

Maybank Work+ Employee Program “Share Trading Cash Account Exclusive Offer”

Terms & Conditions

These terms and conditions (“**Terms and Conditions**”), as amended from time to time, sets out the terms and conditions governing Maybank Work+ Employee Program (“**Program**”) “Share Trading Cash Account Exclusive Offer” (“**Offer**”) by Maybank Investment Bank Berhad (Registration No.: 197301002412) (“**Maybank IB**”).

For the purpose of these Terms and Conditions, “**Maybank**” collectively means Malayan Banking Berhad (Registration No.: 196001000142), Maybank IB, Maybank Islamic Berhad (Registration No.: 200701029411) and their respective affiliates. Any decision made by Maybank with respect to this Offer shall be final and binding.

1. Offer Period

This Offer commences from **now until 31 December 2025** (both dates inclusive, “**Offer Period**”).

2. Eligibility

- 2.1. This Offer is open to all Maybank Work+ Employee account holders who:
- (a) open **Share Trading Cash Account(s)** with Maybank opened via Maybank2u (M2u) during the Offer Period;
 - (b) have a valid email address registered with Maybank during account opening (“**Email**”); and
 - (c) Use the promo code ‘**workplus**’ during account opening.

(collectively referred to as the “**Eligible Participants**”).

- 2.2. This Offer is **ONLY** applicable to Eligible Participants who trade / transact via cash for stocks listed on Bursa Malaysia using Maybank2u Online Share Trading (OST), Maybank Trade App or Maybank Trade MY App during the Offer Period.

- 2.3. For the avoidance of doubt, the following categories of customers shall **NOT** be eligible to participate in this Offer:
- (a) corporate and institutional clients of Maybank;
 - (b) customers who are permanent and contract employees, representatives and agents of Maybank or its subsidiaries or its related companies (as defined in Section 7 of the Companies Act 2016) and their immediate family members (i.e. spouse, children, parents, brothers, sisters);

- (c) customers who have an account with Maybank for the following purposes/transactions: Employee Share Option Scheme financing and Initial Public Offering financing.
- (d) customers **without** a valid Email (as defined above);
- (e) customers whose account(s) with Maybank was or is suspended or terminated prior to or during the Offer Period; or
- (f) customers who breached or breaches any agreement with Maybank prior to or during the Offer Period.

2.4. Maybank shall at all times have the sole discretion to determine the eligibility of the Eligible Participants for this Offer.

3. Exclusive Offer

3.1. All Eligible Participants who meet the eligibility requirements in Clause 2 above shall automatically qualify for this Offer and no prior registration is required.

3.2. The details of the Offer are as follows:

- (a) Exclusive offer

	Existing – All clients	Offer for Maybank Work+ Employee account holder
Brokerage fee	RM8 or 0.1% (whichever is higher)	RM8 or 0.05% (whichever is higher)
CDS Fee	RM 10	Rebate* applies <i>*up to limit of 50 redemptions per month</i>
Eligible period/ Offer Period	Nil	From now until 31 December 2025

**The CDS Fee will be charged upon account opening, a rebate will be granted to the first 50 Eligible Participants each month (“Rebate”), and the rebated amount will be credited back to Share Trade Cash Account as a redemption.*

- (b) The CDS Fee Rebate is available on first come first serve basis, up to the limit of 50 redemptions per month and is renewed monthly during the Offer Period. Each Eligible Participant is entitled to maximum one (1) Rebate.
- (c) Maybank IB does not have any obligation to inform Eligible Participants should the Rebate(s) reach its redemption limit.

4. General Terms and Conditions

4.1. This Offer is subject to the Terms and Conditions including as follows:

- (a) All Offer(s) is/are accepted entirely at the risk of the Eligible Participant(s). Maybank, its affiliates and their respective officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of the Offer) (collectively, "**Representatives**") accept no responsibility or liability in respect of any cost, expense, loss and/or damage whatsoever or howsoever incurred or suffered by the Eligible Participants in connection with or arising out of or caused by the delivery and/or acceptance of the Rebate(s) (including but not limited to where the Eligible Participant(s)'s Email is invalid).
- (b) The Rebate(s) is/are non-transferable or exchangeable for cash or credit of any kind, in whole or in part.
- (c) The Eligible Participant(s) shall bear all costs, expense fees and/or charges incidental to or arising out of or in connection with the acceptance, redemption and/or utilization of the Rebate (if applicable).
- (d) Maybank reserves the right, at any time with twenty-one (21) days' prior notice, to replace or substitute any of the Rebate(s) with any other products and/or services of similar value. In case of such substitution or replacement, these Terms and Conditions shall apply to such substituted or replacement products and/or services.
- (e) Termination / suspension (as the case may be) of the Eligible Participants from the Program will automatically eliminate or disqualify the Eligible Participants from this Offer.

4.2. Maybank and its Representatives shall, to the fullest extent permitted by law, not be responsible or held liable for any direct, indirect, special or consequential losses, damages or costs (including but not limited to, loss of income, profits or goodwill) incurred or suffered by any Eligible Participants in any manner whatsoever as a result of their participation in this Offer including but not limited to 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 website, Maybank2u Biz, Maybank2u, Maybank2e, Powerbroking2u, Maybank Trade, Maybank Trade MY or any of Maybank's authorised platforms.

4.3. Maybank reserves the right to cancel, suspend, extend or terminate this Offer earlier in whole or in part and reserves the right to vary, supplement, delete, amend and/or

modify any of the Terms and Conditions contained herein or any part thereof (“**Amendment**”), from time to time by giving 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. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.

- 4.4. For the avoidance of doubt, the cancellation, suspension, extension, termination or Amendment of this Offer by Maybank shall not entitle the Eligible Participants or any other persons whatsoever to make any claim against, or request for compensation from Maybank for any losses or damages suffered or incurred as a direct or indirect result of the cancellation, suspension, extension, termination or Amendment of this Offer.
- 4.5. By participating in the Offer, each Eligible Participant agrees to access Maybank’s website on a regular basis to view the Terms and Conditions therein and seek clarification from Maybank should any of the Terms and Conditions are not fully understood.
- 4.6. By participating in this Offer, each Eligible Participant agrees to be bound by the Terms and Conditions herein including any Amendment, and consents to allow his/her personal data/ information to be 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 as may be revised, amended or supplemented from time to time.
- 4.7. In addition, and without prejudice to the terms in the Maybank’s Privacy Statement and the PDPA Form for Individual Customers, by participating in this Offer, each Eligible Participant agrees and consents to his/her personal data or information being collected, processed and used by Maybank for:
 - (i) the purposes of this Offer; and
 - (ii) Marketing and Promotional Activities (as defined below) conducted in such manner as Maybank deems fit, including but not limited to any form of advertising or publicity, media and materials such as audio and/or visual recordings, whether published through newspapers, television networks, radio stations, digital media or on the internet or otherwise, without further express consent from any Eligible Participant. “Marketing and Promotional 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 Participants agree to co-operate and participate without further express consent or payment or consideration, in all advertising and publicity activities of Maybank in relation to the Offer. Each Eligible Participant agrees that Maybank has the right to publish, broadcast, televise, distribute, use or otherwise reproduce his/her post(s) on social media in relation to the Offer without having the need to obtain his/her prior consent. Notwithstanding the foregoing, each Eligible Participant hereby expressly permit Maybank to publish and/or use his/her photograph and/or image(s) for Marketing and Promotional Activities, if so required.

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

- 4.8. Maybank and its Representatives shall, to the fullest extent permitted by law, not be liable for any default of its obligation under the Offer 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.
- 4.9. Maybank may at its sole discretion disqualify or reject any Eligible Participant who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with the Offer and/or its process or the operations of this Offer, which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Offer and/or Maybank's social media platforms.
- 4.10. Maybank's decision on all matters relating to the Offer (including but not limited to the Rewards to be made to the Eligible Participants) shall be final, conclusive and binding.
- 4.11. These Terms and Conditions set out herein shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 4.12. The Offer has not been reviewed by Securities Commission Malaysia.

For information, enquiries, feedback and/or complaints related to the [Share Trading Cash Account Exclusive Offer](#), please contact Maybank's IB Equities Helpdesk hotline at 1 300 22 3888. Alternatively, Eligible Participant(s) may choose to e-mail Maybank IB Equities Helpdesk at equities.helpdesk@maybank-ib.com.