



**FESTIVE CAMPAIGN 2025 (“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 1st January 2025 and will end on 30th April 2025 (“**Campaign Period**”), both dates inclusive.

2.0 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 must be between RM250,000 to RM1,000,000; **OR**
- (ii) Any combination or single product of financing, Deposits/Investment Accounts and investments must be 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

Participating Product Category	Qualifying Criteria
INVESTMENT	Refer to Clause 4.1
LIFE INSURANCE/FAMILY TAKAFUL	Refer to Clause 4.2
MORTGAGE	Refer to Clause 4.3
DEPOSIT AND INVESTMENT ACCOUNT	Refer to Clause 4.4
MIGA-i	Refer to Clause 4.5

[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)	Grand Prize	One (1) Lexus LBX Subcompact Crossover worth RM240,000 , on a random draw basis
(b)	New Premier Customer Onboarding	First one hundred fifty (150) Eligible Participants who newly onboarded to Premier services and take up any participating products, as per Clause 3.4, except for Deposit/Investment Account product during the Campaign Period will be rewarded with an Artic Hunter Backpack worth RM188 each, on a first-come, first-served basis.
		1% Introductory Bonus Rate (on top of Board Rate) for the following 3 months for new to Premier customer with Private Banking Account/-i (PBA/PBA-i), as per Clause 3.4 during the Campaign Period, subject to Average Daily Balance (ADB) above RM100,000, up to RM 1 million.
(c)	New Islamic Wealth Management (IWM) Customer	First fifty (50) Eligible Participants, comprising of the first twenty-five (25) Eligible Participants under Islamic investment products and the first twenty-five (25) Eligible Participants with uptake of Family Takaful products as per Clause 3.5 during the Campaign Period will be rewarded with an Artic Hunter Backpack worth RM188 each, on a first-come, first-served basis.
(d)	Investment	First one hundred (100) Eligible Participants with a minimum single or combined investment amount of RM250,000 - RM599,999 with a minimum sales charge of 1.5% (1.3% for Retail Bond/Retail Sukuk) as per Clause 4.1 during the Campaign Period will be rewarded with an Ogawa Massage Pillow worth RM200 each, on a first-come, first-served basis.
		First fifty (50) Eligible Participants with minimum single or combined investment amount of RM600,000 - RM1,999,999 with a minimum sales charge of 1.5% (1.3% for Retail Bond/Retail Sukuk) above as per Clause 4.1 during the Campaign Period will be rewarded with a Nescafe Coffee Machine worth RM629 each, on a first-come, first-served basis.
		First twenty (20) Eligible Participants with minimum single investment amount of RM2 million with a minimum sales charge of 1.5% & above as per Clause 4.1 during the Campaign Period will be rewarded with an Airwheel Electric Luggage Scooter worth RM2,499 each, on a first-come, first-served basis.
(e)	New To Investment Products	First seventy (70) Eligible Participants with a minimum single or combined investment amount of RM250,000 & above, with a minimum sales charge of 1.5% (1.3% for Retail Bond/Retail Sukuk), and is new to investment products (Unit Trust, Structure Product, Retail Bond/Sukuk), as per Clause 4.1 during the Campaign Period will be rewarded with a Maybank Glass Goblet worth RM250 each, on a first-come, first-served basis.
(f)	Life Insurance/ Family Takaful	Top one hundred (100) Eligible Participants with minimum Basic Annualized First Year Premium/Contribution (AFYP/AFYC) of RM30,000 & above (Regular Premium/Contribution) or minimum RM20,000 & above (Single Premium - Dynamic Invest) as per Clause 4.2 below during the Campaign Period will be rewarded with an Ogawa Massage Pillow worth RM200 each.

No.	Prize Category	Rewards
(g)	Mortgage	Lucky (20) 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 a Tefal Air Fryer worth RM500 each , on a random draw basis.
(h)	Deposits & Investment Account	Top fifty (50) 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 4.4 during the Campaign Period will be rewarded with a BIG Pharmacy Voucher worth RM100 each .
		Top fifty (50) 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 4.4 during the Campaign Period will be rewarded with a BIG Pharmacy Voucher worth RM100 each .
(i)	MIGA-i	Top one hundred (100) Eligible Participants with minimum investment of RM30,000 - RM249,999 in a single or combined transaction as per Clause 4.5 below during the Campaign Period will be rewarded with 1g of MIGA-i .
		First thirty (30) Eligible Participants with minimum investment of RM250,000 & above in a single/combined transaction as per Clause 4.5 below during the Campaign Period will be rewarded with 1.5g of MIGA-I , 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 and/or 4.5
- 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 4.5. The Winner of 3.2 (a) is not eligible to win other Campaign Rewards from 3.2 (b) until 3.2(i) even if the Winner meets the Campaign Rewards criteria.
- 3.3.4 Campaign Rewards for 3.2 (b) New Premier Customer Onboarding is subject to Qualifying Criteria as set out in Clause 3.4 below.
- 3.3.5 Campaign Rewards for 3.2 (c) New Islamic Wealth Management (IWM) Customer is subject to Qualifying Criteria as set out in Clause 3.5 below.
- 3.3.6 Campaign Rewards for 3.2 (d) Investment is subject to the Qualifying Criteria as set out in Clause 4.1 below.
- 3.3.7 Campaign Rewards for 3.2 (e) New to Investment Products is subject to the Qualifying Criteria as set out in Clause 4.1 below.

- 3.3.8 Campaign Rewards for 3.2 (f) Life Insurance/ Family Takaful is subject to the Qualifying Criteria as set out in Clause 4.2 below.
- 3.3.9 Campaign Rewards for 3.2 (g) Mortgage is upon the acceptance of the loan/financing as set out in Clause 4.3 below.
- 3.3.10 Campaign Rewards for 3.2 (h) Deposits & Investment Account is subject to the Qualifying Criteria as set out in Clause 4.4 below.
- 3.3.11 Campaign Rewards for 3.2 (i) MIGA-i is subject to the Qualifying Criteria as set out in Clause 4.5 below.
- 3.3.12 Each Eligible Participants is entitled to receive multiple rewards from 3.2 (b) until (i), based on the combination of 3.2(b) + 3.2(d) + 3.2(e) + 3.2(f) + 3.2 (g) + 3.2 (h) + 3.2 (i) or 3.2(c) + 3.2(d) + 3.2(e) + 3.2(f) + 3.2 (g) + 3.2 (h) + 3.2 (i)
- 3.3.13 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. 31st July 2025).

3.4 New Premier Customer Onboarding

- 3.4.1 First one hundred fifty (150) Eligible Participants, who meet the criteria outlined in Clause 3.4.2 during the Campaign Period will be rewarded with an Arctic Hunter Backpack worth RM188 each, on a first-come, first-served basis.
- 3.4.2 The Eligible Participants will need to:
- 3.4.2.1 Be a new Premier tagged customer during the Campaign Period; AND
 - 3.4.2.2 Take up a minimum of one (1) of the Participating Products and fulfills the Qualifying Criteria for the said Participating Products, subject to Clause(s) 4.1, 4.2, 4.3 and 4.5
- 3.4.3 Eligible Participants with an active Private Banking Account/-i (PBA/-i), subject to clause 4.4, will receive a 1% Introductory Bonus Rate (on top of PBA/-i Board Rate), subject to ADB of above RM100,000 up to RM 1 million, for the following 3 months after the onboarding month. Months that do not meet the minimum eligibility will not be entitled for the bonus rate.
- 3.4.4 The Bonus Rate will take effect one month after the Eligible Participant's Premier onboarding month, subject to meeting criteria (3.4.3)

Scenario 1.

Customer A on-boarded as Premier in the month of January 2025 and opens PBA/-i in the same month. System will track the monthly ADB for month of February, March and April 2025. For any increase of account above RM100,000 ADB, customer is entitled for the 1% Introductory Bonus Rate.

Month	ADB	Entitled to Introductory Bonus	Amount Entitled to 1% Introductory Bonus
FEB	RM180,000	YES	RM80,000
MAR	RM200,00	YES	RM100,000
APR	RM100,000	NO	N/A

Scenario 2.

Customer B on-boarded as Premier in the month of April 2025 but PBA/ -i is opened in Feb 2025. System will track the monthly ADB for month of May, June and July 2025. The calculation for Bonus Interest is as follows: -

Month	ADB	Entitled to Introductory Bonus	Amount Entitled to 1% Introductory Bonus
MAY	RM200,000	YES	RM100,000
JUN	RM250,00	YES	RM150,000
JUL	RM100,000	NO	N/A

Scenario 3.

Customer C on-boarded as Premier in the month of February 2025 but PBA/-i is opened only in April 2025. System will track the monthly ADB for month of March, April and May 2025. The calculation for Bonus Interest is as follows: -

Month	ADB	Entitled to Introductory Bonus	Amount Entitled to 1% Introductory Bonus
MAR	0	NO	0
APR	RM100,000	NO	0
MAY	RM200,000	YES	RM100,000

Scenario 4.

Customer C on-boarded as Premier in the month of April 2025 but PBA/ -i account is opened after campaign ends, i.e. May 2025. Customer is not entitled for the Bonus Rate as the account is opened after Campaign Period ends.

Scenario 5.

Customer D on-boarded as Premier in the month of March 2025 but PBA/ -i account already opened in December 2024. Customer is entitled for the Bonus Rate. System will track the monthly ADB for month of April, May & June 2025.

Month	ADB	Entitled to 1% Introductory Bonus	Amount Entitled to 1% Introductory Bonus	Bonus Rate Earned (RM)
APR	RM50,000	NO	0	N/A
MAY	RM120,000	YES	RM20,000	$20,000 \times 1\% \times 31/365 = 16.99$
JUN	RM200,000	YES	RM100,000	$100,000 \times 1\% \times 30/365 = 82.19$

- 3.4.5 The Bonus Rate will be paid latest five (5) months after the Premier onboarding month.

Premier On-board Month	Bonus Payout Month
January 2025	June 2025
February 2025	July 2025
March 2025	August 2025
April 2025	September 2025

3.5 New Islamic Wealth Management (IWM) Customers

3.5.1 First fifty (50) Eligible Participants, comprising of the first twenty-five (25) Eligible Participants under Islamic investment products and the first twenty-five (25) Eligible Participants with uptake of Family Takaful products, who meet the criteria outlined in Clause 3.5.2 during the Campaign Period will be rewarded with an Artic Hunter Backpack worth RM188 each, on a first-come, first-served basis.

3.5.2 The Eligible Participants will need to:

3.5.2.1 Be a new Islamic Wealth Management tagged customer during the Campaign Period; AND

3.5.2.2 Take up a minimum of one of the Shariah compliant/Islamic Participating Products and fulfil the Qualifying Criteria for the said Participating Products subject to Clause 4.1, 4.2 and 4.5

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria
INVESTMENT	1. Shariah Compliant Unit Trust funds ¹ 2. Islamic Structured Products <i>¹Note: Excluding Amanah Saham Nasional Berhad (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 RM30,000 and above in a single or combined transaction(s) during the Campaign Period.
FAMILY TAKAFUL	(a) Smart Waris (b) Takaful Smart Plus (c) Smart Income	Minimum Basic Annualized First Year Contribution (AFYC) of RM30,000 and above during the Campaign Period.

4.0 Campaign Terms and Conditions - Participating Products

4.1 Investment

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Campaign Rewards
INVESTMENT	(a) Unit Trusts/Shariah Compliant Unit Trust funds (minimum sales charge of 1.5%) ¹	Minimum single or combined investment amount of RM250,000 - RM599,999 during the Campaign Period.	TIER 1: First one hundred (100) x Ogawa Massage Pillow worth RM200 each
	(b) Structured Products/Islamic Structured Products (minimum sales charge of 1.5%)	Minimum single or combined investment amount of RM600,000 - RM1,999,999 during the Campaign Period.	TIER 2: First fifty (50) x Nescafe Coffee Machine worth RM629 each
	(c) Retail Bonds/Retail Sukuk (minimum sales charge of 1.3%)		
	¹ Note: Excluding Amanah Saham Nasional Berhad (ASNB) variable funds	Minimum single or combined investment amount of RM250,000 & above during the Campaign Period.	New-to-Product-Perks: First seventy (70) x Maybank Glass Goblet worth RM250 each
INVESTMENT	(d) Unit Trusts/Shariah Compliant Unit Trust funds (minimum sales charge of 1.5%) ¹	Minimum single investment amount of RM2 million and above during the Campaign Period.	First twenty (20) x Airwheel Electric Luggage Scooter worth RM2,499 each
	(e) Structured Products/Islamic Structured Products (minimum sales charge of 1.5%)		
	(f) Retail Bonds/Retail Sukuk (minimum sales charge of 1.5%)		
	¹ Note: Excluding ASNB variable funds		

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 Unit Trust/Shariah Compliant Unit Trust funds (exclude ASNB variable funds).
(b)	Structured Products/Islamic Structured Products	Open to all Structured Products/Islamic Structured Products distributed by Maybank.
(c)	Retail Bonds/Retail Sukuk	Open to all Retail Bonds/Retail Sukuk.

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

- 4.1.2 Eligible Participants must 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 (100) Eligible Participants with minimum investment amount of RM250,000 to maximum investment of RM599,999 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 an Ogawa Massage Pillow worth RM200 each, on a first-come, first-served basis.
- 4.1.4 First fifty (50) Eligible Participants with minimum investment amount of RM600,000 to maximum investment of RM1,999,999 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 a Nescafe Coffee Machine worth RM629 each, on a first-come, first-served basis.
- 4.1.5 First seventy (70) Eligible Participants with a minimum single or combined investment amount of RM250,000 & above, with a minimum sales charge of 1.5% (1.3% for Retail Bond/Retail Sukuk), and is new to investment products (Unit Trust, Structure Product, Retail Bond/Sukuk) during the Campaign Period will be rewarded with a Maybank Glass Goblet worth RM250 each, on a first-come, first-served basis.
- 4.1.6 First twenty (20) Eligible Participants with minimum investment amount of RM2 million and above in a single transaction with a minimum sales charge of 1.5% on any of the Investment Product(s) during the Campaign Period will be rewarded with a Airwheel Electric Luggage Scooter worth RM2,499 each, on a first-come, first-serve basis.
- 4.1.7 Eligible Participants with minimum investment amount of RM250,000 and above in a single/combined transaction(s) or RM2 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 - RM599,999	Fifteen (15) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.1
RM600,000 - RM1,999,999	Twenty (20) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.1
RM2 million & above	Thirty (30) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.1

4.2 Life Insurance/Family Takaful

Participating Product Category	Type/Description of Participating Products	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) Smart Golden Life (j) Dynamic Invest (Single Premium)	Minimum Basic AFYP/AFYC of RM30,000 (regular premium/contribution) or minimum RM20,000 (single premium - Dynamic Invest) during the Campaign Period.	Top one hundred (100) x Ogawa Massage Pillow worth RM200 each

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

Regular Premium/Contribution	(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) Smart Golden Life
Single Premium	(j) 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 basic 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 basic 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 basic 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 Family Takaful certificates are subjected to a free look period. Cancelled or surrendered policies/certificates are not considered for the Campaign Rewards.
- 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 Nescafe 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

4.3 Mortgage

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Campaign Rewards
Mortgage	Open to: <ul style="list-style-type: none"> Finance purchase of completed or under construction residential and commercial properties via subsales or direct from developer; Refinancing; redraw, remortgage Overseas Mortgage Loans, Foreign Currency Offshore Property Financing-i (“FCOPF-i”); Conventional and Islamic financing; 	Minimum home loan/financing acceptance of RM500,000 and above during the Campaign Period.	Twenty (20) Eligible Participants with executed home loan/financing amount of minimum RM500,000 and above during the Campaign Period will be rewarded with a Tefal Air Fryer worth RM500 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 Twenty (20) Eligible Participants with executed home loan/financing amount of minimum RM500,000 and above during the Campaign Period or one (1) month after will stand to be rewarded with a Tefal Air Fryer worth RM500 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 determination of winners will be subject to the execution of the loan/financing security documents during or within one month after the Campaign Period ends.

4.4 Deposits & Investment Account

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Campaign Reward
Deposits & Investment Account	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 One Hundred (100) Eligible Customers who newly opened PBA account and maintain the highest Average Daily Balance (ADB) growth will be rewarded with a BIG Pharmacy Voucher worth RM100 each.

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

- a) Who open a new PBA or PBA-i (hereinafter collectively referred to as “**Account(s)**”), which may consist of individuals or joint account holders; and
- b) Whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered; and
- c) 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 for further details.*

4.4.2 Eligible Participants must maintain a minimum Average Daily Balance (“ADB”) growth of RM150,000 for each of the respective month of the Campaign Period.

4.4.3 Eligible Participants would not be eligible for the Campaign Reward in the event that the Account is closed before the fulfilment of the reward.

4.4.4 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.

4.4.5 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 2024 (“Baseline”). For new accounts, the baseline will be RM0.

4.4.6 Average Daily Balance (“ADB”) Calculation

- a) Baseline shall be RM0 for new Account.
- b) For new Account opened during the Campaign Period, the ADB is calculated based on Sum of Daily End Balances from the account opening date until 30th April 2025.

Example:

$$ADB\ Growth = \frac{Sum\ of\ Daily\ End\ Day\ balances\ from\ account\ open\ until\ 30^{th}\ April\ 2025}{No\ of\ Days\ (From\ account\ open\ until\ 30^{th}\ April\ 2025)}$$

- 4.4.7 The Top One Hundred (100) Eligible Participants who have fulfilled the conditions as per clause 4.4 will be rewarded with a BIG Pharmacy Voucher worth RM100 each. The rewards will be given after the Campaign Period as per clause 4.4.
- 4.4.8 Eligible Participants as per clause 4.4, will also be eligible to receive entries to win the Grand Prize (Randomizer Draw). Entries earned as per the table below:

ADB Growth Amount	Grand Prize Entries
RM150,000 - RM499,999	Five (5) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.4
RM500,000 & above	Ten (10) Entries per Eligible Participant who fulfils the Qualifying Criteria stated in Clause 4.4

- 4.4.9 For any joint account, only the successful primary account holder will be entitled to the entries.

4.5 MIGA-i

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Campaign Rewards
MIGA-i	Open to new and existing MIGA-i account holders with minimum MIGA-i investment of RM30,000 and above in a single or combined transaction during the Campaign Period.	A minimum MIGA-i investment of RM30,000 and above in a single or combined transaction during the Campaign Period.	Top one hundred (100) Eligible Participants with minimum MIGA-i investment of RM30,000 to maximum of RM249,999 in a single or combined transaction during the Campaign Period will be rewarded with 1g of MIGA-i each.
			First thirty (30) Eligible Participants with minimum MIGA-i investment of RM250,000 and above in a single or combined transaction during the Campaign Period will be rewarded with 1.5g of MIGA-i each.

- 4.5.1 The Campaign is open to Eligible Participants with minimum MIGA-i investment of RM30,000 and above in a single or combined transaction during the Campaign Period.
- 4.5.2 Eligible Participants with highest minimum investment of RM30,000 to maximum of RM249,999 in a single or combined transaction during the Campaign Period will be rewarded with 1.0g of MIGA-i each.
- 4.5.3 Eligible Participants with minimum investment of RM250,000 and above in a single or combined transaction during the Campaign Period will be rewarded with 1.5g of MIGA-i, on a first-come, first-served basis.
- 4.5.4 The reward of 1.0g & 1.5g of MIGA-i will be credited to the winners' MIGA-i account within four (4) months after the end of the Campaign Period i.e. by 31st August 2025.

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 at Maybank Premier's website at www.maybankpremierwealth.com/rewards
- 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 Premier Website at www.maybankpremierwealth.com/rewards 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 31st August 2025. 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 5.7, 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 which will be handled by Maybank's appointed courier service company within one (1) month after winners have responded to the letter of notification.
- 5.11 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.
- 5.12 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.

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, 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 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 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 (“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.