

TERMS AND CONDITIONS FOR “TRADE FOR TREATS” CAMPAIGN

(“TERMS AND CONDITIONS”)

1. This “Trade for Treats” campaign (the “Campaign”) shall run from 1 March 2016 until 31 May 2016 (the “Campaign Period”).
2. The Campaign is open to both existing and new clients who open retail accounts (both online and offline) within the Campaign Period with Malayan Banking Berhad and Maybank Investment Bank Berhad (collectively referred to herein as the “Bank”), excluding employees of the Bank, employees of advertising and promotions agencies and their immediate families who are directly involved in the Campaign (the “Eligible Clients”).
3. There are two (2) ways to qualify for this Campaign:
 - a) Trade a minimum of eight (8) contracts on a semimonthly basis during the Campaign Period using Share Trading account (excluding Initial Public Offering (IPO), Employee Share Option Scheme (ESOS), MITI Financing, Global Trading, Futures Trading and Corporate Institutional clients of the Bank); OR
 - b) Trade a minimum of twenty (20) contracts on a semimonthly basis during the Campaign Period using Futures Trading account.
4. One (1) purchase and one (1) sale transaction are counted as two (2) contracts.
5. The top thirty-three (33) and five (5) Eligible Clients from Share Trading and Futures Trading respectively, with the highest number of contracts on a semimonthly period, during the Campaign, will win 23,888 TreatsPoints each (the “Winners”). The contracts from Share Trading and Futures Trading cannot be combined.
6. In the event of a tie on the number of contracts, the Winners shall be selected based on the highest gross brokerage value.
7. The Eligible Clients are entitled to win more than once during the Campaign Period, and win in both Share Trading and Futures Trading promotions concurrently.

8. The six (6) semimonthly periods of the Campaign are stated in the table below:

PERIOD	DATE	NO. OF WINNERS (SHARE TRADING)	NO. OF WINNERS (FUTURES TRADING)	TOTAL WINNERS
1	1 Mar - 15 Mar 2016	33	5	38
2	16 Mar - 31 Mar 2016	33	5	38
3	1 Apr - 15 Apr 2016	33	5	38
4	16 Apr - 30 Apr 2016	33	5	38
5	1 May - 15 May 2016	33	5	38
6	16 May - 31 May 2016	33	5	38

9. The TreatsPoints will be credited into the Winners' Maybank current account, savings account and/or credit card, whichever is applicable, within sixty (60) days from announcement date of the Winners, or on such other day as may be determined by the Bank, at its sole and absolute discretion. Winner(s) who do not have an existing Maybank current account, savings account and/or credit card, are advised to contact their dealer / remisier for further assistance.

10. The Winners' names will be announced on www.maybank2u.com.my and/or www.powerbroking2u.com.my within fourteen (14) days from the end of each semimonthly period or on such other day as may be determined by the Bank, at its sole and absolute discretion.

11. The TreatsPoints is neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein.

12. The TreatsPoints carry its own terms and conditions and these terms and conditions shall be binding and read concurrently with the Terms and Conditions stated and/or reflected herein.

13. The selection of the Winner(s) shall be final and conclusive. 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 acted upon or responded to in any event. The decision of the Bank on any and all matters relating to or arising from the Campaign (including and not limited to the eligibility of any client to participate in the Campaign) shall be absolute, final and binding on all parties.

14. The Bank at its sole and absolute discretion, reserves the right to select additional Winner(s) to substitute any Winner(s) who may be ineligible or disqualified for any reason whatsoever without assigning any reasons thereto throughout the Campaign Period.

15. The Bank, its affiliates, and the employees, officers, directors, representatives, advisors and agents of the foregoing shall not be held liable for whatsoever loss or damages howsoever arising

and/or suffered by any person or party, including the Eligible Clients whether directly or indirectly in connection with or arising from their participation in the Campaign.

16. The Bank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, and reserves the right to vary, supplement, delete, amend or modify any of the Terms and Conditions from time to time by giving at least minimum of twenty one (21) days prior notice thereof and the notice shall be posted through www.maybank2u.com.my, and/or www.powerbroking2u.com.my and/or channel(s) that the Bank may deem as appropriate.

17. By participating in this Campaign, the Eligible Client(s) hereby expressly agree to be bound by the Terms and Conditions herein set forth including any amendment thereto. Such amended Terms and Conditions shall prevail over any provisions or representations contained in any promotional or other materials related to or referencing this Campaign.

18. Pursuant to the requirements the Personal Data Protection Act 2010, the Bank is required to obtain the Eligible Client's consent for the processing of Eligible Client's personal data. Therefore, the Eligible Client hereby consents to the Banks' processing of the Eligible Client's personal data which the Eligible Client may provide to Maybank Group now and from time to time in connection with their applications or participation in the Campaign. The Eligible Client hereby confirms that the Eligible Client has read, understood and agrees to be bound by the Maybank Group Privacy Notice (which is available at <http://www.maybank-ib.com>) ("Privacy Notice") and the clauses herein, as may relate to the processing of his or her personal information. For the avoidance of doubt, the Eligible Client agrees that the said Privacy Notice shall be deemed to be incorporated by reference into this Terms and Conditions.

19. In no event shall the Bank, its affiliates, nor any of its officers, servants, employees, representatives and/or agents of the foregoing (including without limitation, any third party service providers engaged by the Bank for purposes of the Campaign) be liable to any person or party, including the Eligible Client(s) 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.

20. Furthermore, the Bank shall not be liable for any default of its obligation(s) under the Campaign due to any force majeure event which shall be inclusive of but not limited to any act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.

21. These Terms and Conditions shall be governed by the laws of Malaysia and all clients shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian Courts.