



## **SME Incubation Programme Campaign (1<sup>st</sup> October 2025 – 31<sup>st</sup> March 2026) Terms & Conditions**

**SME Incubation Programme Campaign** (“Campaign”) is organised by Malayan Banking Berhad (Company No.: 196001000142), Maybank Islamic Berhad (Company No. 200701029411) (collectively referred to as “Maybank”), and Modalku Ventures Sdn. Bhd., (Company No. 201601019329, referred to as “Funding Societies”) and shall be subject to the Terms and Conditions set out herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of the Campaign shall be final and binding.

### **1. Campaign Period**

This Campaign will commence on **1<sup>st</sup> October 2025, at 00:00:00 AM (MYT)** and ends on **31<sup>st</sup> March 2026, at 11:59:59PM (MYT)** [both dates inclusive] (“Campaign Period”).

### **2. Eligible Customers**

- a. This Campaign is open to sole-proprietorships, partnerships, and private limited (Sdn Bhd) companies that are registered in Malaysia.
- b. Eligible Customers shall refer to new or existing Maybank customers who meet all of the following criteria:
  - i. Have provided consent to enrol in the SME Incubation Programme, which is organised in partnership with Funding Societies;
  - ii. Have obtained approval for alternative financing from Funding Societies, with the approved financing amount disbursed directly into their Maybank Business Current Account/-i; and
  - iii. Satisfy the eligibility criteria stipulated under Clause 3 herein.
- c. The following persons are NOT eligible to participate in this Campaign:
  - i. Any Eligible Customer who had cancelled any of his/her Maybank product(s) or account(s) (from the list of Eligible Products set out in Clause 3(b)) for the same Eligible Product, before rebate payment date.
  - ii. Any Eligible Customer who has committed or is suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services granted by Maybank.

### 3. Campaign Mechanics and Conditions

- a. Eligible Customers must meet **either** of the following criteria to qualify for the cash rebate described in Clause 4(a).
- Sign up for at least three (3) products listed under the ScaleUp SME Lite, SME Up, or SME Top in table 3(b); **OR**
  - Maintain a minimum month-end balance of RM5,000 in their Maybank Business Current Account/-i for three (3) consecutive months (i.e. one term).
- b. The Campaign is open to the following Eligible Product(s):

SME Lite	SME Up	SME Top
<ul style="list-style-type: none"> <li>• SME First Account/-i</li> <li>• Maybank2u</li> <li>• Maybank Work+</li> <li>• QRPayBiz</li> <li>• Sound Box</li> <li>• Accounting Solution</li> <li>• UNIFI Go Niaga</li> <li>• SME Digital Financing</li> <li>• HERpower</li> <li>• Advisory &amp; Capacity Building Program</li> <li>• Sustainability Certification / Advisory</li> <li>• Halal Facilitation / Assurance System</li> </ul>	<ul style="list-style-type: none"> <li>• SME First Account/-i</li> <li>• Maybank2u Biz</li> <li>• Maybank Work+</li> <li>• QRPayBiz / Card Terminal</li> <li>• Sound Box</li> <li>• Accounting Solution</li> <li>• UNIFI Go Niaga</li> <li>• Commercial Card</li> <li>• Blanket Hire Purchase</li> <li>• Property Business Financing</li> <li>• Working Capital Financing</li> <li>• HERpower</li> <li>• Advisory &amp; Capacity Building Program</li> <li>• Sustainability Certification / Advisory</li> <li>• Halal Facilitation / Assurance System</li> </ul>	<ul style="list-style-type: none"> <li>• SME First Account/-i</li> <li>• Maybank2E</li> <li>• Maybank Work+</li> <li>• Card Terminal</li> <li>• Accounting Solution</li> <li>• UNIFI Go Niaga</li> <li>• Commercial Card</li> <li>• Blanket Hire Purchase</li> <li>• MFCA</li> <li>• Forex MRates</li> <li>• Fixed Deposit Preferential Rates</li> <li>• Property Business Financing</li> <li>• Working Capital Financing</li> <li>• HERpower</li> <li>• Advisory &amp; Capacity Building Program</li> <li>• Sustainability Certification / Advisory</li> <li>• Halal Facilitation / Assurance System</li> </ul>

Maybank and Maybank Islamic are members of PIDM. SME First Account/-i are protected by PIDM up to RM250,000 for each depositor.

#### c. Eligibility Criteria Examples

##### **Scenario 1**

Customers who sign up for the ScaleUp SME Up bundle with at least three (3) products at any time during the Campaign Period will qualify for the cash rebate.

**Scenario 2**

Customers who maintain a month-end balance of RM5,000 or more for one term during the Campaign Period will qualify for the cash rebate.

**Scenario 3**

Customers who sign up for the ScaleUp SME Lite bundle with at least three (3) products and maintain the minimum balance requirement for one term during the Campaign Period will qualify for the cash rebate.

**Scenario 4**

Customers who do not sign up for any SME bundle and do not maintain the minimum balance for one term during the Campaign Period will not qualify for the cash rebate.

**4. Cash Rebate and Fulfilment**

- a. Eligible Customers who have fulfilled the criteria set out in Clause 3(a) shall be entitled to receive a cash rebate, as stipulated below:

<b>Cash Rebate Quantum</b>	<b>Examples</b>
15% of Net Utilization Fee*	Assuming a 5% financing fee; <ul style="list-style-type: none"> <li>a. For RM30,000 financing:               <ul style="list-style-type: none"> <li>• Net Utilization Fee (after deducting stamp duty of 0.5%): 4.5% of RM30,000 = RM1,350</li> <li>• Cash Rebate: 15% of RM1,350 = RM202.50</li> </ul> </li> <li>b. For RM200,000 financing:               <ul style="list-style-type: none"> <li>• Net Utilization Fee (after deducting stamp duty of 0.5%): 4.5% of RM200,000 = RM9,000</li> <li>• Cash Rebate: 15% of RM9,000 = RM1,350.00</li> </ul> </li> </ul>

**\*Net Utilization Fee**

- Financing Fee: Up to 5% of the approved financing amount
  - Stamp Duty: 0.5% of the financing amount
  - Net Utilization Fee = Financing Fee – Stamp Duty
- b. Customers can qualify for the cash rebate only once throughout the Campaign Period, regardless of how many terms they meet the eligibility criteria. Qualified Customers will be identified on a term basis during the Campaign Period. Maybank will notify Qualified Customers via email once they have been identified for each respective term.

The applicable cash rebate for each term will be credited within sixty (60) days following the end of that respective term.

- Qualified customers for the period 1 October 2025 to 31 December 2025 will be identified in January 2026, with rebates paid by end of February 2026.
- Qualified customers for the period 1 January 2026 to 31 March 2026 will be identified in April 2026, with rebates paid by end May 2026.

In the event that the Maybank Business Current Account/-i is closed prior to the crediting of the cash rebate, no cash rebate shall be payable to the Eligible Customer.

- Funding Societies shall be responsible for the administration of the cash rebate. Qualified customers will be notified by Funding Societies via email once the cash rebate has been credited to their Maybank Business Current Account/-i, in accordance with the fulfillment method set forth in the table under Clause 4(a).

## **5. General Terms and Conditions**

- Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, Maybank2u Biz, Maybank2u, Maybank2e, or any of Maybank's authorised platforms provided that the same is not caused by Maybank.
- 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 ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through the Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.
- By participating in this Campaign, Eligible Customers agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Maybank's Privacy Statement") and the PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers agree and consent

to his/her personal data or information being collected, processed and used by Maybank for:

- i. the purposes of the Campaign; and
- ii. marketing and promotional activities conducted by Maybank, 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. 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 as responses and related photographs. In this regard, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

\*Note: "PDPA" refers to Personal Data Protection Act (2010).

- e. Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Customers 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 unless caused by any gross negligence or omission by Maybank.
- f. Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic, and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank.
- g. Maybank may disqualify/reject any Eligible Customer who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- h. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at **1 300 88 6688** or **+603 7844 3696**. Alternatively, for feedback and/or complaints, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website: [www.maybank2u.com.my](http://www.maybank2u.com.my).