

Fixed Deposit (FD) Bonanza Campaign

Terms & Conditions

1. These Terms & Conditions shall govern the “Fixed Deposit (FD) Bonanza Campaign” (“Campaign”) commencing from 8th August 2017 until 8th September 2017 (or upon achieving the campaign target set by Malayan Banking Berhad (“Maybank”), whichever is earlier) (“Campaign Period”).
2. This Campaign is opened to all new FD placements by new and existing customers (“Customers”) excluding non-banking financial institutions and corporations acting as trustees.
3. Customers are required to have either one of the participating CASA accounts as per Clause 5 opened and maintained with any branches of Maybank in Malaysia.
4. Only FD placements (using Fresh Funds*) made over the counter during the Campaign Period at any of the Maybank branch in Malaysia which satisfies the segmentation, participating CASA accounts and placement amount set out in Paragraph 5 below are eligible to participate in this Campaign (“Eligible FD Placements”).

*For the purposes of this Campaign, Fresh Funds means (i) funds which are transferred to the Customers’ Current or Savings account maintained at Maybank as a result of cleared cheques from other banks; or (ii) funds which are newly transferred into the Customer’s Current or Savings account maintained at Maybank.

5. To participate in this Campaign, the Customers are required to deposit 90% of the single deposit amount in a FD account and the remaining 10% of the single deposit placement amount into the (“Participating CASA account”) maintained with Maybank.

The Participating CASA accounts are as follows:

Participating CASA accounts
Kawanku Savings Account
Golden Savers Savings Account
Premier 1 Account / Premier Savings
Maybank2u.Premier

The segmentation, participating CASA accounts and the placement amount criteria as mentioned in Paragraph 4 above are as follows:

Participating CASA accounts	Total Single Deposit Placement Amount	Placement amount in FD	Placement amount in CASA
Kawanku Savings Account	RM10,000	RM9,000	RM1,000
Golden Savers Savings Account			
Maybank2u.Premier			
Premier 1 Account / Premier Savings	RM55,000	RM49,500	RM5,500

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6. The Eligible FD Placements shall be entitled to the following Campaign Rate:

Tenure for Eligible FD Placements	**Campaign Rate	Board Rate
3 months	4.00% p.a.	3.00% p.a.

**The Campaign Rate may be revised accordingly to reflect the changes of the overnight policy rate set by Bank Negara Malaysia, if any.

7. The interest rates for the participating CASA accounts will be as per the prevailing board rate which can be viewed on www.maybank2u.com.my.
8. Subject to the terms and conditions herein, if the Customer places the minimum single deposit in accordance to Clause 5 of the terms and conditions herein, the Customer shall be entitled to a “Campaign Rate”.
9. By participating in the campaign, the Customer is deemed to have understood and agreed to the following terms:
- (i) that the Bank is irrevocably authorised to earmark and prevent any withdrawals of the amount placed in the Participating CASA Account for a period of three (3) months (“Earmark Period”) commencing from the date of placement of the 3 Month FD;
 - (ii) that the Bank is irrevocably authorised to prematurely uplift the Customer’s 3 Month FD in the event that the earmarking on the Participating CASA Account is cancelled, removed, or released, upon request by the Customer before completion of the 3 Month FD tenure.
10. The Customer agrees that for upliftment of the FD prior to maturity, the upliftment shall be made in accordance with the following terms:
- (i) No interest shall be paid on any 1 month or 2 months tenure FD that has not completed its respective full tenure period;
 - (ii) For FDs with tenures exceeding 2 months, no interest shall be paid if the FD is uplifted before the completion of the first 2 months period;
 - (iii) Other than in the circumstances mentioned in (i) and (ii) above, the interest rate payable for FD that is uplifted before its fixed maturity date shall be half (1/2) of the contracted interest rate for each completed month.
11. By participating in the Campaign, the Customers agree to be bound by these Terms and Conditions including any amendment(s) thereto.
12. Maybank reserves the right to amend these Terms and Conditions (wholly or in part) at any time, at its sole absolute discretion. Any amendments to these Terms and Conditions will be notified to the Customers via notice published at

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www.maybank2u.com.my or through Maybank branches twenty one (21) days prior to the date such amendments coming into force.

13. Maybank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by the Customers resulting directly or indirectly from the Customers' participation in the Campaign or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under the 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 Maybank.
14. Maybank, at its sole and absolute discretion may withdraw, cancel or suspend the Campaign earlier than the expiry of the Campaign Period or extend the Campaign beyond the Campaign Period subject to the availability of funds by giving twenty one (21) days prior notice to the Customers via notice published at www.maybank2u.com.my.
15. By participating in this Campaign, Customers agree to visit Maybank's website at www.maybank2u.com.my on a regular basis to keep them informed of the terms and conditions of this Campaign and to ensure that they are kept-up-to-date with any changes or variations made to these Terms and Conditions.
 - (i) By participating in this Campaign, Customers agree and consent to allow his/ her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Notice"). In addition and without prejudice to the terms in the Maybank's Privacy Notice, Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank for:
 - i. the purposes of the Campaign;
 - ii. marketing and promotional activities conducted in such manner as Maybank deems fit in any media 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, without further express consent from the Customers. 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 Customer agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.
16. Maybank may at its sole and absolute discretion disqualify/reject any Customers who do not comply with the Terms and Conditions stated herein and/or found or suspected of tampering with the Campaign and/or its process or the operation of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

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17. These Terms and Conditions shall be governed by the Laws of Malaysia and any dispute arising from and/or in connection with this Campaign shall be resolved by the exclusive jurisdiction of the Courts of Malaysia.