

eFixed Deposit (eFD) Now Campaign

Terms & Conditions

1. These Terms & Conditions shall govern the “eFixed Deposit (eFD) Now Campaign” (“Campaign”) commencing from 23th April 2018 until 31st May 2018 (or upon the campaign target set by Malayan Banking Berhad (‘Maybank’) is achieved, whichever is earlier) (“Campaign Period”).
2. This Campaign is opened to all new eFD placements by new and existing customers (“Customers”).
3. Customers are required to have either a Current Account and/or Savings Account opened and maintained with any branches of Maybank in Malaysia.
4. The eFD campaign tenures are for 3 months and 6 months with single-tiered rates.
5. Only eFD placements (using Fresh Funds*) made via **Maybank2u only** during the Campaign Period which satisfies the segmentation and placement amount set out in Paragraph 6 below are eligible to participate in this Campaign (“Eligible eFD 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.

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

Segment	Minimum Placement	Interest Payment Mode
Retail Individuals / Joint account depositors/sole-proprietor only	RM5,000 in a single certificate	Credit to Account / Add to Principal

Note: The following shall apply:

- For first time eFD placement customers, eFD placement must be done through **Maybank2u website** (www.maybank.com.my).
- Any ‘Modification’ made to existing eFD will not be entitled for eFD Now Campaign Rate.
- The campaign rate is offered only **once**. Upon **rollover** the board rate will be given.
- For **existing joint eFD accounts** of, subsequent placement can be made on Maybank2u using similar joint names.
- For **joint eFD accounts** of subsequent placement of, it must be made by the **same primary** customers of joint account and eFD.
- For placement of eFD, debiting and crediting of ‘imteen” account is not available.

eFixed Deposit (eFD) Now Campaign

7. The Eligible eFD Placements shall be entitled to the following single-tiered Campaign Rates:

Tenure for Eligible eFD Placements	Board Rates	** Campaign Rates	Interest Payment
3 Months	3.20% p.a.	3.90% p.a.	Upon maturity
6 Months	3.30% p.a.	4.10% p.a.	Upon maturity

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

8. The Customers agree that for upliftment of the eFD at maturity, the upliftment shall be made in accordance with the following terms:

- (i) No interest shall be paid on any FD with a tenure of three (3) months or fewer that has not completed its respective full tenure period;
- (ii) For FDs with tenures exceeding 3 months, no interest shall be paid if the FD is uplifted before the completion of the first 3 months of the tenure period;
- (iii) For all circumstances other than those mentioned in 6(i) and (ii) above, the interest rate payable for FD that is uplifted before its fixed maturity date shall be half (50%) of the contracted interest rate for each completed month.

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

Table 1: Sample Premature withdrawal for 6 months tenure eFD placement

Placement Date	Placement Amount	Premature Withdrawal Date	Interest Payable
23/4/2017	RM10,000	29/5/2017	No interest

Table 2: Sample Premature withdrawal for 6 months tenure eFD placement

Placement Date	Placement Amount	Premature Withdrawal Date	^Interest Payable	
23/4/2017	RM10,000	31/9/2017	1 st month	$RM10,000 \times (4.10\%/2) \times 30/365$
			2 nd month	$RM10,000 \times (4.10\%/2) \times 31/365$
			3 rd month	$RM10,000 \times (4.10\%/2) \times 30/365$
			4 th month	$RM10,000 \times (4.10\%/2) \times 31/365$
			5 th Month	$RM10,000 \times (4.10\%/2) \times 31/365$
			Total	RM85.93

eFixed Deposit (eFD) Now Campaign

9. Participation in the Campaign by the Customers shall be construed as agreement to be bound by these Terms and Conditions and by any amendment(s) thereto.
10. Maybank reserves the right to amend these Terms and Conditions (wholly or in part) at any time, at its sole absolute discretion. Notification of any amendments to these Terms and Conditions will be made to Customers via notice published at www.maybank2u.com.my or through Maybank branches twenty-one (21) days prior to the date such amendments coming into force.
11. Maybank shall not be responsible and/or liable nor shall it accept any form of liability of whatsoever nature or 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, including but not limited to Acts 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.maybank2u.com.my.
13. By participating in this Campaign, Customers warrant that they will independently keep themselves informed of the terms and conditions of this Campaign available on Maybank's website at www.maybank2u.com.my, and are deemed to have agreed to any changes or variations to the terms and conditions herein.
14. By participating in this Campaign, Customers agree and consent to allow their personal data to be collected, processed, and used by Maybank in accordance with the 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 their 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

eFixed Deposit (eFD) Now Campaign

express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.

15. 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 who are found or are reasonably 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.
16. Maybank shall not be liable and responsible for any default of its obligations under the Campaign due to any force majeure event which shall include but not be limited to Acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of Maybank.
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 under the exclusive jurisdiction of the Courts of Malaysia.
18. In addition to the terms stipulated above, Customers agree that the general terms and conditions in the terms and conditions governing banking accounts shall be read together with these terms and conditions.