

Terms and Conditions of Maybank Islamic Halal4Wards Programme

1. The “**Maybank Islamic Halal4Wards Programme**” (“Halal4Wards Programme”) is organized by Maybank Islamic Berhad (Company No. 200701029411), (“Maybank Islamic”) shall commence on 1 November 2022 until 31 May 2023 (both dates inclusive) unless notify otherwise (“Halal4Wards Period”).

2. Eligibility

2.1 This Halal4Wards Programme is open to customer (“Halal4Wards Customers”) which fulfil the criteria below:

- Halal certified by Jabatan Kemajuan Islam Malaysia (JAKIM);
- Nature of business is related to the Food & Beverages (F&B), Pharmaceutical & Cosmetics, Modest Fashion, Travel and Media & Recreation;
- Meets the definition of SME issued by National SME Development Council (NSDC);
- Registered with the Companies Commission of Malaysia (SSM); or authorities/district offices in Sabah and Sarawak; or statutory bodies for professional service providers;
- Malaysians residing in Malaysia hold a minimum of 51% shareholding in the SMEs; and
- Shareholding by Public Listed Companies and Government Linked Companies (if any) in the SMEs shall not exceed 20%;

2.2 The Halal4Wards Customers must apply any of the participating products below (“Participating Products”) during the Halal4Wards Period to enjoy the additional benefits under the Halal4Wards Programme (“Halal4Wards Benefits”).

Participating Products	Halal4Wards Benefits	Specific Terms & Conditions (T&C)
<p>1. Islamic Financing Products</p> <ul style="list-style-type: none"> • SME Digital Financing (under Islamic scheme) • Working Capital Financing: <ul style="list-style-type: none"> ➢ Business Banking Fast Trade, ➢ SME Trade Formula 1, ➢ Pemulihan Government Guarantee Scheme-i (PGGS)-i, ➢ Syarikat Jaminan Pembiayaan Perniagaan (SJPP) Financial Scheme • Property Based Financing-i with Working Capital <p>Note: The Halal4Wards Customers can refer to the financing Product Disclosure Sheet (PDS) to view the product features including the minimum financing amount.</p>	<p>Subsidize In-House Legal Documentation (IHLD) fees & legal fees of up to RM1,500</p>	<ul style="list-style-type: none"> • Eligible for disbursed facility only. • The In-House Legal Documentation (IHLD) fees & legal fees subsidy will be reimbursed and credited to the Halal4Wards Customers Maybank Islamic Current Account-i within 90 calendar days from the full disbursement date. • The Halal4Wards Customer is entitled to enjoy the Halal4Wards Benefits ONE (1) time only for the same Participating Products.
<p>2. Islamic Deposit/Investment Account Products</p> <p><u>New Account Opened</u></p> <ul style="list-style-type: none"> • SME First Account-i*, • SME First Investment Account-i* • Current Account-i* • Premier Mudharabah Account-i* • Register Payroll Account with Maybank Islamic <p>*Note: Any of the above accounts can be opened via Maybank2u website</p>	<p><u>New Account Opened</u></p> <ul style="list-style-type: none"> • No introducer required for account opening via Maybank2u • Minimum initial deposit/investment of RM100 <p><u>For Existing Maybank Conventional Account Holder (Conversion to Maybank Islamic Account)</u></p> <ul style="list-style-type: none"> • Additional 0.20 p.a.% profit rate for 6 months 	<ul style="list-style-type: none"> • Eligible for successful account opening or conversion of Maybank conventional account to Maybank Islamic account. • The additional 0.20% profit rate will be effective upon successful conversion of the account.

Participating Products	Halal4Wards Benefits	Specific Terms & Conditions (T&C)
<p><u>For Existing Maybank Conventional Account Holder</u></p> <ul style="list-style-type: none"> Seamless conversion of Maybank conventional account to Maybank Islamic account. No fees or charges Maintain same account number No interruptions to standing instruction 		
<p>3. Islamic Corporate Card Products</p> <ul style="list-style-type: none"> Maybank Islamic Visa Corporate Card-i Maybank Islamic Mastercard Corporate Card-i 	<ul style="list-style-type: none"> Cash rebate of RM100 for the first 1,000 Halal4Wards Customers 	<ul style="list-style-type: none"> Eligible for Maybank Islamic financing or deposit/investment account customers. The Halal4Wards Customers are required to spend within 90 calendar days from the card approved date with no minimum spend required ("Card Spend Period"). The allocation of 1,000 Halal4Wards Customers is based on first come first serve basis. The cash rebate will be credited to the Halal4Wards Customers Maybank Islamic Corporate Card-i within 30 calendar days after the Card Spend Period. The Halal4Wards Customer is entitled to enjoy the Halal4Wards Benefits ONE (1) time only for the same Participating Products.
<p>4. Etiqa Takaful Products</p> <ul style="list-style-type: none"> SME Takaful Biz Care Plus Personal Reducing Term Takaful (PRTT) Mortgage Reducing Term Takaful (MRTT) 	<ul style="list-style-type: none"> SME Takaful Biz Care Plus: Subsidize takaful contribution for Silver package for 1st year coverage (worth RM486 per year) PRTT or MRTT: subsidize takaful contribution capped at RM500 Applicable for the first 200 Halal4Wards Customers 	<ul style="list-style-type: none"> Eligible for Maybank Islamic financing customers. The takaful contribution subsidy is only for the successful application. The takaful contribution subsidy will be reimbursed and credited to the Halal4Wards Customers Maybank Islamic Current Account-i within 90 calendar days from the Takaful policy effective date. The allocation of 200 Halal4Wards Customers is based on first come first serve basis. The Halal4Wards Customer is entitled to enjoy the Halal4Wards Benefits ONE (1) time only for the same Participating Products.
<p>5. Merchant Terminal and/or Maybank QRPayBiz Products</p>	<p>Merchant Terminal</p> <ul style="list-style-type: none"> 6 months merchant terminal rental fees subsidy for the first 200 Halal4Wards Customers (worth RM300) <p>Maybank QRPayBiz</p> <ul style="list-style-type: none"> Complimentary sign up for Maybank QRPayBiz Leverage on calendar of promotional campaigns across the festive periods and sales seasons to increase your sales 	<ul style="list-style-type: none"> Eligible for Maybank Islamic financing or deposit/investment account customers. The merchant terminal rental fees subsidy is for successful application only. The merchant terminal rental fees subsidy will be reimbursed and credited to the Halal4Wards Customers Maybank Islamic Current Account-i within 90 calendar days from the merchant registration date.

Participating Products	Halal4Wards Benefits	Specific Terms & Conditions (T&C)
	<ul style="list-style-type: none"> Expand market reach with Sama-Sama Lokal 	<ul style="list-style-type: none"> The Customer is entitled to enjoy the Halal4Wards Benefits ONE (1) time only for the same Participating Products. The allocation of 200 Halal4Wards Customers is based on first come first serve basis.
6. Maybank Islamic Gold Account-i (MIGA-i) Product	<ul style="list-style-type: none"> Preferential pricing for buying and selling of gold 	<ul style="list-style-type: none"> Eligible for individual owner of Halal4Wards Customers who opened Maybank Islamic Gold Account-i (MIGA-i). Buy and sell gold minimum of 100 grams and above per transaction.

2.3 For Halal4Wards Customers who are entitled to receive the Halal4Wards Benefits, the Halal4Wards Customers will be notified in writing via e-mail or by phone or any other method of communication which Maybank Islamic deems appropriate within 90 calendar days after the Halal4Wards Customers has received the Halal4Wards Benefits.

3. General Terms and Conditions

- 3.1 Maybank Islamic 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank Islamic.
- 3.2 Maybank Islamic reserves the right to withdraw, cancel, suspend, extend or terminate this Halal4Wards Programme 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 Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank Islamic. It shall be the responsibility of the Halal4Wards Customers to be informed of or otherwise seek out any such notice validly posted.
- 3.3 By participating in this Halal4Wards Programme, Halal4Wards Customers agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank Islamic should any of the Terms & Conditions be not fully understood.
- 3.4 By participating in this Halal4Wards Programme, Halal4Wards 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 Islamic in accordance with the Maybank Privacy Statement, which may be viewed on 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, Halal4Wards Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank Islamic for:

- a) the purposes of the Halal4Wards Programme; and
- b) marketing and promotional activities conducted by Maybank Islamic, 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 responses and related photographs. In this regard, Halal4Wards Customers agree to co-operate and participate in all advertising and publicity activities of Maybank Islamic in relation to the Halal4Wards Programme.

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

- 3.5 Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic for the purposes of this Halal4Wards Programme) shall not be liable to Halal4Wards Customers in this Halal4Wards Programme 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 Halal4Wards Programme unless caused by any gross negligence or omission by Maybank Islamic.
- 3.6 Maybank Islamic shall not be liable for any default of its obligation under this Halal4Wards Programme 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 Islamic.
- 3.7 Maybank Islamic may disqualify/reject any Halal4Wards Customers who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Halal4Wards Programme and/or its process or the operations of this Halal4Wards Programme which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Halal4Wards Programme.
- 3.8 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 Halal4Wards Programme, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Halal4Wards Customers may choose to e-mail Maybank Islamic via the feedback form at Maybank2u website www.maybank2u.com.my.