Maybank Islamic

Specific Terms and Conditions for Zest-i Account Prize Draw 2026
Effective from 1 August 2026

1. Eligibility

1.1. The Prize Draw is organized by Maybank Islamic Berhad (Company Registration No.: 200701029411) ("**the Bank**"). By participating in the Prize Draw, Eligible Account Holders (as defined is Clause 1.2 below) agree to be bound by these Specific Terms & Conditions and any decision made by the Bank in respect of this Prize Draw shall be final, conclusive and binding.

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 an Active Account during the period of the Prize Draw will be entitled to participate in the Prize Draw. Active Account is defined as an account with active 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(s) are not entitled to participate in the Prize Draw. Frozen Account is defined as an Account which has been restricted or suspended by the Bank from carrying out any transaction including the withdrawal of monies (in full or for an earmarked amount), acceptance of fund investment, clearance or cheques presented on the Account or as described in the "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. The Prize Draw is eligible for all employees of Maybank Group, which refers to Malayan Banking Berhad (Company Registration No. 196001000142), its subsidiaries, related and associated companies including the Bank, **EXCEPT** employees that are directly involved in the Winners selection process for the Prize Draw.

2. Mechanics

2.1. Prize Draw Categories

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

For the purpose of this Prize Draw:

i. Average Daily Balance ("**ADB**") refers to the average balance maintained in the Eligible Account Holders throughout the Qualifying Period.

ii. Month End Balance ("**MEB**") refers to the balance maintained in the Eligible Account Holders at the end of each calendar month within the Qualifying Period.

b) Definition of "**Qualifying Period**" shall be termed as the period spanning one calendar year, commencing from 1 January 2026 and concluding on 31 December 2026. Any prizes awarded to the Winners apart from the Qualifying Period is deemed as *hibah* (gift) at the Bank's discretion.

c) Incremental ADB in the Account refers to the difference in the ADB during the respective period as compared to the ADB in the Account for the previous period **("Baseline").** The "period" refers to a calendar month, quarter, or year, depending on the category of prizes.

d) Definition of "Baseline" shall be termed as per Table 1 below:

NO	CUSTOMER TYPE	BASELINE
1.	New Account Holder of Zest-i Account	Baseline shall be RM 0.
2.	Existing Account Holder of Zest-i Account	Baseline shall be the ADB of the previous period (i.e. previous month/quarter/year)

Table 1 shows the definition of "Baseline"

e) Definition of "**Average Daily Balance ("ADB")**" shall be termed as per Table 2 below:

NO	CUSTOMER TYPE	DETAILS
1.	New Account Holder	For accounts opened during a respective period, the ADB is calculated by summing the end-of-day balances from the account opening date up to the last day of that calendar period.
2.	Existing Account Holder	For accounts opened before the respective period, the ADB is calculated by summing all end-of-day balances throughout the calendar period, divided by the number of days in that period.

Table 2 shows the definition of "Average Daily Balance ("ADB")

f) The prize categories are as per Table 3 below;

<table>
<tr><th>Category</th><th>Draw</th><th>Criteria</th><th>Special Criteria</th></tr>
<tr><td rowspan="2">Yearly Draw</td><td>Millionaires Draw</td><td rowspan="2">a) One (1) entry with each incremental ADB growth of RM1,000; and
b) Maintain MEB of RM1,000 every month within the Qualifying Period.</td><td>Not applicable</td></tr>
<tr><td>Dream Ride Draw</td><td>Not applicable</td></tr>
<tr><td rowspan="2">Quarterly Draw</td><td>Rebut Draw</td><td rowspan="2">a) One (1) entry with each incremental ADB growth of RM300; and
b) Maintain MEB of RM300 every month within the Qualifying Period.</td><td>Not applicable</td></tr>
<tr><td>Prime Draw</td><td>Eligible only for winner aged forty (40) years and above, i.e. those born in or before the year 1986, based on the date of birth registered with the Bank.</td></tr>
<tr><td rowspan="2">Monthly Draw</td><td>His & Her Draw</td><td rowspan="2">a) One (1) entry with each incremental ADB growth of RM200; and
b) Maintain MEB of RM200 within the Qualifying Period.</td><td>One (1) winner from male participants and One (1) winner from female participants.</td></tr>
<tr><td>States Draw</td><td>One (1) Winner from each state in Malaysia</td></tr>
<tr><td rowspan="2">Special Monthly Draw</td><td>Fresh Starts Draw</td><td rowspan="2">a) One (1) entry with each incremental ADB growth of RM500; and
b) Maintain MEB of RM500 within the Qualifying Period.</td><td>Account opened less than twelve (12) months.</td></tr>
<tr><td>Welcome Rewards</td><td>Account must be opened via MAE app only.
First come, first-serve basis.</td></tr>
</table>

Table 3 shows the prize categories for the Zest-i Account

3. Prizes and Winners

3.1 Eligible Account Holder is only entitled to a maximum of: -

a) One (1) prize under the "Special Monthly Draw" category per Qualifying Period; and/or
b) One (1) prize under the "Monthly Prize" category within a three (3)-month period; and/or
c) One (1) prize under the "Quarterly Prize" category per Qualifying Period; and/or
d) One (1) prize under the "Yearly Prize" category per Qualifying Period.

3.2. The period of the Prize Draw will be carried out within twenty-one (21) business days after the end of each relevant period (Monthly, Quarterly, or Yearly) during the Qualifying Period or within any other period as may be determined by the Bank by giving at least minimum of twenty one (21) days ("day" shall have the same meaning as calendar day) days prior notice. For clarity:

a) Special Monthly Draw will be conducted within twenty-one (21) business days following the end of each calendar month;
b) Monthly Draws will be conducted within twenty-one (21) business days following the end of each calendar month;
c) Quarterly Draws will be conducted within twenty-one (21) business days following the end of each calendar quarter (e.g., Q1 ends on 31 March 2026, Q2 ends on 30 June 2026, etc.);
d) Yearly Draw will be conducted within twenty-one (21) business days following the end of the calendar year (31 December 2026).

3.3. All Winners will be notified within twenty-one (21) 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 Eligible 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 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.

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 on an as is basis. 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 the Winner fails to comply with the Specific Terms and Conditions, fails to attend and/or participate in the prize giving ceremony, or makes unreasonable demands, the Bank may forfeit the prize and select a new Winner.

3.9. Prizes must be claimed within three (3) months from the date of the Bank's notification (e.g. phone call, email, MAE app, or other means deemed appropriate by the Bank). For instance, January 2026 Winners notified in February 2026 should claim their prizes within three (3) months after the notification i.e. before June 2026. Winners who fail to claim their prizes within the stipulated timeframe will be disqualified and deemed to have forfeited their entitlement. Late claims will not be entertained by the Bank.

3.10. For all type of prizes 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. Details on the prize collection and fulfilment process are outlined under Clause 3.12 below.

3.11. Details on prize fulfilment and collection are outlined below:

a) Cash Prize

i. Cash prizes will be credited directly into the Winner's Zest-i Account within twenty-one (21) business days from the date of the Winner announcement, subject to system readiness and successful processing by the Bank.

ii. Winners are advised to ensure that their account remains active during the fulfilment period The Bank shall not be held responsible for any delay or failure to credit the prize due to inactive or suspended accounts.

b) **Non-Cash Prizes** (e.g. gadgets, vouchers, etc.)

i. Non-cash prizes will be delivered by the Bank to the Winner's registered home branch as reflected in the Bank's system. Once the prize is available, the branch will contact the Winner to arrange for collection.

ii. The Bank will not entertain any request for delivery to other locations or for third-party collection without proper written authorization. The Bank shall not be held responsible for any delay in fulfilment or forfeiture arising from incorrect or outdated customer information, or from failure by the Winner to respond within the collection period specified under Clause 3.11.

c) Vehicle Prizes

i. Winners of vehicle prizes may be required to attend a prize-giving ceremony organized by the Bank. The registration, documentation, and delivery process will be coordinated by the Bank's appointed vendor or partner.

ii. The Bank and/or vendor shall not be liable for any loss, damage, or delay resulting from the Winner's failure to comply with instructions or attend the ceremony as scheduled.

iii. In the event the Winner is unable or unwilling to attend the prize-giving ceremony or fulfil the necessary handover requirements as advised by the Bank or its appointed vendor, the Bank reserves the right to proceed with an alternative Winner in accordance with the Prize Draw mechanics.

d) Islamic Fixed Deposit-i (IFD-i) Certificate Prizes

i. Winners of IFD-i Certificate prizes will receive a cert-less Islamic Fixed Deposit-i (IFD-i) Certificate valued at RM10,000 with a six (6)-month tenure. Upon the Winner's confirmation and submission of the duly signed application form at their home branch, the Bank will proceed with the investment directly under the Winner's name, regardless of whether the Winner is a new or existing customer, in accordance with the Bank's prevailing terms and conditions.

ii. Winners may view and verify the IFD-i Certificate via the MAE app, Maybank2u app/website, or by contacting/visiting their home branch.

iii. The Bank reserves the right to determine the investment tenure and issuance details based on operational requirements.

e) **Digital Gold Prizes** (via Maybank Islamic Gold Account-i (MIGA-i))

i. Winners of Digital Gold Prizes will receive the prize via MIGA-i Account. Winners without an existing account must register/open a MIGA-i Account within three (3) months from the Bank's notification with a minimum activation of RM10, while existing account holders must ensure the account is active with at least RM10 balance.

ii. Failure to open or activate the account within the period specified by the Bank will result in forfeiture of the prize.

iii. Gold value (in grams) will be credited based on the prevailing gold price at the time of fulfilment, subject to MIGA-i Terms and Conditions.

3.12. In the event that the Winner passes away after the notification of the prize, the next-of-kin, legal representative and/or administrator of the deceased may claim the prize within three (3) months for cash prizes and for non-cash prizes from the date of notification, subject to the Bank's verification of the relevant supporting documents.

Such verification may include, without limitation, the deceased Winner's death certificate, identification documents of the deceased Winner and the claimant, proof of relationship, and/or legal documents evidencing the claimant's authority to act on behalf of the deceased's estate. The Bank reserves the right to request additional documentation as deemed necessary before releasing the prize.

In circumstances where the Winner is hospitalized or medically incapacitated, the Winner or their authorized representative may request an extension of the collection period, subject to the Bank's verification of supporting medical documentation and a maximum extension of up to six (6) months from the date of notification. Failure to claim the prize within the stipulated period, including any approved extension, will result in forfeiture, and the Bank reserves the discretion to re-draw and/or elect another person as the prize Winner as deemed appropriate.

3.13. 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.

3.14. 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.

3.15. 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 Winners. It is the responsibility of the Winners to seek an independent tax advice on the possible tax responsibilities to their financial situations.

3.16. 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.

3.17. The Bank reserves the right to disqualify any Eligible Account Holders from participating in this Prize Draw and/or from receiving the Prizes due to the following:

a) If the Eligible Account Holder's account(s) is delinquent, tagged, cancelled, closed or terminated by any reason whatsoever, on or before the fulfilment of the Prizes; and/or
b) If the Eligible Account Holder is in breach of any terms and conditions of Maybank and/or default of any facility granted by Maybank at any time; and/or
c) If the Eligible Account Holder has committed or is suspected of committing any misconduct, fraudulent or wrongful acts.

3.18. These Specific Terms and Conditions shall be read together with the "Terms and Conditions Governing Mudarabah Investment Account (s) for Islamic Banking" which can be viewed at maybank.my/zesti.

4. Illustrations & Scenarios

Table 4 below provides some illustrations on how the Prize Draw entries may be earned:

<table>
<tr><th>DATE</th><th>PARTICULARS</th><th>PRIZE DRAW ENTRY</th></tr>
<tr><td colspan="3">Scenario 1 – "Monthly Prizes" Category
Customer A is a new customer who opened a Zest-i Account as at 1 May 2026.</td></tr>
<tr><td>1 May 2026</td><td>Customer A invests RM5,000 into his Zest-i Account.</td><td rowspan="3">1. Incremental Average Daily Balance ("ADB")
• ADB for May 2026
= [(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 May 2026 = RM 0
• Incremental ADB
= RM5,322.58– RM 0
= RM5,322.58
• Entries for May 2026
= RM5,322.58÷ RM200
= 26 entries
2. Month End Balance ("MEB")
• MEB for May 2026
= RM5,000 + RM1,000 – RM2,000
= RM4,000
• Hence, above minimum MEB of RM200.</td></tr>
<tr><td>20 May 2026</td><td>Customer A invests RM1,000 into his Zest-i Account.</td></tr>
<tr><td>31 May 2026</td><td>Customer A withdraws RM2,000 from his Zest-i Account.</td></tr>
</table>

Table 4(a) illustrates Scenario 1 "Monthly" Category

DATE	PARTICULARS	PRIZE DRAW ENTRY
Scenario 2 – **“Monthly Prizes” Category** Customer B is an existing customer. For the month of March 2026, he has an Incremental Average Daily Balance (“ADB”) of RM 5,000 and Month End Balance (“MEB”) of RM 4,000 in his Zest-i Account.		
1 April 2026	Customer B invests RM4,500 into his Zest-i Account.	**1. Incremental Average Daily Balance (“ADB”)** • ADB for April 2026 = [(21 days x RM8,500) + (9 days x RM8,000)] ÷ 30 days = (RM178,500 + RM72,000) ÷ 30 days = RM 8,350 • Baseline April 2026 = RM5,000 • Incremental ADB = RM8,350 – RM5,000 = RM3,350 • Entries for “Monthly Prizes” category for April 2026 = RM3,350 ÷ RM200 = **16 entries**
22 April 2026	Customer B withdraws RM500 from his Zest-i Account.	**2. Month End Balance (“MEB”)** • MEB for April 2026 = RM4,000 + RM4,500 – RM500 = RM 8,000 • Hence, above minimum MEB of RM200.

Table 4(b) illustrates Scenario 2 “Monthly” Category

<table>
<tr><th>DATE</th><th>PARTICULARS</th><th>PRIZE DRAW ENTRY</th></tr>
<tr><td colspan="3"><u>Scenario 3 – “Quarterly” and “Yearly Prize” Category</u>
Customer C is a new customer who opened a Zest-i Account on 1 October 2026.</td></tr>
<tr><td>1 October 2026</td><td>Customer C invests RM15,000 into his Zest-i Account.</td><td rowspan="4"><u>1. Incremental Average Daily Balance (“ADB”)</u>

<u>Monthly Draw Entries Calculation</u>
a) <u>October 2026</u>
• ADB for October 2026
= [(19 days x RM15,000) + (12 days x RM16,000)] ÷ 31 days
= (RM285,000 + RM192,000) ÷ 31 days
= RM15,387.10

• Baseline October 2026 = RM 0

• Incremental ADB
= RM15,387.10 – RM 0
= RM15,387.10

• Entries for “Monthly Prizes” category for October 2026
= RM15,387.10 ÷ RM200
= 76 entries

b) <u>November 2026</u>
• ADB for November 2026
= [(30 days x RM16,000.00) ÷ 30 days]
= RM16,000.00

• Baseline November 2026 = RM15,387.10

• Incremental ADB
= RM16,000.00 – RM15,387.10
= RM612.90

• Entry for “Monthly Prizes” category for November 2026
= RM612.90 ÷ RM 200
= <u>3 entries</u></td></tr>
<tr><td>20 October 2026</td><td>Customer C invests RM 1,000 into his Zest-i Account.</td></tr>
<tr><td>30 November 2026</td><td>No recorded withdrawals from his Zest-i Account since last transaction on 20 October 2026.</td></tr>
<tr><td>16 December 2026</td><td>Customer C invests RM 10,000 into his Zest-i Account.</td></tr>
</table>

DATE	PARTICULARS	PRIZE DRAW ENTRY
		c) <u>December 2026</u> • ADB for December 2026 • = [(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 December 2026 = RM16,000.00 • Incremental ADB = RM21,161.29 – RM16,000.00 = RM5,161.29 • Entry for "Monthly Prizes" category for December 2026 = RM5,161.29 ÷ RM200 = **25 entries** **<u>Quarterly Draw Entries Calculation</u>** • ADB for the Quarter (October – December 2026) = [(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 = RM17,532.61 • Baseline Quarterly = RM 0 • Incremental ADB = RM17,532.61 – RM 0 = RM17,532.61 • Entry for "Quarterly" category = RM17,532.61 ÷ RM300 = **<u>58 entries</u>**

DATE	PARTICULARS	PRIZE DRAW ENTRY
		<u>Yearly Prize Draw Entries Calculation</u> • ADB for the Yearly Prize (October – December 2026) = [(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 = RM17,532.61 • Baseline Yearly = RM 0 • Incremental ADB = RM17,532.61 – RM 0 = RM17,532.61 • Entry for "Yearly Prize" category = RM17,532.61 ÷ RM1,000 = **17 entries**
		<u>2. Month End Balance ("MEB")</u>
		• MEB for October 2026 = RM15,000 + RM1,000 = RM16,000 • MEB for November 2026 = RM16,000 • MEB for December 2026 = RM16,000 + RM10,000 = RM26,000 Hence, above minimum MEB of RM300 for every month for Quarterly and RM1,000 for Yearly.

Table 4(c) illustrates Scenario 3 "Quarterly" and "Yearly" Category

5. General Terms and Conditions

5.1. 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, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by The Bank.

5.2. 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 on Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by The Bank. It shall be the responsibility of the Eligible Account Holder to be informed of or otherwise seek out any such notice validly posted.

5.3. By participating in this Prize Draw, Eligible Account Holder 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.

5.4. By participating in this Prize Draw, Eligible Account Holder 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 Holder 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 as responses and related photographs. In this regard, Eligible Account Holder 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).

5.5. 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 Holder 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 negligence or omission by The Bank.

5.6. 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.

5.7. The Bank 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 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.

5.8. 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 The Bank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Account Holder may choose to e-mail The Bank via the feedback form at Maybank2u website www.maybank2u.com.my.