

MAYBANK WORK+

Program Brief

This program is recognized as Maybank Work+ formerly known as ‘Corporate Employee Privilege Scheme’ (“CEPS”) by Malayan Banking Berhad and Maybank Islamic Berhad (collectively referred to as “Maybank”). The program is open only to Eligible Customers recognised under Salary On-boarding Program as defined below to entitle for the benefits and shall be subject to the terms and conditions as provided herein.

Maybank Work+ is the dynamic gateway to multiple privileges and special product offerings for every stage in life. A path to upgrade to Maybank Privilege and enjoy even more perks for enhanced financial solutions.

Program Period

The availability of Maybank Work+ program begins from 01/05/2023 to 31/12/2023 (inclusive both dates).

Eligible Customers

To be eligible for Maybank Work+, customers must meet both criteria below (“Eligible Customers”).

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

The Employees that met both criteria are automatically enrolled in the program. However, to officially participate to enjoy the program benefits, Employee shall provide their information below via our designated email i.e. workplus@maybank.com.

- i. Employee’s full name, contact number and NRIC number
- ii. Name of Employer
- iii. Type of product employee would like to know more
- iv. Employee preferred Maybank branch

A Maybank representative will get in touch with the Employee for further steps.

For the avoidance of doubt, this program is not open to the following entities:

- i. Non-Payroll Employers i.e. corporate customer, companies, associations, non-profit organisations that are using other Bank's payroll platform.
- ii. Employee who maintains non-Maybank salary account. .
- iii. Joint account holders.
- iv. Employee of Maybank and its related companies.

Participating Products and Benefits

Type of Participating Products/services under Maybank Work+ are described as per below:

No	Participating Product	Category	Benefits
1.	<ul style="list-style-type: none"> • Basic Savings Account/-i • Kawanku Savings • Savings Account-i • Maybank2u Savers/-i • Zest-i Account • Premier 1 Account • Premier Mudharabah Account-i • Private Banking Account/-i • Fixed Deposit • Islamic Fixed Deposit 	Deposit/ Investment Account	<p>Additional Rate on top of Board Rate/Indicative Profit Rate:</p> <ul style="list-style-type: none"> • 0.10% for Conventional Based Account • 0.20% for Islamic Based Account <p><i>Note - Applicable to customers that opened new salary account only</i></p>
2.	<ul style="list-style-type: none"> • MaxiHome • Commodity Murabahah Home Financing-i • MaxiHome Flexi Loan 	Loan/Financing	<p>0.10% lower than Normal Rate*</p> <p><i>*Subject to customer's credit assessment and OPR changed by BNM</i></p> <p><i>Note - *Applicable to customers that opened new salary account and existing salary account</i></p>

	<ul style="list-style-type: none"> • MaxiHome Ezy 		
3.	<ul style="list-style-type: none"> • Maybank Hire Purchase • Murabahah Vehicle Term Financing-i • My First Car Plan <p><i>*All Hire Purchase Financing (National ,Non National and unregistered reconditioned)</i></p>	Loan/Financing	<p>0.05% lower than Normal Rate*</p> <p><i>*Subject to customer's credit assessment and OPR changes by BNM</i></p> <p><i>Note - *Applicable to customers that opened new salary account and existing salary account</i></p>
4.	Salary Financing	Loan/Financing	100% margin of financing

Maybank/Maybank Islamic is a member of Perbadanan Insurans Deposit Malaysia (“PIDM”).

Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.

- a) All of the above products to be positioned under Conventional and Islamic schemes.
- b) Maybank Work+ product proposition may change from time to time subject to change of Overnight Policy Rates (OPR) or other relevant aspects.

General Terms and Conditions

1. Maybank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of Maybank Work+ 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 the program.
2. Maybank reserves its right to change the Maybank Work+ benefits due to circumstances beyond its control and to offer an alternative of similar value.
3. Maybank decision on all matters relating to Maybank Work+ program shall be final, conclusive and binding. No correspondence, appeals, protests or attempts to dispute the same would be entertained in any event.
4. Maybank reserves the right to forfeit or disqualify the Eligible Customer in the event of failure to comply with any of the terms and conditions herein.

5. By participating in Maybank Work+ program, Eligible Customers agree to access Maybank's website at www.maybank2u.com on regular basis to view the terms and conditions and to ensure that they kept-up-to-date with any changes or variations made to the terms and conditions.
6. Maybank reserves the right to delete, suspend or amend the terms and conditions of Maybank Work+ program wholly or in part and to cancel, terminate or suspend the program upon giving adequate at least minimum of twenty one (21) calendar days prior notice thereof and the notice shall be posted through Maybank2u website www.maybank2u.com or through any other channel or channels that Maybank may deem as appropriate. For the avoidance of doubt, cancellation, termination or suspension by Maybank of the Campaign shall not entitle the Eligible Customer or any other persons whatsoever to any claim or compensation against Maybank 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 Maybank Work+ program, Eligible Customer hereby expressly agree to be bound by these terms and conditions. Eligible Customer may seek clarification from Maybank should any of the terms and conditions cannot be not fully understood.
9. By participating in this program, Eligible Customers agree and consent to their personal data being collected, processed and used by Maybank in accordance with Maybank's Privacy Statement, which may be viewed on Maybank's website at www.maybank2u.com ("Privacy Statement"). In addition and without prejudice to the Privacy Statement, the Eligible Customers also agrees 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 program;
 - b. Marketing and promotional activities conducted in such manner as Maybank 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 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 customer agrees to cooperate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to Maybank Work+ program.

10. All Eligible Customers of Maybank Work+ 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 program.
11. To the fullest extent permitted by law, Maybank shall not be held liable for whatsoever loss or damages howsoever arising in connection with the program. Maybank 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 Maybank.