

**TERMS & CONDITIONS - EzyInvest (“EzyInvest” or the “Product”) (INDIVIDUAL)**

1. Client agrees that the stock chosen by the Client is based on historical performance information provided by Maybank Investment Bank (“Maybank IB”), which is derived from sources believed to be reliable but are not independently verified by Maybank IB. The Client’s decision(s) to choose the stock(s) is made solely by the Client and is not based on any recommendation(s) of Maybank IB nor its officers, directors, associates, agents, subsidiaries, affiliates, connected parties and/or employees (collectively, “Representatives”).
2. Maybank IB and its Representatives shall not be held responsible for the performance and the investment risk of the chosen stocks.
3. In the event the Client wishes to increase or decrease the quantity of stock applied for, and/or switch to other stocks, and/or switch the purchase frequency, the Client must submit EzyInvest application form to Maybank IB stating their specific instructions prior to the 15<sup>th</sup> of the month in order for the change to take effect in the next purchase date, without incurring any ancillary cost(s) at any time. New EzyInvest application form received will be deemed as valid and shall supersede the previous EzyInvest application form.
4. Client will be required to open a Maybankinvest/Maybankinvest-i Account. In the event the Client already has an existing Maybankinvest/Maybankinvest-i Account, the said account will be used to facilitate the application of the EzyInvest. Each stock chosen will be allocated a separate EzyInvest account which will be linked to the Client’s Maybankinvest/Maybankinvest-i Account.
5. The minimum lot size for an EzyInvest application is 1 lot (100 shares).
6. All transactions to purchase the stock must be paid for in advance in cash whereby the requisite funds must be transferred by the Client on the second (2<sup>nd</sup>) trading day of the month or quarter by 7:00 pm, and be thereby reflected in the EzyInvest account. If there are insufficient funds for stock purchase on the day of transaction, the purchase transaction will only be executed upon sufficient funds received on the next month or quarter.
7. Clients are subject to brokerage fees based on the transaction sum, which shall be made known to the Client at the time of conducting the transaction and Maybank IB reserves its right to levy (and the Client agrees to pay) Goods and Services Tax (“GST”) at the relevant prescribed rate under the legislative regime governing GST. For the avoidance of doubt, “GST” refers to the tax imposed on goods and services supplied in Malaysia, as stipulated in the Goods and Services Tax Bill 2014. Any references to GST in these T&Cs and/or other related documents/agreements shall be applicable upon the coming into force of the GST legislation in Malaysia.
8. Purchase transaction of the stocks will be executed by Maybank IB anytime on the third (3<sup>rd</sup>) until fifth (5<sup>th</sup>) trading day of the month, without any guarantee of the best price of the day.
9. In the event the purchase transaction on pre-determined date is unsuccessful, for whatever reasons save for any default or omission on the part of the Client, the transaction will be executed within three (3) working days thereafter.
10. Client has full control whether or not to exercise the rights issue of the stock.
11. Maybank IB also has the right to remove a stock that Client has selected in the application form by providing notice to the Client of its intention to remove the stock. Once a stock is removed from EzyInvest stock selection, all purchases thereof shall cease.
12. In the event of a stock split you may in your discretion make such substitutions or adjustments as you deem appropriate by prior written notification to Maybank IB, failing which the quantity of your stock pick selection shall remain unaltered.

13. Maybank IB reserves the right to vary, supplement, delete, amend or modify any of these Terms and Conditions from time to time by giving at least minimum of twenty one (21) days prior notice thereof and such amended Terms and Conditions shall prevail over any provisions or representations contained in any promotional or other materials related to or referencing EzyInvest. Any notice setting out the variation, supplemental, deletion, amendments or modifications, as the case may, to these Terms & Conditions shall be posted through Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other appropriate mode of communication.
15. The Client has read and understood the Maybank's Data Privacy Notice, and duly completed and signed the PDDPA Consent Form confirming agreement with the terms therein. The Client also agrees and consents to his/her details including without limitation personal data or information being collected, processed and used by Maybank, Maybank Islamic, and Maybank IB for:
  - a) The purposes of processing this application and facilitating the Client's use of this Product;
  - b) Marketing and promotional activities conducted in such manner as Maybank, Maybank Islamic and Maybank IB see 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 Client(s). Marketing and promotion activities includes 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 Client agrees to cooperate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank, Maybank Islamic and Maybank IB in relation to this Product; and/or
  - c) Any other legitimate purpose(s) related, incidental or pursuant to the Product as may be determined by Maybank, Maybank Islamic and Maybank IB from time to time.
16. These Terms and Conditions shall be supplemental to the existing terms and conditions governing Maybankinvest/Maybankinvest - i Account and Premier One/Premier Mudharabah Account. In the event of any inconsistency, these Terms and Conditions herein shall prevail.
17. These Terms and Conditions shall be governed by the laws of Malaysia and Client shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.
18. Professional financial, legal and other advice or independent evaluation must be sought and carried out by the Client regarding the appropriateness of investing in any stocks, and prior to any decision or transaction being undertaken. Neither Maybank nor its officers, directors, associates, agents, subsidiaries, affiliates, connected parties and/or employees shall have any liability whatsoever to any person or party for any losses or damages howsoever arising from the performance of the stocks chosen by the Client or any investment decision, strategy or transaction undertaken, instructed by, or carried out on behalf of the Client in relation to the Product.