

FD CNY (10 months) CAMPAIGN (Conventional)

Terms and Conditions

1. These Terms & Conditions shall govern the “Fixed Deposit (FD) CNY (10 months) Campaign” (“Campaign”) commencing from 23rd January until 28th February 2017 (or upon the campaign target set by Maybank is achieved, whichever is earlier) (“Campaign Period”).
2. This Campaign is opened to all new FD placements by new and existing customers under the Conventional Scheme (“Customers”) excluding non-banking financial institutions and corporations acting as trustees are not eligible to participate in this Campaign.
3. Customers are required to have either a Current Account and/or Savings Account open and maintain with any branches of Maybank in Malaysia.
4. This campaign tenure is up to 10 months with multi-tiered rate.
5. Only FD placements (**using Fresh Funds***) made **over the counter** during the Campaign Period at any of the Maybank branch in Malaysia **AND** satisfy the segmentation and placement amount set out in Paragraph 6 below are eligible to participate in this Campaign (“**Eligible FD Placements**”).

*For the purpose 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.

6. The segmentation and the placement amount criteria as mentioned in Paragraph 5 above are as follows:

Eligibility	Min. Placement (in a single certificate)	Max. Placement (per customer)
Individual	RM10,000	RM15.0 million
SME, BB, Sole Proprietorship, Partnership, Clubs, Societies & Associates	RM25,000	RM20.0 million

7. The Eligible FD Placements shall be entitled to the below campaign rates.

Tenure for Eligible FD Placements	*Campaign Rate	** Effective Campaign Rate	Board Rate
1st to 3rd month	3.48% p.a.	3.91% p.a.	3.05% p.a.
4th to 6th month	3.58% p.a.		
7th to 9th month	3.68% p.a.		
10th month	6.88% p.a.		

The calculation of interest rate is multi-tiered.

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**The Campaign Rate may be revised accordingly to reflect the changes of the overnight policy rate set by Bank Negara Malaysia, if any. The Campaign Rate is offered only once. Upon rollover, the Board Rate will be provided.*

***The Effective Campaign Rate is derived from the average campaign rates over the tenure of the Eligible FD Placements.*

8. In the event that the Customer uplifts the FD before its maturity, the following terms and conditions shall apply:-
- No interest will be paid on any Eligible FD Placements with 1 month, 2 months or 3 months tenure which have not completed its respective full tenure period.
 - No interest will be paid on any Eligible FD Placements with tenure of 3 months and above if the uplifting is done before the completion of 3 months period.
 - Other than in the circumstances as mentioned in (i) and (ii) above, interest is payable for the completed months for which the funds have been deposited which are as follows:-
 - The rate payable for a FD uplifted before the completed period shall be $\frac{1}{2}$ the original contracted rate for each completed month.

Sample calculation of interest entitlement for premature FD placement is illustrated as below:

Table 1: Sample Premature Withdrawal

Placement Date	Placement Amount	Premature Withdrawal Date	Interest Payable
23/1/2017	RM10,000	22/3/2017	No interest

Table 2: Sample Premature withdrawal on the 3rd Month (Fresh Funds)

Placement Date	Placement Amount	Premature Withdrawal Date	Interest Payable
23/1/2017	RM10,000	29/4/2017	RM 10,000 X 3.48%/2 X 31/365 = RM 14.78
			RM 10,000 X 3.48%/2 X 28/365 = RM 13.35
			RM 10,000 X 3.48%/2 X 31/365 = RM 14.78
			=RM 42.91

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

10. By participating in the Campaign, the Customers agree to be bound by these Terms and Conditions including any amendment(s) thereto.
11. 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.
12. 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.maybank.com.
13. By participating in this Campaign, Customers agree to visit Maybank's website at www.maybank.com 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.
14. 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.