

## “Maybank WOW Campaign” Mortgage Contest Details

1.	<b>Contest Details</b> <ul style="list-style-type: none"><li>• Contest Period commences on 1<sup>st</sup> September 2017 until 31st January 2018.</li><li>• 5 months contest to select one winning housing loan/financing customer per month. (ie 5 winners altogether)</li><li>• Each winner will enjoy Home Loan/financing instalments waiver up to RM3,000 per month for the 1<sup>st</sup> 12 months or up to a total of RM36,000 for the 1<sup>st</sup> year.</li><li>• One winner per month for the 5 months Contest period (ie 5 winners @ RM36,000 per winner )</li> <li>• Eligibility criteria to be selected as winner :-<ul style="list-style-type: none"><li>❖ Finances or refines a completed residential property with Maybank;</li><li>❖ The completed residential properties financed/ refinanced must be located in in prime/stable locations in established neighbourhoods;</li><li>❖ The loan/financing amount must be at least RM500k for residential properties in Federal Territory, Selangor, Negeri Sembilan, Penang Island and Johor;</li><li>❖ The loan / financing amount must be at least RM300k for residential properties in Perak, Seberang Prai, Perlis, Kedah, Pahang, Terengganu, Kelantan, Northern Johor towns of Muar, Batu Pahat &amp; Kluang, Malacca, Sabah and Sarawak;</li><li>❖ The loan/financing must be accepted within 3 working days from date of Letter of Offer;</li><li>❖ The loan/financing documentation must be executed within 1 month from loan / financing acceptance date;</li><li>❖ The waived instalments are capped at RM3,000 per month or at RM36,000 for 12 months.</li><li>❖ The instalment amount will be credited monthly into the 5 winners' respective housing loan/financing account on the instalment due dates for the 1<sup>st</sup> 12 months.</li></ul></li> <li>• There will be 1 draw per month for 5 months to select the monthly winners from the pool of eligible customers who accepted within 3 working days of LO date and who subsequently executed the loan documents within 1 month from acceptance date.</li> <li>• The Real Estate Agents, if any, who referred the monthly winners to the bank will be rewarded with RM3,000 cash each.</li></ul>
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## “Maybank WOW Campaign” Mortgage Contest 2017 Terms and Conditions

This Contest is organized by Malayan Banking Berhad (Co. No. 3813-K) and Maybank Islamic Berhad (Co. No. 787435-M) (collectively “Maybank” or “Bank”) and is named the “Maybank WOW Campaign” Mortgage Contest (“Contest”) which shall run for 6 months, from 1 September 2017 to 31 January 2018 (both dates inclusive) (“Campaign Period”).

### Eligibility

1. Subject to clause 2 below, the Contest is open to any individual (“Applicant”), during the Contest Period who meets all the eligibility criteria as follows :-
  - a. Applies for financing of a completed residential property from panel developers or from subsale market with Maybank OR applies to refinance an existing loan/financing from another bank to Maybank;  
*And*
  - b. Takes up a minimum loan/financing amount of RM500k for residential properties in Federal Territory, Selangor, Negeri Sembilan, Penang Island and Johor; OR a minimum loan amount of RM300k for residential properties in Perak, Seberang Prai, Perlis, Kedah, Pahang, Terengganu, Kelantan, Northern Johor towns of Muar, Batu Pahat & Kuang, Malacca, Sabah and Sarawak;  
*And*
  - b. Accepts the loan/financing offer from Maybank within 3 working days from date of the Letter of Offer;  
*And*
  - c. Executes the loan /financing documents with Maybank panel lawyers within 30 days from date the loan /financing offer is accepted.
  
2. For the purpose of these terms and conditions (“Terms and Conditions”):-
  - a. “Maybank WOW Campaign” Mortgage Contest Prize means the Bank pays the monthly loan/financing instalments for the Contest winner of up to RM3,000 per month for the first 12 months, capped at RM36,000 for total instalments.
  - b. The term “execution” means Mortgage applications which have actually been approved by Maybank, accepted by Maybank customers, and the loan/financing security documents executed by Maybank customers.
  - c. The term “Applicant” means the primary applicant for joint Mortgage loan/financing customers.
  - d. The term “Mortgage” means Conventional and/or Islamic financing offered by Maybank for completed residential properties.

3. The following persons are NOT eligible to participate in this Contest:
  - a. Customer(s) who have applied for Maybank housing loan/financing from the primary market e.g: new development, under construction, and/or incomplete properties.
  - b. Customer(s) who have obtained their mortgage facility from any Maybank subsidiaries and/or affiliates in countries other than Malaysia; and/or
  - c. Maybank Mortgage customer(s) who is(/are) in default of any facilities granted by Maybank, its subsidiaries and/or affiliates at any time during the Contest Period, subject to Maybank's discretion.
  - d. Maybank Staff.

#### **Contest Mechanics**

4. Customers who fulfill the criteria set out in these Terms and Conditions shall be eligible to be selected as the monthly winner of the "Maybank WOW Campaign" Mortgage Contest ("Winner").
5. There will be 5 monthly draws during the Contest period to select 5 monthly Winners of the "Maybank WOW Campaign" Mortgage Contest from the pool of eligible customers.

The following additional terms and condition shall apply to the "Maybank WOW Campaign" Mortgage Contest:

6. Upon successful selection, the "Maybank WOW Campaign" Mortgage Contest Winner is entitled to the waived instalments of up to RM3,000 per month & up to RM36,000 for the 1<sup>st</sup> 12 months.
7. Maybank will credit into Winner's Maybank/Maybank Islamic Home Loan/Financing Account the waived instalment value of up to RM3,000 per month on the monthly instalment due dates for the 1<sup>st</sup> 12 months.
8. All Winners must be in good credit standing throughout the 1<sup>st</sup> 12 months instalment payment period.
9. If the Winner's monthly instalment amount is in excess of RM3,000, Maybank shall pay only RM3,000 towards the monthly instalment amount for the 1<sup>st</sup> 12 months with the excess to be paid by the Winner.
10. If the Winner's monthly instalment is less than RM3,000, the Bank shall pay only the actual instalment amount for the 1<sup>st</sup> 12 months.

## Other Terms & Conditions

11. In no event will Maybank be liable for any loss or damages (including without limitation, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party including third parties) howsoever arising whether in contract, tort, negligence or otherwise, in connection with this Campaign, even if Maybank has been advised of the possibility of such damages in advance, and all such damages are expressly excluded.
12. Winners shall be determined by Maybank's panel of judges whose decision shall be final and conclusive. No correspondence, queries, appeals or protests will be entertained.
13. Winners shall be contacted by telephone by representatives of Maybank. If the Winner is not contactable by telephone based on the records maintained at Maybank branch where the mortgage loan is maintained on the first attempt for reasons including, but not limited to the following circumstances: No reply, Number not in use, No connection, Voice mailbox reached; A second attempt shall be made within the next two (2) Hours of the first attempt to contact the shortlisted winner.
14. Where the second attempt is also unsuccessful due to the circumstances set out in clause 12 above, Maybank reserves the right to disqualify the said uncontactable Winner and proceed to contact the next shortlisted Winner(s) respectively.
15. Maybank reserves at its absolute discretion 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 Contest Period.
16. All Winners' names will be published in the maybank2u.com website and or any other method of communication that Maybank shall at its absolute decide.
17. Winners may be required to attend the prize presentation ceremony and/or other publicity programs as and when required at their own costs and expenses. Maybank reserves the right to and it shall be deemed that Maybank has the consent of the respective Winners to publish and display the names, photographs and/ or audio recording of the Winners in any mass media or marketing materials for advertising and publicity purposes without compensation to the Winners. If any of the selected Winner is not agreeable to attend the prize presentation and or for their name, photographs and audio recording to be used for any marketing, advertising or publicity activities, then Maybank reserves the right to disqualify the selected Winner at its absolute discretion.

18. Maybank reserves the right to cancel, terminate or suspend this Contest from time to time with twenty one (21) days' notice. For the avoidance of doubt, cancellation, termination or suspension by Maybank of this Contest shall not entitle the Eligible

Customer to any claim or compensation against Maybank for any losses or damages suffered or incurred by the Eligible Customer as a direct or indirect result of the act of cancellation, termination or suspension.

19. Maybank reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions from time to time with twenty one (21) days of prior notice.

20. By participating in this Contest, the Eligible Customer is deemed to have agreed to be bound by these Terms & Conditions and any decisions of Maybank.

21. Maybank's decision on all matters relating to this Contest and in case of any dispute, is final and binding on all Eligible Customers of this Contest and no correspondence will be entertained.

22. The Terms and Conditions of this Contest shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

23. These Terms and Conditions, as the same may be amended from time to time pursuant to Clause 15 above, shall prevail over any provisions or representations contained in any other promotional materials advertising this Contest.

24. These Terms and Eligible Participants also agree and consent to such details including without limitation personal data or information being collected, processed and used by Maybank for;

a The purposes of the Contest;

b Marketing and promotional activities conducted in such manner as Maybank and Maybank Islamic 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 Eligible Participants. 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 Eligible Participants agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank and Maybank Islamic relation to the Contest.

- c Other promotional, marketing and publicity notification/information including future promotional, marketing and publicity notification/information from Maybank and Maybank Islamic from time to time.