend	NO															
eIFD-i/eGIA-i Placement Via FPX	NO															
Fixed Savings	NO															
New Account & Service Tag	YES															

- 4.2 Treatment of Eligible Customers with Multiple Accounts of the Same Product :
 - a) Booster/Bonus Profit will be paid to the Account with the highest monthly Incremental ADB.
 - b) If there is a tie in the monthly Incremental ADB amount amongst two (2) or more accounts held by a single Eligible Customer, Booster/Bonus Profit will be rewarded to the latest Account opened.
- 4.3 For conversion from Premier Mudharabah Account-i to Private Banking Account-i, the baseline is the existing baseline.
- 4.4 After the Campaign Period, there shall not be Booster/Bonus Profit awarded to the Account and Prevailing Profit rates shall apply.
- 4.5 Eligible Customers may be eligible for the Booster/Bonus Profit in one of the calendar months, but may not be eligible for Booster/Bonus Profit in the following month due to non-fulfilment of any of the eligibility criteria for Booster/Bonus Profit.

5.0 General Terms and Conditions

- 5.1 The Bank 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) calendar days prior notice thereof, the notice of which shall be posted through the Bank's website at www.maybank2u.com.my or through any other channel or channels that the Bank may deem as appropriate. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- 5.2 By participating in this Campaign, Eligible Customers agree to access the Bank's website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from the Bank should any of the Terms & Conditions be not fully understood and to ensure that they are kept-up-to-date with any changes or variations made to the Terms and Conditions herein. Any variation (of any of the Terms and Conditions stated herein) shall be binding on the Eligible Customers (through any notice displayed at the Bank's Website at www.maybank2u.com.my).
- 5.3 By participating in this Campaign, Eligible Customers agree to be bound by the Terms and Conditions herein set forth including any amendment thereto.
- 5.4 The Bank is entitled to, at its discretion, disqualify/reject any Eligible Customers who do not comply with these Terms and Conditions and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- 5.5 In no event shall the Bank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank for purposes of this Campaign) be liable to the Eligible Customers 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.

- 5.6 The Bank 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 Customers resulting directly or indirectly from the Eligible Customers' participation in this Campaign or otherwise. Furthermore, the Bank 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 the Bank.
- 5.7 By participating in this Campaign, Eligible Customers agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with Maybank Group Privacy Notice, which may be viewed at www.maybank2u.com.my ("**Maybank Group Privacy Notice**"). Eligible Customers are welcome to seek clarification from the Bank should any of these Terms and Conditions be not fully understood.
- 5.8 In addition and without prejudice to the terms in the Maybank Group Privacy Notice, Eligible Customers agree and consent to his/ her personal data or information being collected, processed and used by the Bank for:
- i) the purposes of the Campaign; and
 - ii) marketing and promotional activities conducted by the Bank 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 Customer agrees to co-operate and participate in all reasonable advertising and publicity activities of the Bank in relation to the Campaign.
- 5.9 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.