



ULTRABOOSTER CAMPAIGN 2025 PHASE 2 ("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 September 2025 and will end on 31st December 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 Deposit/Investment Account(s) and the investment must be between RM250,000 to RM1,000,000; OR
- (ii) Any combination or single product of financing, Deposit/Investment Account(s) and the 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
MAYBANK ISLAMIC GOLD ACCOUNT-I (MIGA-i)	Refer to Clause 4.4
DEPOSIT/INVESTMENT ACCOUNT	Refer to Clause 4.5
NEW MAYBANK PREMIER ONBOARDING	Refer to Clause 4.6

NEW ISLAMIC WEALTH MANAGEMENT (IWM) TAGGING	Refer to Clause 4.7
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[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)	Special Prize	Two (2) Travel Package worth RM20,000 each on a random draw basis.
(b)	Investment	TIER 1: First one hundred (100) Eligible Participants with a minimum single or combined investment amount of RM250,000 – RM799,999 with a minimum sales charge of 1.5% for Unit Trust/Shariah Compliant Unit Trust Funds & Structured Product/ Islamic Structured Products (1.3% for Retail Bond/Retail Sukuk) as per Clause 4.1 during the Campaign Period will be rewarded with a FRESH JUICE Portable Blender worth RM200 each and entries to Special Prize, on a first-come, first-served basis.
		TIER 2: First fifty (50) Eligible Participants with a minimum single or combined investment amount of RM800,000 and above with a minimum sales charge of 1.5% for Unit Trust/Shariah Compliant Unit Trust Funds & Structured Product/ Islamic Structured Products (1.3% for Retail Bond/Retail Sukuk) above as per Clause 4.1 during the Campaign Period will be rewarded with a SAMSUNG Galaxy Buds 3 worth RM599 and entries to Special Prize, on a first-come, first-served basis.
		TIER 3: First thirty (30) Eligible Participants with a minimum single investment amount of RM 1,000,000 and above with a minimum sales charge of 1.0% & above for Unit Trust/Shariah Compliant Unit Trust Funds & Structured Product/ Islamic Structured Products & Retail Bond/Retail Sukuk as per Clause 4.1 during the Campaign Period will be rewarded with 1g of MIGA-i each and entries to Special Prize, on a first-come, first-served basis.
(c)	Life Insurance/ Family Takaful	First one hundred and fifty (150) Eligible Participants with a minimum Basic Annualized First Year Premium/Contribution (AFYP/AFYC) of RM30,000 & above (Regular Premium/Contribution) or minimum RM50,000 & above (Single Premium - Dynamic Invest/Dynamic Horizon) as per Clause 4.2 below during the Campaign Period will be rewarded with a OMRON Blood Pressure Monitor worth RM199 each and entries to Special Prize, on a first-come, first-served basis.
(d)	Mortgage	First fifty (50) Eligible Participants with the 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 THERMOS 2.0L Carafe worth RM225 each and entries to Special Prize, on a first-come, first-served basis.

No.	Prize Category	Rewards
(e)	MIGA-i	First one hundred (100) Eligible Participants with a minimum investment of RM35,000 and above in a single or combined transaction as per Clause 4.4 below during the Campaign Period will be rewarded with a MIGA-i worth RM200 each and entries to Special Prize, on a first-come, first-served basis.
(f)	Deposits & Investment Account	Eligible participants must grow their Average Daily Balance (ADB) with a minimum of RM20,000, to RM1,000,000, each respective month and/or take-up other participating product(s) within the campaign period (as per Clause 4.5) to enjoy additional bonus interest/profit rates on a first-come, first-served basis. Entries to the Special Prize is based on ADB Growth range.
(g)	New Premier Customer Onboarding	First one hundred fifty (150) Eligible Participants who newly onboarded to Premier services and take up any of the Participating Products, as per Clause 4.6, except for the Deposit/Investment Account product during the Campaign Period will be rewarded with an Petronas Gift Card worth RM100 each , on a first-come, first-served basis.
(h)	New Islamic Wealth Management (IWM) Customer	First fifty (50) IWM tagged Eligible Participants who take up Shariah compliant/ Islamic Participating Products as per Clause 4.7, during the Campaign Period will be rewarded with a Petronas Gift Card worth RM100 each , 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, 4.6 and/or 4.7
- 3.3.2 Entries are automatically tracked. No Campaign entry forms or registration are required. Eligible Participants will be notified via push notification of their participation in this Campaign and will be subject to these Terms and Conditions.
- 3.3.3 Winners will be notified at the point of contact in accordance with Clause 5.6. In the event the Bank intends to publish or disclose the winners’ personal data, photographs, or other related information for marketing, publicity, or promotional purposes, the Bank shall obtain the winners’ explicit consent prior to such disclosure.
- 3.3.4 Campaign Rewards for 3.2 (a) Special Prize is subject to number of entries as set out in Clause 4.1, 4.2, 4.3, 4.4 and 4.5.
- 3.3.5 Campaign Rewards for 3.2 (b) Investment is subject to the Qualifying Criteria as set out in Clause 4.1 below.

- 3.3.6 Campaign Rewards for 3.2 (c) Life Insurance/ Family Takaful is subject to the Qualifying Criteria as set out in Clause 4.2 below.
- 3.3.7 Campaign Rewards for 3.2 (d) 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 (e) MIGA-i is subject to the Qualifying Criteria as set out in Clause 4.4 below.
- 3.3.9 Campaign Rewards for 3.2 (f) Deposits & Investment Account is subject to the Qualifying Criteria as set out in Clause 4.5 below.
- 3.3.10 Campaign Rewards for 3.2 (g) New Premier Customer Onboarding is subject to the Qualifying Criteria as set out in Clause 4.6 below.
- 3.3.11 Campaign Rewards for 3.2 (h) New Islamic Wealth Management (IWM) Customer is subject to the Qualifying Criteria as set out in Clause 4.7 below.
- 3.3.12 Each Eligible Participant can win the Special Prize only once, based on a random draw basis. As for the other Campaign Rewards (excluding the Special Prize), the Eligible Participant is entitled to win multiple Campaign Rewards.
- 3.3.13 The entitlement of Eligible Participants to the Campaign Rewards will be determined within five (5) months after the end of the Campaign Period (i.e. 31st May 2026).

4.0 Participating Products

4.1 Investment

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Campaign Rewards	Entries to the Special Prize
INVESTMENT	(a) Unit Trusts/Shariah Compliant Unit Trust Funds (minimum sales charge of 1.5%)* (b) Structured Products/Islamic Structured Products (minimum sales charge of 1.5%)	Minimum single or combined investment amount of RM250,000 – RM799,999 during the Campaign Period.	TIER 1: First one hundred (100) x FRESH JUICE Portable Blender worth RM200 each (a) First sixty (60) Eligible Participants for uptake of	15x

	<p>(c) Retail Bonds/Retail Sukuk (minimum sales charge of 1.3%)</p> <p><i>*Note: Excluding Amanah Saham Nasional Berhad (ASNB) variable funds</i></p>		<p>conventional investment products.</p> <p>(b) First forty (40) Eligible Participants for uptake of Islamic investment products.</p>	
		<p>Minimum single or combined investment amount of RM800,000 & above during the Campaign Period.</p>	<p>TIER 2: First fifty (50) x SAMSUNG Galaxy Buds 3 worth RM599 each</p> <p>(a) First thirty (30) Eligible Participants for uptake of conventional investment products.</p> <p>(b) First twenty (20) Eligible Participants for uptake of Islamic investment products.</p>	20x
	<p>(d) Unit Trusts/Shariah Compliant Unit Trust Funds (minimum sales charge of 1.0%)*</p> <p>(e) Structured Products/Islamic Structured Products (minimum sales charge of 1.0%)</p> <p>(f) Retail Bonds/Retail Sukuk (minimum sales charge of 1.0%)</p> <p><i>*Note: Excluding ASNB variable funds</i></p>	<p>Minimum single investment amount of RM 1,000,000 and above during the Campaign Period.</p>	<p>TIER 3: First thirty (30) x 1g of MIGA-i each</p>	20x

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 a minimum investment amount of RM250,000 to maximum investment of RM799,999 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 FRESH JUICE Portable Blender worth RM200 each and 15x entries to the Special Prize, on a first-come, first-served basis. Out of the one hundred (100) rewards, sixty (60) are allocated for conventional investment products and forty (40) are allocated for Islamic investment products.
- 4.1.4 First fifty (50) Eligible Participants with a minimum investment amount of RM800,000 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 a SAMSUNG Galaxy Buds 3 worth RM599 each and 20x entries to the Special Prize, on a first-come, first-served basis. Out of the fifty (50) rewards, thirty (30) are allocated for conventional investment products and twenty (20) are allocated for Islamic investment products.
- 4.1.5 First thirty (30) Eligible Participants with minimum investment amount of RM 1,000,000 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 1g of MIGA-i each and 20x entries to the Special Prize, on a first-come, first-served basis.

4.2 Life Insurance/Family Takaful

Participating Product Category	Type/Description Participating Products	Campaign Rewards	Qualifying Criteria	Entries to the Special Prize
Life Insurance/ Family 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 (k) Dynamic Horizon	First 150x OMRON Blood Pressure Monitor worth RM199 each	Minimum basic AFYP/AFYC of RM30,000 to RM49,999 (regular premium/ contribution) during the Campaign Period.	10x
		(a) First ninety (90) Eligible Participants for uptake of conventional savings/investment products. (b) First sixty (60) Eligible Participants for uptake of Takaful savings/investment products	Minimum of RM50,000 in basic AFYP/AFYC (for regular premium/contribution) or in Single Premium/Contribution (Dynamic Invest/Dynamic Horizon) during the Campaign Period.	15x

4.2.1 The Campaign is open to the following selected Life Insurance policies/ Family 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 / Contribution	(j) Dynamic Invest (k) Dynamic Horizon

[hereinafter referred to as **"Life Insurance or Family Takaful Products"**]

4.2.2 Eligible Participants are required to sign-up for new Life Insurance or Family Takaful Products with the minimum basic premium/contribution amount of Annualized First Year Premium/Contribution **("AFYP/AFYC")** of RM30,000 or minimum

RM50,000 (Single Premium/Contribution – Dynamic Invest/Dynamic Horizon) 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/Contribution for 'Dynamic Invest' & 'Dynamic Horizon', 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/Family Takaful Products.
- 4.2.5 Payment method: Annual Payment Mode (**"APM"**) and Half Yearly Payment Mode (**"HPM"**) with payment made from all 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 first one hundred & fifty (150) Eligible Participants with the Basic Annualized First Year Premium/Contribution ("AFYP/AFYC") of RM30,000 and above (regular premium/contribution) or minimum RM50,000 (single premium/contribution – Dynamic Invest/Dynamic Horizon) during the Campaign Period will be rewarded with an OMRON Blood Pressure Monitor worth RM199 each, on a first-come, first-served basis. Out of the one hundred and fifty (150) rewards, ninety (90)) are allocated for Life Insurance products and sixty (60) are allocated for Family Takaful products.
- 4.2.8 Eligible Participants with the Basic Annualized First Year Premium/Contribution ("AFYP/AFYC") of RM30,000 to RM49,999 (regular premium/contribution) during the Campaign Period will be rewarded with 10x entries to the Special Prize.

Eligible Participants with the Basic Annualized First Year Premium / Contribution ("AFYP/AFYC") or Single Premium/Contribution (Dynamic Invest/Dynamic Horizon) of minimum RM50,000 and above during the Campaign Period will be rewarded with 15x entries to the Special Prize.

4.3 Mortgage

Participating Product Category	Type/Description of Participating Products	Campaign Rewards	Qualifying Criteria	Entries to the Special Prize
Mortgage	Open to: <ul style="list-style-type: none"> Finance purchase of completed or under construction residential and commercial properties via subsale or direct from developer; Refinancing; redraw, remortgage; Overseas Mortgage Loans, Foreign Currency Offshore Property Financing-i ("FCOPF-i"); Conventional and Islamic financing. 	First fifty (50) x THERMOS 2.0L Carafe worth RM225 each with home loan/financing executed. (a) First twenty-five (25) Eligible Participants for uptake of conventional loan. (b) First twenty-five (25) Eligible Participants for uptake of Islamic home financing.	Minimum home loan/ financing acceptance of RM500,000 to a maximum amount of RM999,999 during the Campaign Period.	5x
			Minimum home loan/ financing acceptance of RM1,000,000 and above during the Campaign Period.	10x

- 4.3.1 The Campaign is open to new conventional /Islamic home financing facilities for completed or under construction residential properties amounting to a minimum of RM500,000.
- 4.3.2 Recognition of conventional/Islamic home financing facilities is based on acceptance date of the offer during the Campaign Period or one month after the Campaign Period (i.e 31 January 2026).
- 4.3.3 The Eligible Participants with accepted home loan/financing amount of minimum RM500,000 to RM999,999 during the Campaign Period will be rewarded with 5x entries to the Special Prize or minimum RM1,000,000 and above during the Campaign Period will be rewarded with 10x entries to the Special Prize.
- 4.3.4 The first fifty (50) 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 THERMOS 2.0L Carafe worth RM225 each, on a first-

come, first-served basis. Out of the fifty (50) rewards, twenty-five (25) are allocated for conventional loan and twenty-five (25) are allocated for Islamic home financing.

- 4.3.5 The determination of winners of the Special Prize & THERMOS 2.0L Carafe will be subject to the execution of the loan/financing security documents during or within one (1) month after the Campaign Period ends.

4.4 MIGA-i

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Reward Category	Entries to the Special Prize
MIGA-i	Open to new and existing MIGA-i account holders with minimum MIGA-i investment of RM35,000 and above in a single or combined transaction during Campaign Period.	Based on minimum MIGA-i investment of RM35,000 and above in a single or combined transaction during Campaign Period.	First 100 x RM200 worth of MIGA-i each	5x

- 4.4.1 The Campaign is open to Eligible Participants with minimum MIGA-i investment of RM35,000 and above in a single or combined transaction during the Campaign Period.
- 4.4.2 The first one hundred (100) Eligible Participants with minimum investment of RM35,000 and above in a single or combined transaction during the Campaign Period will be rewarded with RM 200 worth of MIGA-i and 5x entries to the Special Prize, on a first-come, first-served basis.
- 4.4.3 The Eligible Participants with minimum investment of RM35,000 and above in a single or combined transaction during the Campaign Period will be rewarded 5x entries to the Special Prize.
- 4.4.4 The reward of RM200 worth of MIGA-i will be credited to the winners' MIGA-i account within five (5) months after the end of the Campaign Period i.e. by 31st May 2026.

Note: Maybank Islamic is a member of PIDM. MIGA-i is not protected by PIDM.

4.5 Deposits & Investment Account

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Campaign Reward
Deposits & Investment Account	Open to Eligible Participants who have an existing or newly opened Private Banking Account/-i (PBA/PBA-i) account during the Campaign Period.	Grow a minimum Average Daily Balance (ADB) of RM20,000 up to RM1,000,000 every month throughout the Campaign Period.	Eligible Participants who have fulfilled the Campaign Enrolment Criteria and/or taken up other product(s) within the Campaign, and have achieved the specified ADB growth range, will be rewarded with entries to the Special Prize and an additional bonus interest/profit rate as per the table below.

ADB Growth Range (RM)	Bonus Interest/Profit ¹ (%) p.a			Entries to Special Prize ²
	ADB Growth	ADB Growth + 1 Product	ADB Growth + 2 Products	
RM20K – RM50K	0.60%	0.80%	1.00%	2x
RM50K – RM100K	0.65%	0.85%	1.05%	5x
RM100K – RM250K	0.75%	0.90%	1.15%	8x
RM250K-RM500K	0.80%	0.95%	1.20%	12x
RM500K – RM1 MILLION	0.85%	1.05%	1.25%	15x

¹ The Bonus Interest/Profit is calculated based on the Incremental ADB and the number of participating product(s) taken up. ADB Growth is a mandatory criterion.

² Entries to Special Prize will be rewarded based on ADB Growth Range

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

- who hold new or existing Private Banking Account (PBA)*** or Private Banking Account-i (PBA-i)**** (**“Account”**) (which may consist of individuals or joint account holders);

- b. whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered;
- c. who has not breached any agreement with Maybank; and
- d. who is not an employee of Maybank and its group of companies.

***Maybank is a member of PIDM. Private Banking Account is protected by PIDM up to RM250,000 for each depositor.

****Maybank Islamic is a member of PIDM. Private Banking Account-i is not protected by PIDM. Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits at www.maybank2u.com.my for further details.

4.5.2 The Campaign Enrolment Criteria that are compulsory to be fulfilled are as follows:

- a. The Eligible Participants must have an existing or new PBA/PBA-I; and
- b. The Incremental Average Daily Balance ("ADB") of the Account must be a minimum of RM20,000 and up to a maximum of RM1,000,000 each respective month in the PBA/PBA-i;

4.5.3 Bonus Interest/Profit Calculation Formula shall be termed as below:

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

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

4.5.4 Bonus Interest/Profit will be credited to the Account within sixty (60) business days of the following month or on such other date (within ninety (90) business days) as determined by Maybank. In the event that the Account is closed before the Bonus Interest/Profit is credited, no Bonus Interest/Profit shall be paid to the Eligible Participant.

4.5.5 Bonus Interest/Profit are paid on first-come, first-served basis, subject to the Campaign limit availability.

4.5.6 The Baseline calculation is as follows: -

- i. The Baseline for the Campaign is a moving baseline, that is on 31/08/2025, 30/09/2025, 31/10/2025 and 30/11/2025.
- ii. The ADB Baseline is illustrated below: -

ADB Baseline	Deposit Placement Date
31/08/2025	01/09/2025 - 30/09/2025

30/09/2025	01/10/2025 – 31/10/2025
31/10/2025	01/11/2025 – 30/11/2025
30/11/2025	01/12/2025 – 31/12/2025

- iii. The ADB growth refers to the difference in the ADB account for the current month minus ADB in the previous month according to the respective baseline.

4.5.7 Other Conditions:-

- a. Treatment of Eligible Participants with Multiple Eligible Accounts, this includes customers holding more than one eligible account type (i.e. PBA & PBA, PBA-i & PBA-i, PBA & PBA-i,)
- i. Bonus Interest/Profit will be paid to the Account with the highest monthly Incremental ADB.
- b. Bonus Interest/Profit will be paid to the Account with the highest monthly Incremental ADB.
- c. After the Campaign Period, no Bonus Interest/Profit shall be awarded to the Account and prevailing interest/profits rates shall apply.
- d. Eligible Participants shall only be entitled to the bonus interest/profit for a given calendar month if all eligibility criteria are met. Entitlement shall not apply for any subsequent month in which the criteria are not fulfilled.

4.6 New Maybank Premier Onboarding

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Rewards
New Maybank Premier Onboarding	First one hundred fifty (150) Eligible Participants who onboard to premier services and take up any Participating Products.	Take up any of the Participating Product and fulfil the minimum criteria for respective products.	150 x Petronas Gift Card worth RM100 each.

- 4.6.1 This Campaign is open to the first one hundred and fifty (150) Eligible Participants who onboard to Maybank Premier and take up any Participating Products.
- 4.6.2 Eligible Participants are required to take up any of the Participating Products and fulfil the minimum criteria for respective products.

- 4.6.3 The first one hundred and fifty (150) Eligible Participants who onboard to Maybank Premier and take up any of the participating products during the Campaign Period will be rewarded with a Petronas Gift Card worth RM100 each.

4.7 New Islamic Wealth Management (IWM) Tagging

Participating Product Category	Type/Description of Participating Products	Qualifying Criteria	Rewards
New Islamic Wealth Management (IWM) Tagging	First fifty (50) newly IWM tagged Eligible Participants who take up Islamic Participating Products.	Take up any of the Islamic Participating Products and fulfil the minimum criteria for respective products.	50x Petronas Gift Card worth RM100 each

- 4.7.1 The Campaign is open to the first fifty (50) newly IWM tagged Eligible Participants who take up Islamic Participating Products.
- 4.7.2 Eligible Participant is required to take up any of the Islamic Participating Products and fulfil the minimum criteria for respective products.
- 4.7.3 The first fifty (50) newly IWM tagged Eligible Participants that who take up Islamic Participating Products during the Campaign Period will be rewarded with a Petronas Gift Card worth RM100 each.

Participating Product Category	Type/Description of Participating Product	Qualifying Criteria
INVESTMENT	1. Shariah Compliant Unit Trust funds* 2. Islamic Structured Products <i>*Note: 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 RM35,000 and above in a single or combined transaction(s) during the Campaign Period.
TAKAFUL	(a) Smart Waris (b) Takaful Smart Plus (c) Smart Income (d) Dynamic Horizon	Minimum Basic Annualized First Year Contribution (AFYC) of RM30,000 and above during the Campaign Period (regular/single contribution).

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 rewards 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 Special Prize shall exclude any applicable taxes, service fees, travel insurance/takaful, and other additional costs such as transportation, accommodation upgrades, or incidental expenses during the trip. The Eligible Participants/Special 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 Special Prize.
- 5.4 In the event that the authorized dealer is unable to supply the same travel package as described herein to Maybank due to reasons which include, but are not limited to, unavailability, cancellations, or any force majeure events, Maybank reserves the right to substitute the Special Prize(s) with another travel package of like or similar value as its 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 Special Prize. It will be a direct arrangement/settlement between the Special Prize winner and the authorized dealer without any resource to Maybank for any dispute in relation to quality or warranty of the Special Prize or any terms and conditions in respect thereof.
- 5.5 The image(s) of the Campaign Rewards item (if any) in any brochure, marketing or Campaign materials relating to this Campaign is for illustrative purposes only.

- 5.6 Eligible Participants who are successful winners of the Campaign Rewards will be contacted within five (5) months after the end of the Campaign Period i.e. by 31st May 2026. 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.
- 5.7 Once the winners are contacted as stated above in Clause 5.6, 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.
- 5.8 The winners shall have twenty-one (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.
- 5.9 Delivery of Campaign Rewards to the respective winners' Maybank Premier Centre except for the Special 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.
- 5.10 The entries received for the Special Prize of each Eligible Participant can be accumulated across multiple products if Eligible Participant meets the Qualifying Criteria during the Campaign Period.
- 5.11 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.maybankpremierwealth.com 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.maybankpremierwealth.com on a regular basis to view the Terms and Conditions herein and seek clarification from Maybank should any of the Terms and 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 as 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 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.maybankpremierwealth.com .