
Maybank Corporate Employee Privilege Scheme (CEPS)

Program Brief

This scheme is known as ‘Corporate Employee Privilege Scheme’ (“CEPS”) and opened only to eligible customers of Malayan Banking Berhad (“MBB”) and Maybank Islamic Berhad (“MIB”) subject to the terms and conditions as set out in these CEPS terms and conditions (“Terms and Conditions”).

MBB and MIB are collectively referred to as “the Bank”.

The Bank will determine (upon meeting the criteria below) those who would qualify for the exclusive benefits via various banking products with competitive values compared to market and much simplified process.

Offer Period

The availability of the product benefits under this CEPS program begins from 1 January to 31 December 2020 only (“Offer Period”).

Eligible Customer

To qualify for this CEPS program, the Bank’s customers must meet both criteria below (“Eligible Customers”).

- a. The employer must be an active user of any of these Maybank payroll platforms i.e Maybank2e (M2e), Maybank Auto-credit System (MAS) or M2UBiz Bulk Payment.
- b. The employee’s salary account must be the Bank’s current/saving account holder.

For the avoidance of doubt, CEPS program is not opened to the following persons:

- i. Employees of Non-Maybank Payroll employers i.e. corporate customer, companies, associations, non-profit organisations that are using other bank’s payroll services.
- ii. Employees whose salary accounts are opened and/or maintained with other banks.
- iii. Joint account holders.
- iv. The Bank’s employees and its related companies.

Participating Products/Services and the Benefits

Type of participating products/services under CEPS programs are described as per below:

No	Item	Category	Benefit
1.	ASB	Loan/Financing	Special interest/pricing
2.	Mortgage	Loan/Financing	Special interest/pricing
3.	HouzKEY	Financing	Rent-to-Own ownership plan
4.	Auto	Loan/Financing	Variable pricing
5	Salary	Financing	Special pricing
6	Education	Loan/Financing	Flexible payment
7	Investment Account	Deposit	Profit return and monthly prizes
8	Credit Card	Credit Card	Premium gift
9	Insurance/Takaful	Protection	Low monthly payment
10	Will/Wasiat	Service	Executorship, Custodian
11	Maybank Privilege	Service	Other additional benefits

a. Loan/Financing

The loan/financing terms are subject to changes in accordance to prevailing market conditions at discretion of the Bank.

Current Base Rate (BLR/IBR) is at 1.75%.

Product	Offering
ASB	As low as 3.75% p.a. subject to loan/financing amount As low as 3.70% p.a. via M2U online application on any financing amount
Mortgage	Effective loan/financing rate (ELR/EFR) from 3.15%p.a* i. Primary property (Under-Construction) ii. Secondary property (Completed/Sub-sale) * Subject to credit assessment of the applicant, location of the property and financing amount

HouzKEY	Rent-to Own Homeownership Plan	
	Benefits	<ul style="list-style-type: none"> • Special progressive rate starting as low as 4.00% p.a. • Zero down payment with only 3 months refundable deposit needed • Monthly rental pays off the home financing • Up to three guarantors to improve customer’s eligibility • Sell the property and keep 100% profit from the sell
Type of Property	<ul style="list-style-type: none"> • Completed/ Residential properties (landed/high-rise, freehold/leasehold) • Up to 1 million per property • Klang Valley area - Kuala Lumpur, Ampang, Bangi, Cheras, Kajang, Klang, Petaling Jaya, Puchong, Rawang, Shah Alam, Subang, etc 	
<ul style="list-style-type: none"> • Property allowed are sub-sales properties only except for developers’ properties stated in the HouzKEY portal. • Auctions property and property under liquidations are not allowed to proceed under HouzKEY. 		

<p>Auto</p>	<p>Flexible floating rates, lower instalment and monthly rest method with Hire Purchase Variable Interest/Profit Rate.</p> <p>Annual interest/profit rate from 4.23% (National), 4.25% (Non-national) and 4.50% (Unregistered Reconditioned)</p> <ul style="list-style-type: none"> i. Term Charges : Pegged to Base Loan/Financing Rate (BLR/BFR) ii. Revision of Instalment : Based on Pegged to Base Loan/Financing Rate (BLR/BFR) iii. Option for Eligible Customer to opt in regard changes of BLR/BFR: <ul style="list-style-type: none"> a. Vary the instalment and maintain the tenure b. Maintain the instalment and vary/extend the tenure 						
<p>Salary</p>	<table border="1" data-bbox="608 1032 1444 1205"> <thead> <tr> <th>Method of Repayment</th> <th>Revised Pricing</th> </tr> </thead> <tbody> <tr> <td>Salary Deduction at source</td> <td>As low as 5.50% p.a.</td> </tr> <tr> <td>M2e.net services</td> <td>As low as 5.75% p.a.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> i. All confirmed and permanent employees ii. Minimum monthly salary of RM1,500.00 iii. Loan/financing from RM3,000 to RM200,000 or 20X of basic salary inclusive of fixed allowance, whichever is lower iv. Minimum tenure of 2 years up to maximum of 10 years or below 60 years old, whichever is earlier 	Method of Repayment	Revised Pricing	Salary Deduction at source	As low as 5.50% p.a.	M2e.net services	As low as 5.75% p.a.
Method of Repayment	Revised Pricing						
Salary Deduction at source	As low as 5.50% p.a.						
M2e.net services	As low as 5.75% p.a.						

Education	<ul style="list-style-type: none"> i. Starts 6 months upon completion of study or upon employment whichever earlier. ii. Minimum loan/financing amount of RM10,000 iii. Main applicant <ul style="list-style-type: none"> a. Age 18 to 25 years old (non-working student) b. Age 18 to 35 years old (working student)
-----------	---

Respective product terms & conditions apply.

b. Other benefits

Product	Offering
Investment Account (Islamic Scheme)	<p>Indicative profit return based on type of product below;</p> <ul style="list-style-type: none"> i. Mudarabah IA Zest-i* Up to 0.20% p.a. (with chances to win monthly prizes) ii. Premier Mudarabah Account-i* Up to 0.75% p.a. subject to balance band. <p>* Not protected by Perbadanan Insurans Deposit Malaysia (“PIDM”)</p>
Credit Card	<ul style="list-style-type: none"> i. Be rewarded with latest gadget when apply the Bank’s credit card via M2U with minimum spend of RM300 within 45 days from cards approval date OR ii. Enjoy up to 8X TreatsPoints, including for grocery and petrol spends

<p>Insurance/Takaful Protection</p>	<p>Comprehensive cover for gender related protection.</p> <ul style="list-style-type: none"> i. Hero 15 Males with coverage up to RM200,000 from as low as RM0.96 per day* ii. Pesonalady Females with coverage up to RM200,000 from as low as RM0.73 per day* iii. Smart Link Medical Comprehensive medical coverage up to RM1,500,000 from as low as RM200 per month* iv. Privilege Personal Accident Comprehensive personal accident coverage with affordable scheme from as low as RM69.43 per month* v. Tripcare 360 Comprehensive coverage for traveller with medical coverage up to RM500,000 based on selected package
<p>Will/Wasiat</p>	<p>Service provided as per below</p> <ul style="list-style-type: none"> i. Drafting and preparing of Will ii. Executorship iii. Custodian of the Will

Respective product terms & conditions apply.

c. Other additional benefits

Product	Offering
Maybank Privilege	Dedicated Personal Financial Advisor (PFA) at your service.

	<p>Maybank Privilege is designed for individuals with following criteria;-</p> <ul style="list-style-type: none">i. Age 18 and above (Malaysian/Foreigner)ii. Holding an active individual Maybank Premier 1 Account (PM1) or Premier Mudarabah Account-i (PMA-i)iii. Any combination or single product of deposits and investments between RM50,000 to RM250,000iv. Any combination or single product of loans/financings, deposits and investments between RM250,000 to RM1,000,000.
--	---

Other Terms and Conditions

1. The Bank, its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank for the purposes of this CEPS program) shall not be liable to any Eligible Customer or any other parties for any loss or damage of whatsoever nature suffered by the Eligible Customer or any other party (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to the participation or non-participation in this CEPS program save for the Bank's gross negligence.
2. The Bank reserves its right to change the CEPS benefits due to circumstances beyond its control and to offer an alternative of similar value.
3. The Bank's decision on all matters relating to this CEPS program shall be final, conclusive and binding. No correspondence, appeals, protests or attempts to dispute the same would be entertained in any event.
4. The Bank reserves the right to forfeit or disqualify the Eligible Customer in the event of failure to comply with any of the Terms and Conditions.

5. By participating in this CEPS program, Eligible Customers agree to access the Bank's website at www.maybank2u.com on regular basis to view the Terms and Conditions and to ensure that they keep-up-to-date with any changes or variations made to the Terms and Conditions.
6. The Bank reserves the right to delete, suspend or amend the Terms and Conditions of this CEPS program wholly or in part and to cancel, terminate or suspend the program upon giving at least twenty one (21) days prior notice thereof and the notice shall be posted through Maybank2u website www.maybank2u.com or through any other channel or channels that the Bank may deem as appropriate. For the avoidance of doubt, cancellation, termination or suspension by the Bank of this CEPS program shall not entitle the Eligible Customer or any other persons whatsoever to any claim or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.
7. These Terms and Conditions shall be governed by the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
8. By participating in this CEPS program, Eligible Customer hereby expressly agrees to be bound by the Terms and Conditions. Eligible Customer may seek clarification from the Bank should any of the Terms and Conditions cannot be not fully understood.
9. By participating in this CEPS program, Eligible Customers agree and consent to their personal data being collected, processed and used by the Bank in accordance with the Bank's Privacy Notice, which may be viewed on the Bank's website at www.maybank2u.com ("Privacy Notice"). In addition and without prejudice to the Privacy Notice, the Eligible Customers also agrees and consent to such details including without limitation personal data or information being collected, processed and used by the Bank for:
 - a. The purposes of this CEPS program;
 - b. Marketing and promotional activities conducted in such manner as the Bank sees 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 customers. 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 Customer agrees to cooperate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of the Bank in relation to this CEPS program.

10. All Eligible Customers of this CEPS program shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any, and installation costs, where applicable in relation to the CEPS program.
11. To the fullest extent permitted by law, the Bank shall not be held liable for whatsoever loss or damages howsoever arising in connection with the CEPS program. The Bank shall not be liable for any default in respect of the program due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.