

Maybank  
Islamic

Maybank

## Terms and Conditions

### **Grow Your Business Deposit & Win! Campaign FY2026**

1. The **"Grow Your Business Deposit & Win! Campaign FY2026"** ("**Campaign**") is organized by Malayan Banking Berhad (Company No 196001000142) and Maybank Islamic Berhad (Company No 200701029411) (collectively referred to as "**Maybank**"), and shall be governed by these terms and Conditions ("**Terms and Conditions**"). By participating in this Campaign, the Eligible Participants (as defined in Clause 3 below) hereby expressly agree to be bound by these Terms & Conditions and any decision made by Maybank in respect of the Campaign shall be final and binding.

#### **The Campaign Period**

2. This Campaign shall commence from **1 April 2026** 12.01 a.m. (MYT) until **31 October 2026** 11.59 p.m. (MYT) (both dates inclusive) ("**Campaign Period**").

#### **Eligibility**

3. The Campaign is open to **Maybank's new and existing Small Medium Enterprise ("SME")** /business account holders comprising of sole-proprietorship, partnerships, limited liability partnerships, private limited companies, societies, charitable organizations and professional bodies (hereinafter referred to as "**Eligible Participant(s)**") of the following products ("**Participating Accounts**"):-

<b>Conventional</b>	<b>Islamic (Syariah Compliant)</b>
Corporate Current Account	SME First Investment Account-i
SME First Account	SME First Account-i
Basic Current Account	Basic Current Account-i for SME
	Current Account-i
	Premier Mudarabah Account-i for SME

*Malayan Banking Berhad/ Maybank Islamic Berhad is a member of PIDM.*

*\* Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits at [Maybank2u](http://Maybank2u) website for further details.*



### **Campaign Registration (subject to clause Qualifying Criteria & Campaign Mechanics)**

4. Eligible Participants must register their participation for the Campaign, on a one-time basis within the Campaign Period.
  - 4.1. Campaign registration can be made via Maybank2u website and must use the mobile number and Business Registration Number (BRN) that is registered with Maybank. Maybank may introduce other channels for registration from time to time as specified via marketing materials sent or published to customers.
  - 4.2. Eligible Participants are responsible to ensure that the details provided for registration are accurate and is sent or submitted within the Campaign Period. Failing which, the registration will be considered invalid and/ or unsuccessful.
  - 4.3. For avoidance of doubt, Eligible Participants with multiple Maybank Business Accounts are only required to register once within the Campaign Period, with all their accounts deemed as participating accounts.
  - 4.4. In the event that the information provided by the Eligible Participants during the registration process does not match with the information in the Maybank system, Maybank reserves the right to reject the said registration.
  - 4.5. In the event that the Eligible Participant registered twice via multiple channels, Maybank will only acknowledge and accept the first registration as the official record.

### **Qualifying Criteria & Campaign Mechanics**

- 5 Eligible Participants will be selected randomly to be the Winners ("**Winner(s)**") by Maybank randomiser program based on the number of entries earned.
  - 5.1 For newly opened business accounts of Participating Accounts during the Campaign Period, participants are required to make an initial top-up with minimum of RM10,000 and enroll in Maybank2u, Maybank2uBiz or Maybank2e to qualify for the Campaign and be eligible to earn additional entries as set out in table below after para 5.2.
  - 5.2 For existing business account holders of Participating Accounts, to increase average daily Balance (ADB) in the participating account by minimum RM50,000 or more compared to last month's ADB to qualify into the Campaign and be eligible to earn additional entries as set out in table below.

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In addition to earning entries for prizes, there is guaranteed interest/additional bonus profit for Month over Month (MoM) Average Daily Balance (ADB) growth as table below.

Mandatory entries criteria		Conventional Account	Islamic Account	Conventional Account	Islamic Account
		Number of Entries		Guaranteed Interest (% p.a.)	Additional Bonus Profit* (% p.a.)
<b>First (1<sup>st</sup>) month (For New Account Opening)</b>	1. Open new Business Account within campaign period with fresh growth month end balance of minimum <b>RM10,000</b> and above	25	35		
	2. Enrolment for Maybank2u, Maybank2u Biz or Maybank2E access within campaign period				
<b>First (1<sup>st</sup>) month (For Existing Business Account Holder)</b>	1. To participate in the campaign: 1st month Top-up in the participating account of minimum <b>RM50,000</b> and above on-top of the existing ADB balances in previous month	30	40		

	2. Enrolment for Maybank2u, Maybank2u Biz or Maybank2E access within campaign period				
<b>Month over Month (MoM) ADB growth</b> (The growth is based on ADB monthly moving baseline)	RM25,000 to RM39,999 throughout the campaign period			0.5	0.75
	RM40,000 to RM54,999 throughout the campaign period			0.75	1.00
	RM55,000 and above throughout the campaign period			1.00	1.25
During campaign period i.e. second (2 <sup>nd</sup> ) month onwards	For every ADB growth* of RM100,000 and above		30		
<b>Product take up</b>	Sign up Maybank Scaleup SME Solutions (LITE UP TOP)		20		
	Sign up Maybank Work+		30		



	with minimum monthly total salary crediting of <b>RM20,000</b> and above		
	Successful approval & acceptance of any <b>ESG</b> related financing packages (between 1 <sup>st</sup> Apr to 30 <sup>th</sup> Jun '26)	35	
	Successful approval & acceptance of Maybank <b>HERpower</b> (between 1 <sup>st</sup> July to 30 <sup>th</sup> Sep '26)	50	
	<b>Trade Financing – Small &amp; Medium.</b> -Subject to upon 1 <sup>st</sup> disbursement <b>SME Digital Financing – Micro.</b> -Subject to upon disbursement (between 1 <sup>st</sup> Aug to 31 <sup>st</sup> Oct '26)	50	
<b>Guaranteed interest/</b>	The total guaranteed interest/additional bonus profit offering is capped at first RM2 million each month, on “first-come first-served basis”.		

<b>Additional bonus profit capping</b>	
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\*Note: For SME First Investment Account-i and Premier Mudarabah Account-i for SME, the additional bonus profit will be in addition to prevailing indicative profit rate of respective account.

5.3 Eligible Participant’s account must be active throughout the Campaign Period.

5.4 Formula for ADB:

$$ADB = \frac{\text{Sum of 1-month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}$$

Non-leap years = 365 days

5.5 Formula for ADB growth

**ADB Growth: ADB (for the campaign month) – ADB of Baseline\* (previous month)**

\* Note: The growth is based on ADB monthly moving baseline

Scenario 1: New to Bank Customer

New customer	Open New account & register date	MEB Balance (RM)	Product take up	Average Daily Balances (RM)					Total entries earned	Total additional bonus profit earned (RM)
				30/6/2026	04/6/2026	30/6/2026	31/07/2026	31/08/2026		
Islamic	2/6/2026	Initial deposit/ daily fund	Maybank2u Biz on 10/6/2026	10,000	50,000	40,000	70,000	140,000		
		40,000		Average Daily Balances Growth (RM)						
				40,000	(10,000)	30,000	70,000			
<b>Total entries</b>			<b>35</b>						<b>35</b>	
<b>Bonus Profit tier</b>				<b>1.00% p.a.</b>	<b>0</b>	<b>0.75% p.a.</b>	<b>1.25% p.a.</b>			<b>127.40</b>



## Scenario 2: Existing to Bank Customer

Existing customer	Register date	Baseline : ADB (RM)	Product take up					Average Daily Balances (RM)				Total entries earned	Total interest earned (RM)		
			30/06/2026	16/07/2026	30/07/2026	30/09/2026		31/10/2026	31/7/2026	30/8/2026	30/9/2026			31/10/2026	
Conventional	15/07/2026	50,000	Top up on top of the existing ADB (Note 1)	Maybank2u Biz (Note 1 & 2)	Commercial Cards	Card Terminal	Maybank HERpower	Work+ Salary Crediting of RM20,000	Work+ Salary Crediting of RM22,000	105,000	125,000	375,000	725,000		
									Average Daily Balances Growth (RM)						
							55,000	20,000	250,000	350,000					
<b>Total entries</b>	<b>30</b>		<b>20</b>	<b>20</b>	<b>50</b>	<b>30</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>30</b>	<b>30</b>	<b>240</b>			
<b>Interest tier</b>								<b>1.00% p.a.</b>	<b>0</b>	<b>1.00% p.a.</b>	<b>1.00% p.a.</b>			<b>549.45</b>	

Note 1: Top up on top of existing ADB/daily fund and enrolment for Maybank2u Biz must be completed within the same first month

Note 2: Only existing customers who newly sign up for M2u Biz are entitled to earn entries.

### Campaign Prizes (“Prize(s)”)

6 Prizes for the Campaign are as follows:

Prizes		Amount	No of winners
Grand Prize:	3 Days 2 Nights Company team building retreat (Banjaran hotspring & Spa)	RM75,000	1
2nd Prize	Macbook Pro worth of RM17,500 + corporate dining vouchers worth of RM2,500	RM20,000	1
3 <sup>rd</sup> Prize	Fuel vouchers X2 (RM7,500 each)	RM15,000	2

6.1 The selection of Winners will be conducted and Prizes will be awarded within 90 working days after the end of the Campaign Period.

6.2 Eligible Participants are only entitled to win one (1) time of any campaigns involving any SME Deposit/Investment account which are running concurrently.



- 6.3 Eligible Participants whose accounts have been suspended from carrying out any transactions out of or into their account or whose accounts have been frozen due to any reasons provided under the TERMS AND CONDITIONS GOVERNING DEPOSIT ACCOUNTS FOR ISLAMIC BANKING, TERMS AND CONDITIONS GOVERNING MUDARABAH INVESTMENT ACCOUNT(S) FOR ISLAMIC BANKING and TERMS AND CONDITIONS GOVERNING BANKING ACCOUNTS shall not be entitled for this Campaign.
- 6.4 Eligible Participants shall be analyzed for ADB growth (for RM100,000 and above) calculation and SME product take up in the selection of the Winners for the Campaign.

## **7 Distribution of Prizes**

- 7.1 Winners must have a valid mobile number and email address registered with Maybank to be contacted for fulfilment of the Prizes.
- 7.2 Winners will be notified via Electronic Direct Mail (eDM) or email or through any mode of communication which Maybank deems appropriate.
- 7.3 The Winners will be announced via Maybank2u's website at [www.maybank2u.com.my](http://www.maybank2u.com.my) and/or Maybank's social media.
- 7.4 Winners hereby allow and consent for Maybank to use, publish, and share their personal data (which may include their names and personal details), for purposes including but limited to, announcement of Winners details on Maybank's website, social media platforms, and other marketing materials.
- 7.5 Eligible Participants who wish to receive notifications on the Campaign's result via their Maybank2u inbox and push notifications on their Maybank2u application, must register their Maybank2u and be an active user of the Maybank2u application.
- 7.6 Maybank reserves the right to substitute Prizes of equal or greater value if necessary with prior notice thereof, the notice of which shall be posted on Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank.
- 7.7 The prizes will be ready for collection or deliver to Winners within eight to twelve (8 – 12) weeks from end of the Campaign Period.



- 7.8 The interest or profit will be credited to the Winner's participating active account within eight to twelve (8 – 12) weeks from end of the Campaign Period. The Winners must have an active participating account throughout the Prize fulfilment period to receive their Prize. Maybank reserves the right to extend the period to credit the interest/profit due to unanticipated circumstances or operational constraint
- 7.9 The Prize is given on an "as is" basis and are neither transferable nor exchangeable and are subject to this Terms and Conditions and any Prize left unclaimed for three (3) months after the notification of Winner is made will be forfeited.
- 7.10 Upon distribution, Maybank shall no longer be responsible for the use of the Prizes. In the event of any dispute related to the Prize, Winners shall address the issue directly with, either, manufacturer, supplier, merchant, or vendor.
- 7.11 The Winners may be required to attend a prize presentation ceremony and/or other publicity programs, as and when required, and the Winners consent to any disclosure of the same in any manner as determined by Maybank. Any failure by the winners to attend the Prize presentation ceremony and/or other publicity programs may result in he/she being disqualified and no compensation or arrangement will be made after the prize giving ceremony.

### **Miscellaneous**

- 8 An Eligible Participant who closes his/her account(s) before the notification of Winners shall not be entitled to receive any Prize under the Campaign.
- 9 Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.
- 10 Maybank'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 shall be entertained in any event.
- 11 Picture(s) of the Prizes shown in any advertisement, promotion and other publicity materials relating to or in connection with the Campaign is/are solely for illustration purposes and may not depict the actual colour, model or specification of the Prizes.
- 12 All Eligible Participants 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.



- 13 If there is any non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688 within three (3) months after the notification of Winners is made. No request shall be entertained thereafter.

#### **14 General Terms and Conditions**

- 14.1 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, or Maybank2e provided the same is not caused by Maybank.
- 14.2 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 on 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 Participants to be informed of or otherwise seek out any such notice validly posted.
- 14.3 By participating in this Campaign, Eligible Participants 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.
- 14.4 By participating in this Campaign, Eligible Participants 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 Participants, Eligible Participants agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

- a) the purposes of the Campaign; and
- b) 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).

- 14.5 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 Participants 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 negligence or omission by Maybank.
- 14.6 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.
- 14.7 Maybank may disqualify/reject any Eligible Participants 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.
- 14.8 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 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).