

Due to the overwhelming response, the GIA-i campaign limit for both 6 and 12 months is fully utilised.
We thank you for your continuous support. Stay tuned on Maybank2u to enjoy greater deals.

General Investment Account-i (“GIA-i”) Campaigns

Terms & Conditions

- These Terms & Conditions shall govern the GIA-i Campaigns (“Campaign”) commencing from 16th Oct 2016 until 15th Feb 2017 or upon reaching the Campaign set target, whichever is earlier. (“Campaign Period”).
- The Campaign is open to all new GIA-i placements by new and existing Individual and Business customers of Maybank Islamic Berhad (“the Bank”) i.e. Small Medium Enterprise (SME), Business Banking (BB), Sole Proprietor, Partnership, Clubs, Societies and Associations (“Customers”).
- To participate in the Campaign, the minimum and maximum placement amount according to the respective Customers and account type are as follows:-

Customers / Account Type	Minimum Placement Amount in a Single Certificate	Maximum Placement Amount per Certificate
Individual	RM10,000	RM15.0 million
SME/BB	RM25,000	RM20.0 million
Sole-Proprietorship, Partnership, Clubs, Societies, Associations	RM25,000	RM20.0 million

- GIA campaign placements can be made over the counter (OTC) or via online platforms i.e. web or M2u application. It is compulsory for customers to have either Deposit or investment account with Maybank for profit payments.
 - Please follow the steps below for online placement for 6 or 12 months:
 - Login in to your M2U via web or mobile application;
 - Go to “Fixed Deposit & Mudarabah IA” under Accounts & Banking tab;
 - Select Make a placement;
 - Select General Investment Account-I (GIA-i);
 - Select 6 to 12 months to enjoy the campaign rates;**
 - Select the other relevant information;
 - Submit.
- Details of the indicative campaign profit rates and placement tenure are as follows:

a. 12 Months Campaign

Months	Indicative Campaign Profit Rate	Indicative Effective Profit Rate*	Indicative PSR to Investor
1 st Month	3.60%	3.60%	50% or more
2 nd Month	3.60%	3.60%	50% or more
3 rd Month	3.60%	3.60%	50% or more
4 th Month	3.60%	3.60%	50% or more
5 th Month	3.60%	3.60%	50% or more
6 th Month	3.60%	3.60%	50% or more
7 th Month	4.00%	3.66%	50% or more
8 th Month	4.00%	3.70%	50% or more
9 th Month	4.00%	3.73%	50% or more
10 th Month	4.00%	3.76%	50% or more
11 th Month	5.80%	3.95%	50% or more
12 th Month	5.80%	4.10%	50% or more

Indicative Effective Profit Rate for 12 Months

= (3.60% + 3.60% + 3.60% + 3.60% + 3.60% + 3.60% + 4.00% + 4.00% + 4.00% + 4.00% + 5.80% + 5.80%) / 12 = 4.10%

b. 6 Months Campaign

Months	Indicative Campaign Profit Rate	Indicative Effective Profit Rate*	Indicative PSR to Investor
1 st Month	3.60%	3.60%	50% or more
2 nd Month	3.60%	3.60%	50% or more
3 rd Month	3.60%	3.60%	50% or more
4 th Month	3.60%	3.60%	50% or more
5 th Month	4.50%	3.78%	50% or more
6 th Month	4.50%	3.90%	50% or more

Indicative Effective Profit Rate for 6 Months

= (3.60% + 3.60% + 3.60% + 3.60% + 4.50% + 4.50%) / 6 = 3.90%

6. The indicative campaign profit rates are subject to any Overnight Policy Rate (“OPR”) change during the Campaign Period.
7. Upon maturity of the GIA-i, the profit rates shall be changed to the prevailing Islamic board rates for the respective tenures. Please log-on to www.maybank2u.com.my to view the prevailing Islamic board rates.
8. In the event that the Customers withdraw the GIA-i prematurely or completely close the GIA-i prior to its maturity date, profits (if any) shall be paid based on number of days of the investment.
9. The Bank reserves the rights to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and the Bank reserves the right to vary, supplement, delete, amend or modify any of these Terms & 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 through our website at www.maybank2u.com.my 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 had formed part of these Terms & Conditions.
10. By participating in this Campaign, the Customers hereby duly agree to be bound by these Terms & Conditions herein set forth.
11. These Terms & Conditions shall be supplemental to the existing Terms & Conditions governing Banking Accounts for Islamic Banking and Terms & Conditions for Mudarabah Investment Account transaction. These Terms & Conditions shall prevail over any provisions or representatives contained in any promotional materials (including without limitation printed posters or leaflets) advertising this Campaign.
12. Subject to Shariah and Bank Negara Malaysia’s (BNM) requirement, 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 Customers resulting directly or indirectly from the Customers’ participation in the Campaign or otherwise. Furthermore, the Bank shall not be liable for any default in respect of 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.
13. The Bank reserves the rights to amend these Terms & Conditions contained herein, wholly or in part at any time and to end the Campaign earlier or extend it further at its absolute discretion and shall provide notification of the same to the Customers pursuant to clause 9 of these Terms & Conditions in line with BNM and Shariah requirement.
14. The GIA-i is not covered by Perbadanan Insurans Deposit Malaysia (PIDM).
15. These Terms & Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysian Courts.