Maybank Islamic iTrade Global Export Programme 2026

Terms & Conditions

1. **Programme Period**

The Maybank Islamic iTrade Global Export Programme 2026 **("Programme")** will commence from **20 April 2026** until **31 December 2026** (both dates inclusive), unless notified otherwise **("Programme Period")**.

2. **Eligibility**

2.1. This Programme is organised by Maybank Islamic Berhad (Company No.: 200701029411) (referred to as **"Maybank"** or **"Bank"**) open to existing and new customers of the Bank, within Global Banking (**"GB"**) and Community Financial Services ("**CFS**") segments, who negotiate and discount export documents drawn under Letter of Credit (**"LC"**) (foreign and domestic) via the Bank (**"Eligible Customers"**).

2.2. By participating in this Programme, the Eligible Customers hereby expressly agree to be bound by these terms and conditions ("**Terms and Conditions"**) and any decision made by the Bank in respect of the Programme shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute same shall be entertained in any event.

3. **Eligible Products**

The Islamic trade product and/or trade financing products drawn under Export LC that are eligible to participate in this Programme are as follows (**"Eligible Products"**):

a) Accepted Bills-i – sales/export;
b) On-shore Foreign Currency Financing-i – sales/export;
c) Bills of Exchange Purchase with Authority to Purchase; and
d) Export Credit Refinancing-i – post shipment.

4. **Programme Benefits**

4.1. Subsidised Courier Fees: 100% waiver of courier fees for negotiation and discounting of export documents drawn under LC during the Programme Period only. This is **ONLY** eligible for financing the Eligible Products as defined above.

4.2. Potential Profitable Islamic Investment Account under Premier Mudharabah Account-i **("PMA-i"):** Offers an attractive indicative profit rate on your average

daily balance, in contrast to the traditional non-profit bearing current accounts. Actual profits are disbursed on a monthly basis. You may visit our website at www.maybank2u.com.my for details.

Note: Maybank is a member of Perbadanan Insurans Deposit Malaysia ("PIDM"). PMA-i is not protected by PIDM.

4.3. Exclusive invitations: Priority access to Trade Masterclass and special events designed to enhance your trade expertise and network.

5. **Programme Rewards**

5.1. Twelve (12) Eligible Customers will be rewarded based on the highest LC negotiation and discounting cumulative volume from **20 April 2026** to **31 December 2026** (**"Reward Period"**) in accordance with the mechanism as below:

Highest LC negotiation and discounting cumulative volume from 20 April 2026 to 31 July 2026 (1st Reward Period)

a) Top three (3) GB Eligible Customers
b) Top three (3) CFS Eligible Customers

Highest LC negotiation and discounting cumulative volume from 1 August 2026 to 31 December 2026 (2nd Reward Period)

a) Top three (3) GB Eligible Customers
b) Top three (3) CFS Eligible Customers

Notwithstanding that the Eligible Customers may enjoy the Programme Benefits (defined in Clause 4) throughout the Programme Period, the Rewards (defined in Clause 5) will **ONLY** be rewarded to Twelve (12) Eligible Customers based on the highest LC negotiation and discounting cumulative volume financed during the Reward Period.

6. **Rewards**

6.1. Rewards will be in the form of gadgets i.e. Apple iPad 11th Gen A16-128GB worth not more than RM1,500 per unit, per Eligible Customer.

Maybank is not the supplier of the Rewards and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the Rewards provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Rewards. Any dispute over the Rewards should be resolved directly between Eligible Customers and the merchant.

7. **Fulfilment of Programme**

7.1. Eligible Customers who are winners of the Programme Rewards will be identified and notified within two (2) months from the end of the Programme Period.

7.2. The Bank reserves the right to select or substitute any Eligible Customer at any time who may be ineligible or disqualified at its discretion throughout and/or after the Programme Period.

7.3. The Bank will notify the Eligible Customers of the Programme through email or phone call or any mode of communication which the Bank deems appropriate via the respective Regional Manager or Transaction Banking Sales personnel.

7.4. The Bank reserves the right to substitute the courier fees or rewards to its equivalent value for any reason the Bank reasonably deems appropriate by giving twenty-one (21) days' notice prior to the effective date.

7.5. If there is any dispute in relation to the Programme Benefits or Programme Rewards, the Eligible Customers shall contact their dedicated Transaction Banking Centre. No request for any inquiry shall be entertained after end of the respective **Programme Period** or **Reward Period** respectively.

7.6. All official communication of the Programme will be published on the Maybank2U page at www.maybank2u.com.my and/or via email or phone call or any other method of communication which the Bank may deem appropriate. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

8. **General Terms and Conditions**

8.1. 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.

8.2. Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this 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 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.

8.3. By participating in this Programme, Eligible 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 should any of the Terms & Conditions be not fully understood.

8.4. By participating in this Programme, Eligible Customers agree to be bound by the Terms and Conditions herein and agree and consent to allow the Eligible Customer's 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 ("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:

a) the purposes of the Programme; 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 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 Programme.

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

8.5. 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 Programme) shall not be liable to Eligible Customers in this 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 Programme unless caused by any gross negligence or omission by Maybank.

8.6. Maybank shall not be liable for any default of its obligation under this 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.

8.7. 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 Programme and/or its process or the operations of this Programme which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Programme or is in default or in breach of the terms in relation to their account(s), any facility, and/or any services granted by Maybank.

8.8. All Eligible Customers 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.

8.9. These Terms and Conditions shall be read together with the agreed terms and conditions governing the relevant Islamic trade product and/or trade financing products between the Eligible Customers and the Bank.

8.10. 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 Programme, 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.