

Specific Terms and Conditions for Zest-i Account

A. PRIZE DRAW

1. Eligibility

- 1.1. The Prize Draw is organized by Maybank Islamic Berhad (Company Reg. No.: 200701029411) (“**the Bank**”). By participating in the Prize Draw, customers agree to be bounded by these Specific Terms & Conditions and the decision made by the Bank.
- 1.2. All customers who hold new or existing Zest-i Account (“**Account**”)(individuals or joint account holders) are eligible to participate in the Prize Draw (“**Eligible Account Holders**”).
- 1.3. Only Eligible Account Holders with active accounts during the Prize Draw period until the crediting of the prizes (cash prizes) will be entitled to participate in the Prize Draw. Active account is defined as account with banking transactions for a period of three (3) continuous months or such other period determined by the Bank at its discretion. Dormant accounts shall not be entitled to participate in the Prize Draw.
- 1.4. Accounts of deceased customers and frozen account are not entitled to participate in the Prize Draw. Frozen Account is defined as the accounts which have been restricted or suspended by the Bank for any transactions being carried out including withdrawal of monies (in full or for an earmarked amount), acceptance of deposit clearance or cheques presented on the account more particularly described in “Terms & Conditions Governing Mudarabah Investment Account(s) for Islamic Banking”.
- 1.5. For Joint Account Holders, only the primary Account Holder will qualify as an Eligible Account Holder.
- 1.6. Eligible for all employees of Maybank Group collectively means Malayan Banking Berhad, its subsidiaries, related and associated companies including the Bank, can be the existing or new Zest-i Account holder are eligible to participate in the Prize Draw, **EXCEPT** employees that are directly involved in the Winners selection process for the Prize Draw.

2. Mechanics

2.1. Prize Draw Categories

- i. Eligible Account Holders fulfil the Prize Draw criteria of either one of the following categories shall earn one (1) entry or multiple entries to the respective Prize Draw category:

- a) The “Monthly Prizes” category

Category	Criteria
Monthly Prizes	<p><u>For Prize Draw:</u></p> <ol style="list-style-type: none"> a. One (1) entry will be given with each incremental Average Daily Balance (“ADB”) growth of RM200 for the respective month; and b. Minimum Month End Balance (“MEB”) of RM200. <p><u>For Guaranteed Prizes:</u></p> <ol style="list-style-type: none"> a. Only allocated for the first 100 new registrations through e-KYC via MAE Apps during the month a. One (1) entry will be given with each incremental Average Daily Balance (“ADB”) growth of RM500 for the respective month; and b. Minimum Month End Balance (“MEB”) of RM500.

b) The “Quarterly Prizes” Category

Category	Criteria
Monthly Prizes	For Prize Draw: b. One (1) entry will be given with each incremental Average Daily Balance (“ADB”) growth of RM300 for the respective month; and c. Maintain a minimum Month End Balance (“MEB”) of RM300 before the end of Qualifying Period for Quarterly Prizes.

c) The “Yearly Prize” Category

Category	Criteria
Yearly Prize	a. One (1) entry will be given with each incremental Average Daily Balance (“ADB”) growth of RM1,000 for the respective month; and b. Maintain a minimum Month End Balance (“MEB”) of RM1,000 before the end of Qualifying Period for Yearly Prize.

ii. Definition of “**Qualifying Period**” shall be termed as the period spanning one calendar year, commencing from the first day of January and concluding on the last day of December. Any prizes awarded to Winners apart from the Qualifying Period is deemed as *hibah* (gift) at the Bank’s discretion.

iii. Incremental ADB in the Account refers to the difference in the ADB during the respective month as compared to the ADB in the Account for the previous month (“**Baseline**”).

iv. Definition of “**Baseline**” shall be termed as below:

NO	CUSTOMER TYPE	BASELINE (RM)
1.	New Account Holders of Zest-i	Baseline shall be RM 0
2.	Existing Account Holders of Zest-i	Baseline shall be Average Daily Balance (ADB) of the previous month

v. Definition of “**Average Daily Balance (“ADB”)**” shall be termed as below:

NO	CUSTOMER TYPE	DETAILS
1.	New Account Holders	For Accounts opened during the respective month, the Average Daily Balance (“ ADB”) for the respective month in which the account was opened is determined by computing the sum of every day-end balance from the day opened to the last day of calendar month.
2.	Existing Account Holders	For Accounts opened before the respective month, the Average Daily Balance (“ADB”) in the Account for the respective month is determined by computing the sum of every day-end balance in the Account in that calendar month divided by the number of days in that month.

2.2. The table below provides some illustrations on how the Prize Draw entries may be earned:

DATE	PARTICULARS	PRIZE DRAW ENTRY
Scenario 1 - "Monthly Prizes" Category		
Customer A is a new customer who opened a Zest-i as at 1 May 2024.		
1 May 2024	Customer A places RM5,000 into his Zest-i	1. Incremental Average Daily Balance ("ADB")
20 May 2024	Customer A places RM1,000 into his Zest-i	<ul style="list-style-type: none"> ADB for May 2024 = [(19 days x RM5,000) + (11 days x RM6,000) + (1 day x RM4,000)] ÷ 31 days = (RM95,000 + RM66,000 + RM4,000) ÷ 31 days = RM5,322.58 Baseline = RM 0 Incremental ADB = RM5,322.58 - RM 0 = RM5,322.58 Entries for May 2024 = RM5,322.58 ÷ RM200 = 26 entries
31 May 2024	Customer A withdraws RM2,000 from his Zest-i	
		2. Month End Balance ("MEB")
		<ul style="list-style-type: none"> MEB for May 2024 = RM5,000 + RM1,000 - RM2,000 = RM4,000 Hence, above minimum MEB of RM200.

DATE	PARTICULARS	PRIZE DRAW ENTRY
Scenario 2 - “Monthly Prizes” Category		
Customer B is an existing customer. For the month of March 2024, he has Average Daily Balance (“ADB”) of RM 5,000 and Month End Balance of RM 4,000 in Zest-i.		
1 April 2024	Customer B places RM4,500 into his Zest-i	1. Incremental Average Daily Balance (“ADB”)
22 April 2024	Customer B withdraws RM500 from his Zest-i	<ul style="list-style-type: none"> ADB for April 2024 $= [(21 \text{ days} \times \text{RM}8,500) + (9 \text{ days} \times \text{RM}8,000)] \div 30 \text{ days}$ $= \text{RM}178,500 + 72,000 \div 30 \text{ days}$ $= \text{RM} 8,350$ Baseline March 2024 = RM 5,000 Incremental ADB $= \text{RM}8,350 - \text{RM} 5,000$ $= \text{RM} 3,350$ Entries for “Monthly Prizes” category for April 2024 $= \text{RM} 3,350 \div \text{RM}200$ $= \underline{\mathbf{16 \text{ entries}}}$
		2. Month End Balance (“MEB”)
		<ul style="list-style-type: none"> MEB for April 2024 $= \text{RM} 4,000 + \text{RM} 4,500 - \text{RM} 500$ $= \text{RM} 8,000$ Hence, above minimum MEB of RM200.

DATE	PARTICULARS	PRIZE DRAW ENTRY
Scenario 3 - “Quarterly” and “Yearly Prize” Category		
Customer C is a new customer who opened Zest-i on 1 October 2024.		
1 October 2024	Customer C places RM15,000 into his Zest-i.	1. Incremental Average Daily Balance (“ADB”)
20 October 2024	Customer C places RM 1,000 into his Zest-i	Monthly Draw Entries Calculation
30 November 2024	No recorded withdrawals from Zest-i since last transaction on 20 October 2024	a) October 2024
16 December 2024	Customer C places RM 10,000 into his Zest-i	<ul style="list-style-type: none"> ADB for October 2024 $= [(19 \text{ days} \times \text{RM}15,000) + (12 \text{ days} \times \text{RM}16,000)] \div 31 \text{ days}$ $= (\text{RM} 285,000 + \text{RM}192,000) \div 31 \text{ days}$ $= \text{RM}15,387.10$ Baseline = RM 0 Incremental ADB $= \text{RM}15,387.10 - \text{RM} 0$

		<p>= RM15,387.10</p> <ul style="list-style-type: none"> • Entries for “Monthly Prizes” category for October 2024 = RM15,387.10 ÷ RM200 = <u>76 entries</u> <p>b) <u>November 2024</u></p> <ul style="list-style-type: none"> • ADB for November 2024 = [(30 days x RM16,000.00) ÷ 30 days] = RM16,000.00 • Baseline October 2024 = RM15,387.10 • Incremental ADB = RM16,000.00 - RM15,387.10 = RM612.90 • Entry for “Monthly Prizes” category for November 2024 = RM 612.90 ÷ RM 200 = <u>3 entries</u> <p>c) <u>December 2024</u></p> <ul style="list-style-type: none"> • ADB for December 2024 • = [(15 days x RM16,000.00) + (16 days x RM26,000.00)] ÷ 31 days = (RM240,000.00 + RM416,000.00) ÷ 31 days = RM21,161.29 • Baseline November 2024 = RM16,000.00 • Incremental ADB = RM21,161.29 - RM16,000.00 = RM5,161.29 • Entry for “Monthly Prizes” category for December 2024 = RM5,161.29 ÷ RM200 = <u>25 entries</u> <p><u>Quarterly Draw Entries Calculation</u></p> <ul style="list-style-type: none"> • ADB for the Quarter (October - December 2024) = [(19 days x RM15,000.00) + (12 days x RM16,000.00) + (30 days x RM 16,000.00) + (15 days x RM16,000.00) + (16 days x RM26,000.00)] ÷ 92 days = (RM 285,000.00 + RM192,000.00 + RM480,000.00 + RM240,000.00 + RM416,000.00) ÷ 92 days = RM1,613,000.00 ÷ 92 days = RM17,532.60
--	--	---

		<ul style="list-style-type: none"> Entry for “Quarterly Prizes” category = RM17,532.60 ÷ RM300 = <u>58 entries</u> <p><u>Yearly Prize Draw Entries Calculation</u></p> <ul style="list-style-type: none"> ADB for the Yearly Prize (October - December 2024) = [(19 days x RM15,000.00) + (12 days x RM16,000.00) + (30 days x RM 16,000.00) + (15 days x RM16,000.00) + (16 days x RM26,000.00)] ÷ 366 days = (RM 285,000.00 + RM192,000.00 + RM480,000.00 + RM240,000.00 + RM416,000.00) ÷ 366 days = RM1,613,000.00 ÷ 366 days = RM4,407.10 Entry for “Yearly Prize” category = RM4,407.10 ÷ RM1,000 = <u>4 entries</u>
		<p><u>2. Month End Balance (“MEB”)</u></p> <ul style="list-style-type: none"> MEB for October 2024 = RM15,000 + RM1,000 = RM16,000 MEB for November 2024 = RM16,000 MEB for Oct 2024 = RM16,000 + RM10,000 = RM26,000 <p>Hence, above minimum MEB of RM300 for Quarterly and RM1,000 for Yearly Prize.</p>

3. Prizes and Winners

- 3.1. Eligible Account Holder is only entitled to a maximum of: -
 - i. One (1) prize under “Monthly Prize” category per month; and/or
 - ii. One (1) prize under “Quarterly Prize” category per Qualifying Period; and/or
 - iii. One (1) prize under “Yearly Prize” category per Qualifying Period.
- 3.2. The Prize Draw will be carried out within 14 business days after the end of each calendar month within the Qualifying Period or any other period as may be determined by the Bank.
- 3.3. All Winners will be notified within 14 business days after the Prize Draw has been carried out via the Bank’s website at www.maybank2u.com.my and/or through any other channel(s) the Bank deems appropriate. The Bank has the right to replace the prize(s) at its discretion of equivalent value depending on the availability of the stock. For Joint Accounts, only Primary Account Holder will be notified.

- 3.4. The Monthly Winners will not be eligible for the next following three (3) months monthly draw. However, monthly Winners will still be eligible for the Quarterly and Yearly Prize draw.
- 3.5. The Bank's decision on all matters relating to the selection of winners and prizes shall be final, conclusive and binding on the Account Holder and no further correspondence and/or appeal to dispute the Bank's decision shall be entertained.
- 3.6. The Bank has the right to review the criteria, eligibility, entry requirement, and frequency of the draw whatsoever from time to time.
- 3.7. Winners of this Prize Draw hereby agree that Bank may disclose their contact details to the vendor for fulfilment purpose and/or registration of the Prizes.
- 3.8. The prize cannot be exchanged for cash or other items and must be accepted as is. The Bank is not responsible for any changes in the prize's value due to market fluctuations. Winners cannot choose or change the color, brand, or model of the prize. If a Winner objects to the Bank's conditions, fails to attend the prize ceremony, or does not participate in required events, the Bank may forfeit the prize and select a new Winner. The Bank can also revoke the prize if the Winner behaves inappropriately or makes unreasonable demands, and choose a different Winner.
- 3.9. The delivery of the Prizes is only valid for mailing addresses that are based within Malaysia, and will not be valid for mailing address outside Malaysia and P.O. Box address. Winners with mailing address outside Malaysia will need to provide a mailing address that is based in Malaysia, or collect the Prizes from a Bank branch associated with Winner's account.
- 3.10. For Prize collection purposes, the Bank may require the Winners to provide certain documents for verification. If the Winner is represented by a 3rd party, a written authorization must be provided by the Winner on the appointment of the representative.
- 3.11. Cash prizes will be credited into the Zest-i Account within 14 business days from the date of Winners' announcement.
- 3.12. Prizes must be claimed within three (3) months from the date of the Bank's notification. For instance, January 2024 Winners were notified in February 2024, should claim their prizes within three (3) months after the notification i.e. before June 2024.
- 3.13. In the event that the Winner passed away after the notification of prizes, the next of kin, legal representative, and/or administrator of the deceased may claim the prize within three (3) months for cash prizes and non-cash prizes from the date of the notification. Failing which, the Bank have the discretion to re-draw and/or elect any other person as the prize Winner whichever the Bank considers appropriate.
- 3.14. The image of the prizes (if any) in any brochure, marketing or Prize Draw material relating to the Prize Draw is for illustrative purposes only.
- 3.15. The prize(s) does/do not include any accessories or items shown in any advertisements and/or promotional materials as they are for illustrative purpose only.
- 3.16. The Bank accepts no responsibility for any tax responsibilities that may arise from the prizes or the use thereof. Any tax filing obligation or tax payment (if any) due to any tax authority as a result of receipt of the prizes remains the responsibility of the Prize Winners. It is the responsibility of the Prize Winners to seek an independent tax advice on the possible tax responsibilities to their financial situations.
- 3.17. Any dispute in relation to quality, merchantability and/or warranty of the Prizes (whichever applicable) must be settled directly by the Winners with the dealer/supplier without recourse to the Bank. The Bank is not responsible for any quality or warranty issue of the prizes or any terms and conditions thereof.
- 3.18. Special Provisions for Prizes: The Bank reserves the right to withdraw, cancel, suspend, extend, or terminate the prizes, either in whole or in part, at its discretion.
- 3.19. These terms and conditions shall be read together with the Terms and Conditions Governing Mudarabah Investment Account (s) for Islamic Banking.

4. General Terms and Conditions

- 4.1. The Bank 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 the Bank.
- 4.2. The Bank reserves the right to withdraw, cancel, suspend, extend or terminate this Prize Draw 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 through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Account Holder to be informed of or otherwise seek out any such notice validly posted.
- 4.3. By participating in this Prize Draw, Eligible Account Holders 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 The Bank should any of the Terms & Conditions be not fully understood.
- 4.4. By participating in this Prize Draw, Eligible Account Holders 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 the Bank 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 Account Holders agree and consent to his/her personal data or information being collected, processed and used by The Bank for:

- a) the purposes of the Prize Draw; and
- b) marketing and promotional activities conducted by the Bank, 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 Account Holders agree to co-operate and participate in all advertising and publicity activities of the Bank in relation to the Prize Draw.

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

- 4.5. The Bank and 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 Prize Draw) shall not be liable to Eligible Account Holders in this Prize Draw 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 Prize Draw unless caused by any gross negligence or omission by the Bank.
- 4.6. The Bank shall not be liable for any default of its obligation under this Prize Draw 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 The Bank.
- 4.7. The Bank may disqualify/reject any Eligible Account Holder who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Prize Draw and/or its process or the operations of this Prize Draw which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Prize Draw.
- 4.8. 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 Prize Draw, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively, for feedback and/or complaints, Eligible Account Holders may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.