## CASA Top Up & Drive Campaign - Terms & Conditions

## **Terms and Conditions**

- 1. The "CASA Top Up & Drive Campaign" ("Campaign") shall run from 15 February 2018 to 31 July 2018 (both dates inclusive) unless notified otherwise ("Campaign Period").
- 2. By participating in this Campaign, the Eligible Participants (as defined below) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank.
- 3. For the purpose of the Campaign Terms & Conditions, Malayan Banking Berhad shall hereinafter be referred to as Maybank/the Bank.
- 4. The Campaign is opened to eligible new and existing Maybank Current Account and Savings Account holders (who may consist of individuals and joint account holders) of the following products:
  - a. Kawanku Savings Account
  - b. Basic Saving Account
  - c. Personal Savers Account
  - d. Golden Savers Account
  - e. Maybank2u.Premier Account

(Hereinafter referred to as "Eligible Participant").

- 5. For joint accounts, the Eligible Participant will be the primary account holder.
- 6. Employees of the Bank are not eligible to participate in this Campaign.

## 7. Prize Categories and Criteria

The Campaign offers 1 Grand Prize, Monthly Bonus Prizes and Consolation Prizes as stipulated below. Winners will be randomly selected by the Bank at its sole and absolute discretion:

| Prize<br>Categories  | Prize   | Numl  | ber of Wi | nners  | Criteria   |
|----------------------|---|---|-----------|--------|--|
| Grand Prize          | 1 x Honda Jazz 1.5L S   | 1 Winner  |           |        | <ul> <li>By the end of Campaign<br/>Period, there must be an<br/>increase of minimum<br/>RM10,000 in the Average<br/>Daily Balance (ADB)<br/>against the baseline.</li> <li>Winner will be randomly<br/>selected.</li> </ul> |
| Monthly              | Month: Feb, Mar and Apr 2018 Prize: 25 winners x 4 LEGOland tickets | Feb'18<br>5<br>Total: 25<br>(100 ticks          |           | Apr'18 | • Increase of minimum  |
| Bonus Prizes         | Month: May, Jun and Jul 2018 Prize 30 winners x RM200 Cash Back     | May'18 Jun'18 Jul'18 10 10 10 Total: 30 Winners |           |        | RM5,000 ADB against the previous month ADB.  • Winners will be randomly selected.  |
| Consolation<br>Prize | 400 x Trendy Backpack   | 400 Winners                                     |           |        |  |

<sup>\*</sup>ADB = Average Daily Balance

#### 8. Baseline and Average Daily Balance (ADB)

#### a. Grand Prize

| Existing Account Holder     |   |  |  |  |
|-----------------------------|---|--|--|--|
| Baseline                    | : | Balance as at 31st January 2018          |  |  |
| Average Daily Balance (ADB) | : | from 1st February 2018 to 31st July 2018 |  |  |

| New Account Holder (for new account opened during the Campaign period) |  |  |  |  |
|--|--|--|--|--|
| Baseline : Balance as at 31st January 2018, = 0                        |  |  |  |  |
| Average Daily Balance (ADB) : from 1st February 2018 to 31st July 2018 |  |  |  |  |

# b. Monthly Prizes

| Baseline                    | : ADB of the pre                      | ADB of the previous month           |  |  |  |
|-----------------------------|---------------------------------------|-------------------------------------|--|--|--|
|                             | From first until last day of the mont |                                     |  |  |  |
| Average Daily Balance (ADB) | February                              | 1st February 2018 to 31st July 2018 |  |  |  |
|                             | March                                 | 1st February 2018 to 31st July 2018 |  |  |  |
|                             | April                                 | 1st February 2018 to 31st July 2018 |  |  |  |
|                             | May                                   | 1st February 2018 to 31st July 2018 |  |  |  |
|                             | June                                  | 1st February 2018 to 31st July 2018 |  |  |  |
|                             | July                                  | 1st February 2018 to 31st July 2018 |  |  |  |

# 9. Average Daily Balance (ADB)

Formula for ADB calculation of existing and new participating accounts opened during the campaign period:

Total end day account balance from 1st day of campaign month to the last day of campaign month

Number of days in a campaign month

#### 10. Entries

#### a. Grand Prize

- i. The selection of entries is based on multiple of minimum ADB of RM10,000 for 2 entries. e.g. ADB RM20,000 number of entries :4
- ii. The entries will be automatically tracked by the Bank's system. No Campaign entry forms or registration is required.
- iii. Winners will be randomly selected after the Campaign ends.

# b. Monthly Prizes

- i. The selection of entries is based on multiple of ADB RM5,000 for 1 entry. e.g. ADB RM10,000 number of entries :2
- ii. The entries will be automatically tracked by the Bank's system. No Campaign entry forms or registration is required.
- iii. Winners will be randomly selected after every Campaign month.

#### 11. Monthly & Grand Prize Winner Selection

Winner selection will be done in 6 rounds, based on total entries earned during the stipulated dates as follows:-

| Winner Selection | Total entries earn<br>calcul |           | Total Monthly | Total Grand Prize |  |
|------------------|------------------------------|-----------|---------------|-------------------|--|
|                  | From                         | То        | Winners       |                   |  |
| February         | 1-Feb-18                     | 28-Feb-18 | 5             |                   |  |
| March            | 1-Mar-18                     | 31-Mar-18 | 10            |                   |  |
| April            | 1-Apr-18                     | 30-Apr-18 | 10            |                   |  |
| May              | 1-May-18                     | 31-May-18 | 10            | 1 winner          |  |
| June             | 1-Jun-18                     | 30-Jun-18 | 10            |                   |  |
| July             | 1-Jul-18                     | 31-Jul-18 | 10            |                   |  |

## 12. Grand Prize

- a. The Grand Prize shall exclude all costs relating to the car registration fee, road tax and insurance/ takaful coverage. 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.
- b. Grand Prize Winner are required on their own accord and expenses to register with Road Transport Department (Jabatan Pengangkutan Jalan) before the Grand Prize giving ceremony, which the date and venue will be determined by Maybank at its sole discretion.
- c. All cost, fees and/or expenses incurred or to be incurred by the Grand Prize Winner in relation to the Campaign and/ or claim the Grand Prize, which shall include but not limited to the cost of transportations, accommodation, meals, personal costs and/ or other costs, are the sole responsibility of the Grand Prize Winner.
- d. In the event the Grand Prize Winner is unable to attend the Grand Prize giving ceremony, he/ she will automatically be disqualified and no compensation or arrangement will be made after the Grand Prize giving ceremony.
- e. In the event that the authorized dealer is unable to supply the same model as described herein to the Bank due to reasons which include, but not limited to manufacture(s) recall or damage/lost/stolen during storage and delivery, the Bank reserves the right to substitute the Grand Prize with another model of like or similar value at its sole discretion, with twenty one (21) days prior notice by way of posting on the Maybank Website at www.maybank.com.my or any other methods as it deems fit.
- f. Picture(s) of the Grand Prize shown in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/ are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Grand Prize and does not include any optional accessories.
- g. Maybank gives no assurance or satisfaction guarantee in regards to the Grand Prize. It will be direct arrangement/ settlement between the Winner and the authorized dealer without any resource to the Bank for any dispute in relation to quality or warranty of the Grand Prize or any terms and conditions in respect thereof.
- h. Maybank will NOT provide any replacement or substitute any Prize if the Winner rejects the Prize and/ or request for alternative option(s).
- i. The Prize is given on an "As Is" basis, which is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.

#### 13. Bonus interest

The bonus interest of 0.50% p.a. is calculated based on monthly Incremental Average Daily Balance (ADB) from minimum RM5,000 to maximum RM100,000 for participating products.

| Eligibility        | New or Existing Individual accounts and joint accounts of selected Maybank Participating Deposit Products |  |  |  |  |
|--------------------|---|--|--|--|--|
| Effective Date     | To commence on 01 March 2018 - 31 July 2018   |  |  |  |  |
|                    | No Conventional Products  |  |  |  |  |
|                    | a. Kawanku Savings Account  |  |  |  |  |
| Participating      | b. Basic Savings Account  |  |  |  |  |
| Products           | c. Personal Savers Account  |  |  |  |  |
|                    | d. Golden Savers Savings Account  |  |  |  |  |
|                    | e. Maybank2u.Premier Account  |  |  |  |  |
|                    |   |  |  |  |  |
| Scheme             | Conventional  |  |  |  |  |
| Interest Crediting | Monthly   |  |  |  |  |

#### a. Average Daily Balance (ADB)

i. New customers: For Accounts opened during the Campaign Period, the ADB for the

respective month in which the Account was opened is determined by computing the sum of every day-end balance from the day opened to the last day of calendar month divided by the number of participating days

in that month.

ii. Existing customers: For Accounts opened before the Campaign Period, the ADB in the

Account for the respective month is determined by computing the sum of

every day-end balance in the Account in that month divided by the

number of days in that month.

#### b. Baseline

i. New customers : Baseline = '0'

ii. Existing customers : Baseline = ADB of February 2018

# c. Monthly Incremental ADB

i. Monthly Incremental ADB in the Account refers to the difference between the respective monthly ADB as compared to the ADB for the month of February 2018 ("Baseline")

## d. Bonus Interest Rates

i. The Bonus Interest of 0.50% p.a. is applicable on the monthly incremental ADB of minimum RM5,000 up to maximum RM100,000, as follows:-

| Monthly Incremental ADB | Bonus Interest (% p.a.) |  |
|-------------------------|-------------------------|--|
| RM5,000 to RM100,000    | 0.50%                   |  |

ii. Example of Bonus Interest Payable on Kawanku Savings Account:

| Balance (RM)                  | Board Rate <sup>1</sup><br>(% p.a) | Bonus Interest <sup>2</sup><br>(% p.a) | Total Rate (% p.a)<br>(Board Rate + Bonus Interest) |
|-------------------------------|------------------------------------|--|---|
| From RM5,000 to RM10,000      | 0.30                               | 0.50                                   | 0.80  |
| Above RM10,000 to<br>RM25,000 | 0.35                               | 0.50                                   | 0.85  |

| Above RM25,000 to RM50,000     | 0.40 | 0.50 | 0.90 |
|--------------------------------|------|------|------|
| Above RM50,000 to<br>RM100,000 | 0.65 | 0.50 | 1.15 |

#### Note:

iii. The rates may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia.

## e. Formula for bonus interest rate calculation

Monthly Incremental ADB x Bonus Interest Rate x No. of Participating Days in a month/^Number of Days in a Year

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

#### f. Treatment of Eligible Participants with Multiple Accounts of Same Product

- i. For multiple accounts of the same product, the bonus interest will be paid to the Account with the highest monthly incremental ADB.
- ii. For joint accounts, the bonus interest will be paid to the primary account holder.
- iii. If there is a tie of the monthly incremental ADB amount amongst 2 or more accounts held by a single customer, the bonus interest will be rewarded to the latest account opened.

## g. Treatment of Eligible Participants with Multiple Products

i. Bonus interest will be rewarded to all participating products that meet the criteria.

## h. Other Conditions

- i. Only active Accounts shall be eligible. Dormant accounts shall not be considered.
- ii. Bonus interest will be credited to the Account(s) within 1 month after each complete campaign month or such other dates as determined by Maybank.
- iii. Eligible Participants who close their accounts before the crediting of bonus interest shall not be entitled for the bonus interest under this Campaign.
- iv. Eligible Participants/Accounts with the below status tag will not be entitled for the bonus interest:
  - a. Legal Block
  - b. AMLATFA
  - c. Debit not accepted
  - d. Account overdrawn

#### 14. Other Conditions

- a. An Eligible Participant who closes his/her account(s) before the selection of winners is completed and announced shall not be entitled to receive any rewards/ prizes under the Campaign.
- b. Only active participating accounts shall be eligible. Dormant accounts shall not be considered.
- c. The Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same would be entertained in any event.
- d. The Bank reserves the right to change the prize due to circumstances beyond its control and to offer an alternative of similar value.
- e. Winners may be required to attend prize presentation ceremony and other public programmes as and when required.
- f. All winners' names will be published in the maybank2u.com website and/or any other method of communication that the Bank shall choose.

<sup>&</sup>lt;sup>1</sup>Board rate is calculated based on account's balance outstanding.

<sup>&</sup>lt;sup>2</sup>Bonus interest is calculated based on incremental Average Daily Balance(ADB).

- g. Picture(s) of the prizes shown in any advertisement, promotion, publicity and other materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specification of the Prize(s).
- h. All prizes for the Campaign will be presented within three (3) months after the announcement of the winners is made on the Maybank2u.com website and any other method of communication.
- i. All prizes are given on and "As Is" basis and are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein and any prizes unclaimed three (3) months after notification and announcement of Winners via Maybank2u.com website will be forfeited.

# 15. General

- a. Maybank shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via the website and/or the determination of the Eligible Participants' eligibility for the Prize.
- b. 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 prior notice thereof, the notice of which shall be posted through Maybank2u website at <a href="www.maybank2u.com">www.maybank2u.com</a> or through any other channel or channels that Maybank may deem as appropriate.
- c. By participating in this Campaign, Eligible Participant agrees to access to Maybank website at <a href="https://www.maybank.com.my">www.maybank.com.my</a> on a regular basis to view the terms and conditions herein and to ensure that they are kept-up-to-date with any changes or variations made to the terms and conditions herein.
- d. For the avoidance of doubt, the alteration, shortening, cancellation, suspension or termination by Maybank shall not entitle the Eligible Participant or any other persons whatsoever to any claim or compensation against Maybank for any losses or damages suffered or incurred as a direct or indirect result of the act of alteration, shortening, cancellation, suspension or termination.
- e. By participating in this Campaign, Eligible Participant agrees to be bound by the Terms and Conditions herein set forth including any amendment thereto.
- f. In no event shall Maybank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for purposes of this Campaign) be liable to Eligible Participant 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.
- g. Maybank shall not be responsible and / or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by Eligible Participant resulting directly or indirectly from the participation in this Campaign or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under this 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.
- h. Maybank may at its discretion disqualify/reject any Eligible Participant who does 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.
- i. By participating in this Campaign, Eligible Participants agree and consent to their personal data being collected, processed and used by Maybank in accordance with Maybank's Privacy Notice, which may be viewed on Maybank's website at www.maybank.com.my ("Maybank's Privacy Notice").

- j. Eligible Participants also agree and consent to such details including without limitation personal data or information being 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 Eligible Participant. 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 Eligible Participant 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.
- k. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

# Top Up & Drive Campaign

#### **Terms and Conditions**

#### The Campaign Period

1.1 The Terms and Conditions shall govern the Top Up & Drive Campaign ("Campaign") commencing from 16 March 2018 to 31 July 2018 or upon reaching the Campaign set target, unless notified otherwise (as determined by Maybank Islamic Berhad ("Bank"), whichever is earlier ("Campaign Period"). The campaign will be ran concurrently with Malayan Banking Berhad ("Maybank") for their CASA customers under the campaign name Top Up & Drive Campaign.

#### 2. Eligibility

- 2.1 The Campaign is open to customers ("Account Holders") of the Bank who hold new or existing Golden Savvy Account-i or net Account-i ("Accounts") (who may consist of individuals or joint account holders hereinafter referred to as "Eligible Customers").
- 2.2 Maybank Group employees are not eligible to participate in the Campaign.

## 3. Mechanics/Features of the Campaign

## 3.1 Bonus Profit

- 3.1.1 Eligible Customers shall earn bonus profit ("Bonus Profit") on the incremental average daily balance ("Incremental ADB") in the Account during the Campaign Period. The Bonus Profit is on top of the prevailing profit board rates ("Prevailing Profit Rate").
- 3.1.2 The bonus profit of 0.50% p.a. is calculated based on monthly Incremental Average Daily Balance (ADB) from minimum RM5,000 to maximum RM100,000 for the participating accounts.
- 3.1.3 Incremental ADB in the Account refers to the difference in the respective monthly ADB as compared to the ADB for the month of February 2018 ("Baseline").

#### 3.1.4 Baseline

- i) New customers : Baseline = '0'.
- ii) Existing customers: Baseline = Average Daily Balance (ADB) of February 2018.

3.1.5 Average Daily Balance (ADB)

| New       | For Accounts opened during the Campaign Period, the ADB for the   |
|-----------|---|
| customers | respective month in which the account was opened is determined by computing the sum of every day-end balance from the day opened to the last day of calendar month divided by the number of participating days in |
|           | that month.   |
| Existing  | For Accounts opened before the Campaign Period, the ADB in the Account  |
| customers | for the respective month is determined by computing the sum of every day-end balance in the Account in that month divided by the number of participating days in that month                                       |

#### 3.1.6 Formula for Bonus Profit rate calculation:

Incremental ADB x Bonus Profit Rate x No. of Participating Days/^No of Days in a Year

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

#### 3.1.7 Treatment of Eligible Customers with Multiple Account of Same Product

- i. For individual accounts, the bonus profit will be paid to the Account with the highest accumulated ADB growth.
- ii. For joint accounts, the bonus profit will be paid to the primary account holder.
- iii. If there is a tie of the accumulated ADB growth amongst 2 or more accounts held by a single customer, the bonus profit will be rewarded to the latest account opened.

## 3.1.8 Treatment of Eligible Customers with Multiple Products

Bonus profit will be rewarded to all participating products that meet the criteria.

#### 3.1.9 Other Conditions

- i. Only active Accounts shall be eligible. Dormant accounts shall not be considered.
- ii. Bonus profit will be credited to the Account(s) within 1 month after each complete campaign month or such other dates as determined by the bank.
- iii. Eligible Customers who close their accounts before the crediting of bonus profit shall not be entitled for the bonus profit under this Campaign.
- iv. Eligible Participants/Accounts with the below status tag will not be entitled for the bonus profit:
  - a. Legal Block
  - b. AMLATFA
  - c. Debit not accepted
  - d. Account overdrawn

#### 3.2 Prizes

3.2.1 The Campaign offers 1 Grand Prize, Monthly Bonus Prizes and Consolation Prizes as stipulated below. Winners will be randomly selected by the Bank at its sole and absolute discretion. The winners will be selected from the eligible customers of the Bank as well as the eligible customers of Maybank.

| Prize<br>Categories | Prize                 | Number of Winners | Criteria   |
|---------------------|-----------------------|-------------------|--|
| Grand Prize         | 1 x Honda Jazz 1.5L S | 1 Winner          | <ul> <li>By the end of Campaign<br/>Period, there must be an<br/>increase of minimum<br/>RM10,000 in the Average<br/>Daily Balance (ADB)<br/>against the baseline.</li> <li>Winner will be randomly<br/>selected.</li> </ul> |

| Monthly              | Month: Feb,Mar and Apr 2018 Prize: 25 winners x 4 LEGOland tickets       | Feb'18<br>5<br>Total: 25<br>(100 tick | Mar'18<br>10<br>5 Winners | Apr'18       | • Increase of minimum   |
|----------------------|--|---------------------------------------|---------------------------|--------------|---|
| Bonus Prizes         | Month:<br>May, Jun and Jul 2018<br>Prize<br>30 winners x RM200 Cash Back | May'18<br>10<br>Total: 30             | Jun'18<br>10<br>) Winners | Jul'18<br>10 | RM5,000 ADB against the baseline • Winners will be randomly selected. |
| Consolation<br>Prize | 400 pcs Trendy Backpack  | 400                                   |                           |              |   |

# 3.2.2 Baseline and Average Daily Balance

# a. Grand Prize

| Existing Account Holder       |                                    |
|-------------------------------|------------------------------------|
| Baseline (Balance as at) :    | 28 February 2018                   |
| Average Daily Balance (ADB) : | from 16 March 2018 to 31 July 2018 |

| New Account Holder (New account date from 16 March to 31 July 2018) |                                    |  |  |  |
|---|------------------------------------|--|--|--|
| Baseline (Balance as at) :  | Not applicable                     |  |  |  |
| Average Daily Balance (ADB) :                                       | from 16 March 2018 to 31 July 2018 |  |  |  |

# b. Monthly Prizes

| Existing and New Account Holder |   |                             |  |  |  |  |
|---------------------------------|---|-----------------------------|--|--|--|--|
| Baseline :                      | ADB of February 2018                        |                             |  |  |  |  |
| Average Daily Balance (ADB) :   | from first until last day of the month i.e. |                             |  |  |  |  |
|                                 | March                                       | 16 until 31 March 2018      |  |  |  |  |
|                                 | April                                       | 1 April until 30 April 2018 |  |  |  |  |
|                                 | May   | 1 May until 31 May 2018     |  |  |  |  |
|                                 | June  | 1 June until 30 June 2018   |  |  |  |  |
|                                 | July  | 1 July until 30 July 2018   |  |  |  |  |

# 3.2.3 Average Daily Balance

Formula for ADB calculation of existing and new participating accounts opened during the campaign period:

Total end day account balance from 1st day of campaign month to the last day of campaign month

# Number of days in a campaign month

#### 3.2.4 Entries

#### a. Grand Prize

- i. The selection of entries is based on multiple of minimum ADB of RM10,000 for 2 entries.
  - e.g. ADB RM20,000 number of entries:4
- ii. The entries will be automatically tracked by the Bank's system. No Campaign entry forms or registration is required.
- iii. Winners will be randomly selected after the Campaign ends.

## b. Monthly Prizes

- i. The selection of entries is based on multiple of ADB RM5,000 for 1 entry. e.g. ADB RM10,000 number of entries :2
- ii. The entries will be automatically tracked by the Bank's system. No Campaign entry forms or registration is required.
- iii. Winners will be randomly selected after every Campaign month.

## 3.2.5 Monthly & Grand Prize Winner Selection

Winner will be done in 5 rounds, based on total entries earned during the stipulated dates as follows:

| Winner Selection | Based on Total Entries Earned |           | Total Monthly | Total Grand Prize |
|------------------|-------------------------------|-----------|---------------|-------------------|
|                  | From                          | То        | Winners       |                   |
| March            | 16-Mar-18                     | 31-Mar-18 | 10            |                   |
| April            | 1-Apr-18                      | 30-Apr-18 | 10            |                   |
| May              | 1-May-18                      | 31-May-18 | 10            | 1 winner          |
| June             | 1-Jun-18                      | 30-Jun-18 | 10            |                   |
| July             | 1-Jul-18                      | 31-Jul-18 | 10            |                   |

## 3.2.6 Grand Prize

a. The Grand Prize shall exclude all costs relating to the car registration fee, road tax and insurance/ takaful coverage. 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.
- b. Grand Prize Winner are required on their own accord and expenses to register with Road Transport Department (Jabatan Pengangkutan Jalan) before the Grand Prize giving ceremony, which the date and venue will be determined by Maybank at its sole discretion.
- c. All cost, fees and/or expenses incurred or to be incurred by the Grand Prize Winner in relation to the Campaign and/ or claim the Grand Prize, which shall include but not limited to the cost of transportations, accommodation, meals, personal costs and/ or other costs, are the sole responsibility of the Grand Prize Winner.
- d. In the event the Grand Prize Winner is unable to attend the Grand Prize giving ceremony, he/ she will automatically be disqualified and no compensation or arrangement will be made after the Grand Prize giving ceremony.
- e. In the event that the authorized dealer is unable to supply the same model as described herein to the Bank due to reasons which include, but not limited to manufacturer(s) recall or damage/ lost/ stolen during storage and delivery, the Bank reserves the right to substitute the Grand Prize with another model of like or similar value at its sole discretion, with twenty one (21) days prior notice by way of posting on the Maybank Website at www.maybank.com.my or any other methods as it deems fit.
- f. Picture(s) of the Grand Prize shown in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/ are solely for illustration purposes only and may not depict the actual colour, model or specifications of the Grand Prize and does not include any optional accessories.
- g. The Bank gives no assurance or satisfaction guarantee in regards to the Grand Prize. It will be direct arrangement/ settlement between the Winner and the authorized dealer without any resource to the Bank for any dispute in relation to quality or warranty of the Grand Prize or any terms and conditions in respect thereof.
- h. The Bank will NOT provide any replacement or substitute any Prize if the Winner rejects the Prize and/ or request for alternative option(s).
- i. The Prize is given on an "As Is" basis, which is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full.

#### 4. Specific Terms and Conditions

- 4.1 An Eligible Customer who closes his/her account(s) before the selection of winners is completed and announced shall not be entitled to receive any rewards/ prizes under the Campaign.
- 4.2 Only active participating accounts shall be eligible. Dormant accounts shall not be considered.
- 4.3 The Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same would be entertained in any event.
- 4.4 The Bank reserves the right to change the prize due to circumstances beyond its control and to offer an alternative of similar value.

- 4.5 Winners may be required to attend prize presentation ceremony and other public programmes as and when required.
- 4.6 All winners' names will be published in the maybank2u.com website and/or any other method of communication that the Bank shall choose.
- 4.7 Picture(s) of the prizes shown in any advertisement, promotion, publicity and other materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specification of the Prize(s).
- 4.8 All prizes for the Campaign will be presented within three (3) months after the announcement of the winners is made on the Maybank2u.com website and any other method of communication.

#### 5. General Terms and Conditions

- 5.1 By participating in this Campaign, the Eligible Customers agree and consent to allow his/her personal data being collected, processed and used by the Bank in accordance with Maybank Privacy Notice, which may be viewed on <a href="https://www.maybank2u.com.my">www.maybank2u.com.my</a> ("Maybank's Privacy Notice").
- 5.2 In addition and without prejudice to the terms in the Maybank's Privacy Notice, the Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by the Bank for:
  - a. The purposes of the Campaign; and
  - b. Marketing and promotional activities conducted in such manner as the Bank believes to be 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 Eligible 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, Eligible Customers agree to co-operate and participate without further express consent and/or payment or consideration, in advertising and publicity activities of the Bank in relation to all reasonable the Campaign.
- 5.3 The Bank reserves the rights to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part as the Bank may deem fit. The Bank also 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) calendar days prior notice thereof and the notice shall be posted at <a href="www.maybank2u.com.my">www.maybank2u.com.my</a> or through any other channel or channels that the Bank may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of the Terms and Conditions.

- 5.4 By participating in the Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agree that any and all decisions made by the Bank in relation to the Campaign shall be final and conclusive.
- 5.5 All Eligible Customers shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any.
- 5.6 The Terms and Conditions shall be supplemental to the General Terms and Conditions Governing Deposit Accounts for Islamic Banking or General Terms and Conditions for Mudarabah Investment Account Transaction, whichever applicable. The Terms and Conditions shall prevail over any provisions or representatives contained in any promotional materials (including without limitation printed posters or leaflets) advertising the Campaign.
- 5.7 The Bank shall not be liable to any Eligible Customer for any loss or damage or whatsoever nature suffered by the Eligible Customer or any other party (including but not limited to, loss of income, profits or goodwill) howsoever arising, in relation to participation in the Campaign.
- 5.8 The Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign due to any act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
- 5.9 The Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysian courts.