

Top Up Select Promotion (“Campaign”) for Premier Mudharabah Account- i (“PMA-i”)

Terms and Conditions

1. The Campaign Period

- 1.1 The Terms and Conditions shall govern the Top Up Campaign for PMA-i (“Campaign”) commencing from 1st October 2020 to 31st January 2021 or upon reaching the Campaign set target (as determined by Maybank Islamic Berhad (“Bank”), whichever is earlier (“Campaign Period”).
- 1.2 By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1 below) hereby expressly agree to be bound by these Terms & Conditions and any decisions made by the Bank in respect of the Campaign shall be final and binding.

2. Eligibility

- 2.1 The Campaign is open to customers (“Account Holders”) who hold new or existing Premier Mudharabah Account-i (“PMA-i”) (who may consist of individuals or joint account holders hereinafter referred to as “Eligible Customers”).
- 2.2 Maybank Group employees are not eligible to participate in the Campaign.

3. Mechanics/Features of the Campaign

3.1 Campaign Prerequisite

- a) Customer must have an existing or new PMA-i
- b) The incremental Average Daily Balance (ADB) must be a minimum of RM 10,000 up to a maximum of RM 250,000 for each respective month in PMA-i; and
- c) Must have a minimum Month End Balance of RM 10,000 for the each respective month.

3.2 Campaign Rewards

- a) Eligible Customers who have fulfilled the Campaign Prerequisite in Item 3.1 and meet the respective requirements of one or more of the following products/services (each “Qualifying Product/Service”) shall be entitled to the Campaign Rewards :

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
1	FUND GROWTH	<ul style="list-style-type: none"> Minimum incremental ADB of RM 10,000 up to a maximum of RM 250,000 for the month. Refer to point 3.4. 	Compulsory
2	INWARD FUND TRANSFER	<ul style="list-style-type: none"> Cumulative Selected Inward Fund Transfer of RM 10,000 and above for the month. 	Optional Services

		<ul style="list-style-type: none"> Refer to point 3.5. 	
3	CREDIT CARD SPEND	<ul style="list-style-type: none"> Cumulative Selected Credit Card Spend of RM 3,000 and above for the month. Refer to point 3.6. 	Optional Product
4	eFD-i/eGIA-i PLACEMENT VIA FPX	<ul style="list-style-type: none"> Cumulative New eFD-i/ eGIA-i Placement via FPX of RM10,000 and above for the month. Refer to point 3.7. 	Optional Product
5	NEW ACCOUNT OPENING WITH ON-BOARDING OF PRIVILEGE SERVICE	<ul style="list-style-type: none"> Customers who open a new PMA-i Must be on-boarded to Privilege service. Refer to point 3.8. 	Optional Service

b) Incremental ADB in PMA-i refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of September 2020 (“Baseline”).

c) Definition of “Baseline” shall be termed as below :

NO	CUSTOMER TYPE	BASELINE (RM)
1	New Account	Baseline shall be RM 0
2	Existing Account	Baseline shall be ADB for the month of September 2020

d) ADB is calculated based on calendar month. It is calculated based on the total sum of end day balance and divided by number of days in the month. Definition of ADB shall be termed as below :

NO	CUSTOMER TYPE	DETAILS
1	New Customer	For PMA-i account opened during the Campaign Period, the 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 divided by the same total number of days
2	Existing Customer	For PMA-i opened before the Campaign Period, the ADB in the Account for the respective month is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days in that month

3.3 Bonus Profit

a) For the purpose of this Campaign, the Bonus Profit is only applicable for the Eligible Customers who met the Campaign Enrolment Criteria of fund growth and the respective requirement of one or more of the participating products/services as illustrated below.

b) Maximum three (3) Qualifying Products / Services.

i. Hold 1 Qualifying Product/Service

- Bonus Profit of 0.15% p.a. up to 0.30% p.a.

ADB Balance Band (RM)	Bonus Profit (%) p.a.
RM10,000 to RM25,000	0.15%
Up to RM50,000	0.15%
Up to RM100,000	0.15%
Up to RM200,000	0.30%
Up to RM250,000	0.30%

ii. Hold 2 Qualifying Products/Services

- Bonus Profit of 0.25% p.a. up to 0.40% p.a.

ADB Balance Band (RM)	Bonus Profit (%) p.a.
RM10,000 to RM25,000	0.25%
Up to RM50,000	0.25%
Up to RM100,000	0.25%
Up to RM200,000	0.40%
Up to RM250,000	0.40%

iii. Hold 3 Qualifying Products/Services

- Bonus Profit of 0.35%p.a. up to 0.60%p.a.

ADB Balance Band (RM)	Bonus Profit (%) p.a.
RM10,000 to RM25,000	0.35%

Up to RM50,000	0.35%
Up to RM100,000	0.35%
Up to RM200,000	0.60%
Up to RM250,000	0.60%

c) Bonus Profit is according to Incremental ADB & each product/service requirements.

Note:

¹ The Bonus Profit may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia.

d) Profit Calculation Formula shall as below :

$$\text{Incremental ADB} \times \text{Bonus Profit} \times \text{No. of Participating Days} / \text{^No of Days in a Year}$$

^Leap year = 366 years, Non-leap years = 365 days

e) Bonus Profit will be credited to PMA-i within thirty (30) business days of the following month or on such other date as determined by the Bank. In the event that PMA-i is closed before the Bonus Profit is credited, no Bonus Profit shall be paid to the Eligible Customer.

3.4 Fund Growth (Core and Compulsory Product)

- a) To be eligible for “Fund Growth”, the Eligible Customer must meet the following requirements :
- i. Minimum incremental ADB of RM 10,000 up to a maximum of RM 250,000 for the respective month; and
 - ii. Minimum Month End Balance of RM 10,000 for each respective month.

3.5 Inward Fund Transfer (Optional Services)

- a) To be eligible for the “Inward Fund Transfer”, the Eligible Customer must meet the following requirements :
- i. Cumulative Inward Fund Transfer of RM 10,000 and above for the month. For this Campaign, Inward Fund Transfer to PMA-i shall be termed as Inward Telegraphic Transfer (TT), Inward Interbank GIRO (IBG), Inward Real Time Electronic Transfer of Funds and Securities (RENTAS) and Inward Instant Interbank Fund Transfer (IBFT); and
 - ii. Must be paired with “Fund Growth”, Core and Compulsory Product.

3.6 Credit Card Spend (Optional Product)

- a) To be eligible for the “Credit Card Spend”, the Eligible Customer must meet the following requirements :

- i. The credit card participating in this Campaign and the credit card spend are as per the product table below issued in Malaysia (“Participating Credit Card”). The Participating Credit Card are subject to change with twenty-one (21) days prior notice;

PARTICIPATING CREDIT CARD	CREDIT CARD SPEND (RM)
<ul style="list-style-type: none"> • Maybank Islamic Mastercard Ikhwan Platinum • Maybank Islamic Petronas Ikhwan Visa Platinum • Maybank Islamic Ikhwan American Express Platinum Card 	<ul style="list-style-type: none"> • Cumulative credit cards spend of RM 3,000 and above on retail transactions per calendar month. • Applicable only to retail transaction with posting date within the calendar month using the credit card where the account holder is the principal holder.

- ii. Must be paired with “Fund Growth”, Core and Compulsory Product;
- iii. The Eligible Customers must have a valid and active Participating Credit Card and continue to be enrolled in the Campaign at the month end for the Bonus Profit computation. Cancelled Participating Credit Card before the Bonus Profit computation shall not be considered;
- iv. For the purpose of this Campaign, “retail transactions” means the purchase of any good or services (local and overseas) with the use of the Participating Credit Card and may, at the Bank’s discretion, include any Maybank Islamic Credit Card transactions as may be determined by the Bank except for transactions that include but are not limited to :
- Balance transfer
 - Auto debit and recurring payments
 - Payment of utilities, direct marketing, takaful contribution/insurance premium, government related payment or payments via Maybank2u.com
 - Cash advance / Cash withdrawal, quasi cash, non-Shariah compliant Merchant Category Codes including casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees
 - Cash Treats-i and EzyCash-i;
- v. The equivalent amount in Malaysian Ringgit (MYR) will be used if the spending is in a foreign currency. The Bank has the discretion to apply the relevant exchange rates to derive the MYR equivalent;
- vi. For retail transactions made under any of the Bank’s instalment plans Ezypay-i and Ezypay Plus-i (as determined by the Bank), only the monthly instalment amount be considered when determining the minimum spend amount and not the full transaction amount charged under the plan;
- vii. Transactions using any other non-participating Credit Card will not be eligible for any Bonus Profit under the Campaign; and

- viii. The Bank will use the date which the transaction is posted to the Eligible Customer's card account to calculate the minimum spend amount. The Bank reserves the right to reject or exclude any transaction.

3.7 Online Islamic Fixed Deposit-i/Online General Investment Account-i ("eFD-i/ eGIA-i") Placement via FPX (as defined in Clause 3.7 (a) (v) below) (Optional Product)

- a) To be eligible for the "eFD-i/eGIA-i Placement Via FPX", the Eligible Customers must meet the following requirements :
 - i. Must have cumulative new eFD-i/eGIA-i Placement via FPX of RM 10,000 and above for the respective month;
 - ii. The eFD-i/ eGIA-i Placement via FPX will enjoy the prevailing contracted rate during the placement;
 - iii. Must be paired with "Fund Growth", Core and Compulsory Product;
 - iv. Not eligible if the eFD-i/ eGIA-i Placement via FPX is uplifted before payment of Bonus Profit; and
 - v. All new placement(s) of eFD-i/eGIA-i with FPX must be made from fund transfers from other banks via ²Financial Process Exchanges ("FPX"). This is done through M2U Website; and

²FPX is a secure and real time online payment method that facilitates interbank transfer of funds. FPX is not owned by Maybank. FPX is facilitated by Payment Network Malaysia Sdn Bhd ("PayNet"), a wholly-owned subsidiary of Bank Negara Malaysia. Further details can be viewed at www.paynet.my/.

- vi. Only new eFD-i/eGIA-i placements (using ³Fresh Funds) made via **Maybank2u** using FPX during the Campaign Period which satisfies the segmentation and placement amount set out in 3.7 (b) (iv) below are eligible to participate in this Campaign ("Eligible eFD-i/eGIA-i Placements").

³For the purposes of this Campaign, Fresh Funds means funds from other financial institutions which are newly transferred into the Customer's New eFD-i/ eGIA-i account maintained at Maybank.

b) eFD-i/ eGIA-i Placement via FPX Features

- i. Processing of eFD-i/ eGIA-i placements with FPX will be immediate upon the successful completion of the debiting & crediting of funds. The Bank shall not be responsible for such delay or unsuccessful transaction (if any) and the funds will be returned to the respective financial institution within three (3) working days. The effective date of the eFD-i/eGIA-i placement shall commence after the successful completion of the process;
- ii. The eFD-i/ eGIA-i FPX Campaign are available to Eligible Customers for placements made through Maybank2u between 6.00 a.m. and 10.00 p.m., seven (7) days a week, or during such hours as stipulated by the Bank on a first-come, first-served basis;
- iii. For placement of eFD-i/ eGIA-i, debiting and crediting of 'imteen-i' account is not available; and

iv. The standard segmentation and the placement amount criteria are as follows:

Channel	Segment	Minimum Placement	Maximum Placement	Profit Payment Mode
M2U Website With FPX	Retail Individuals / ⁴ Existing Joint Account Holders	<ul style="list-style-type: none"> • RM1,000 in a single certificate (for two (2) months & above) • RM 5,000 (for one (1) month) 	RM 30,000 per transaction	Credit to Account / Add to Principal

⁴For eFD-i/ eGIA-i placed through Maybank2u Website using FPX, only Eligible Customers with existing Joint Islamic Fixed Deposit-i Account/ Joint General Investment Account-i is allowed to make a Joint eFD-i/ eGIA-i Placement. For New Joint eFD-i/ eGIA-i Account, FPX would not be available. For joint eFD-i/ eGIA-i accounts of subsequent placement, it must be made by the same primary customer of joint account and eFD-i/eGIA-i.

c) Profit Calculations for Premature eFD-i/ eGIA-i Withdrawal

The Eligible Customer(s) agrees that for upliftment of the eFD-i/ eGIA-i prior to maturity, the upliftment shall be made in accordance to the premature withdrawal terms as follows:-

- i. Immediate eFD-i/ eGIA-i Premature Withdrawal (Without thirty-one (31) days' Notice Period): No profit shall be paid on any immediate eFD-i/ eGIA-i premature withdrawal (Without thirty-one (31) days' Notice Period) that has not completed its respective full tenure period.
- ii. eFD-i/ eGIA-i Premature Withdrawal (With thirty-one (31) days' notice period): 50% of the contracted indicative profit rate is payable when a 'Notice Period' of thirty-one (31) days (inclusive of the day of notice) is given by the customer. Based on the notice, the principal amount and the accrued profit will be credited on the day 32nd into the customer's respective CASA Account.
- iii. The above conditions does not apply for General Investment Account-i ("eGIA-i") one (1) month placement. Customers may withdraw the fund at any time and will receive the accrued profit (if any) based on the number of days of the investment.

3.8 New Account Opening With On-boarding of Privilege Service (Optional Service)

- a) To be eligible for the "New Account Opening With On-boarding of Privilege Service", the Eligible Customer must meet the following requirements :
 - i. Only for Eligible Customers who open a new account;
 - ii. The Eligible Customer must have be on-boarded to 'Privilege' service;
 - iii. Must be paired with "Fund Growth", Core and Compulsory Product; and
 - iv. This is only available for the respective month of the new account opening.
- b) The following are the requirements for 'Privilege' customers :

- i. Any combination or single product of deposits and investments between RM 50,000 to RM 250,000; **OR**
- ii. Any combination or single product of financing, deposits and investments between RM 250,000 to RM 1,000,000.

4. Other Conditions

4.1 The “Fund Growth”, incremental ADB and number of fulfilled requirements of one or more of the participating products/services shall determine the total accumulated Bonus Profit enjoyable by the Eligible Customers; i.e. as per the following illustrations :

DATE	PARTICULARS	BONUS PROFIT												
<u>Scenario 1 - Hold 1 Qualifying Product/Service</u>														
Customer A is a new customer who opened a PMA-i as at 1 October 2020. Customer A only met the enrolment criteria and requirements for “Fund Growth”.														
1 October 2020	<ul style="list-style-type: none"> • Customer A make a placement of RM 100,000 into PMA-i . 	<ul style="list-style-type: none"> • Customer Hold 1 Qualifying Product/Service 												
20 October 2020	<ul style="list-style-type: none"> • Customer A make a placement of RM 50,000 into PMA-i. 	<table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Fund Growth</td> <td style="color: green;">YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td style="color: red;">NO</td> </tr> <tr> <td>Credit Card Spend</td> <td style="color: red;">NO</td> </tr> <tr> <td>eFD-i/ eGIA-i Placement Via FPX</td> <td style="color: red;">NO</td> </tr> <tr> <td>New Account & Service Tag</td> <td style="color: red;">NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Fund Growth	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	eFD-i/ eGIA-i Placement Via FPX	NO	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Fund Growth	YES													
Inward Fund Transfer	NO													
Credit Card Spend	NO													
eFD-i/ eGIA-i Placement Via FPX	NO													
New Account & Service Tag	NO													
31 October 2020	<ul style="list-style-type: none"> • Customer A make a placement of RM 20,000 into PMA-i 	<ul style="list-style-type: none"> • Average daily balance (ADB) for October 2020 $= [(19\text{days} \times \text{RM}100,000) + (11\text{days} \times \text{RM}150,000) + (1\text{day} \times \text{RM}170,000) \div 31 \text{ days}]$ $= \text{RM } 120,000$ • Baseline = RM 0 • Incremental ADB = RM 120,000 - RM 0 $= \text{RM } 120,000$ • Bonus Profit for October 2020 $= (\text{RM } 120,000 \times 0.30\% \times 31) \div 366$ $= \text{RM}30.49$ 												

Scenario 2 - Hold 2 Qualifying Products/Services

Customer B is a new customer who opened a PMA-i as at 10 November 2020. Customer B met the enrolment criteria and requirements for “Fund Growth” and “Credit Card Spend”.

10 November2020	<ul style="list-style-type: none"> Customer B make a placement RM 50,000 into PMA-i. 	<ul style="list-style-type: none"> Customer Hold 2 Qualifying Products/Services <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Fund Growth</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>eFD-i/ eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Fund Growth	YES	Inward Fund Transfer	NO	Credit Card Spend	YES	eFD-i/ eGIA-i Placement Via FPX	NO	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Fund Growth	YES													
Inward Fund Transfer	NO													
Credit Card Spend	YES													
eFD-i/ eGIA-i Placement Via FPX	NO													
New Account & Service Tag	NO													
15 November2020	<ul style="list-style-type: none"> Customer B spend <ul style="list-style-type: none"> RM 4,000 on retail purchases at the shopping mall using his Maybank Islamic Petronas Ikhwan Visa Platinum 													
20 November2020	<ul style="list-style-type: none"> Customer B make a placement RM 150,000 into PMA-i. 													
30 November 2020	<ul style="list-style-type: none"> Customer B withdraws RM 50,000 from PMA-i . 													

- Average daily balance (ADB) for November2020
 $= [(10days \times RM50,000) + (10days \times RM200,000) + (1day \times RM 150,000) \div 21 \text{ days}]$
 $= RM 126,190.48$
- Baseline = RM 0
- Incremental ADB = RM 126,190.48- RM 0
 $= RM 126,190.48$
- Bonus Profit for November2020
 $= RM 126,190.48 \times 0.40\% \times 21 \div 366$
 $= RM28.96$

Scenario 3 - Hold 2 Qualifying Products/Services

Customer C is an existing customer. He has RM 50,000 ADB and month end outstanding balance in PMA-i for the month of September and maintains the same for October 2020. In the month of November 2020, Customer C met the enrolment criteria and requirements for “Fund Growth” and “Inward Fund Transfer”.

1 November 2020	<ul style="list-style-type: none"> Customer C make a placement RM 100,000 into PMA-i . 	<ul style="list-style-type: none"> Customer Hold 2 Qualifying Products/Services <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Fund Growth</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eFD-i/eGIA-i</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Fund Growth	YES	Inward Fund Transfer	YES	Credit Card Spend	NO	eFD-i/eGIA-i	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS											
Fund Growth	YES											
Inward Fund Transfer	YES											
Credit Card Spend	NO											
eFD-i/eGIA-i	NO											
22 November2020	<ul style="list-style-type: none"> Customer C used Inter Bank Giro Transfer (IBG) of RM 50,000 inward transfer to PMA-i Current balance in PMA-i is RM 150,000. 											

25 November 2020	<ul style="list-style-type: none"> Customer C withdraws RM 50,000 from PMA-i. 	<table border="1"> <tr> <td>Placement Via FPX</td> <td></td> </tr> <tr> <td>New Account & Service Tag</td> <td style="text-align: center;">NO</td> </tr> </table>	Placement Via FPX		New Account & Service Tag	NO								
Placement Via FPX														
New Account & Service Tag	NO													
28 November 2020	<ul style="list-style-type: none"> Customer C make a placement RM 50,000 into PMA-i 	<ul style="list-style-type: none"> Average daily balance (ADB) for November 2020 $= [(21 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000) + (3 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000) \div 30 \text{ days}]$ $= \text{RM } 110,000$ Baseline = RM 50,000 Incremental ADB = RM 110,000 - RM 50,000 $= \text{RM } 60,000$ Bonus Profit for November 2020 $= \text{RM } 60,000 \times 0.25\% \times 30 \div 366$ $= \text{RM}12.30$ 												
Scenario 4 - Hold 3 Qualifying Products/Services														
Customer D is a new customer who opened a PMA-i as at 3 October 2020. Customer D met the enrolment criteria and requirements for “Fund Growth”, “New Account & Service Tag” and “eFD-i/eGIA-i Placement Via FPX”.														
3 October 2020	<ul style="list-style-type: none"> Customer D opened new PMA-i . Customer D make a placement RM 50,000 into PMA-i Customer meet requirements for service tag ‘Privilege’. 	<ul style="list-style-type: none"> Customer Hold 3 Qualifying Products/Services <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Fund Growth</td> <td style="text-align: center;">YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>Credit Card Spend</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>eFD-i/ eGIA-i Placement Via FPX</td> <td style="text-align: center;">YES</td> </tr> <tr> <td>New Account & Service Tag</td> <td style="text-align: center;">YES</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Fund Growth	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	eFD-i/ eGIA-i Placement Via FPX	YES	New Account & Service Tag	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Fund Growth	YES													
Inward Fund Transfer	NO													
Credit Card Spend	NO													
eFD-i/ eGIA-i Placement Via FPX	YES													
New Account & Service Tag	YES													
10 October 2020	<ul style="list-style-type: none"> Customer D made new eFD-i/eGIA-i Placement via FPX of RM 20,000. The current balance in PMA-i is still RM 50,000. 													
20 October 2020	<ul style="list-style-type: none"> Customer D make a placement RM 100,000 into PMA-i. 	<ul style="list-style-type: none"> Average daily balance (ADB) for October 2020 $= [(17 \text{ days} \times \text{RM}50,000) + (1 \text{ day} \times \text{RM}150,000) + (11 \text{ days} \times \text{RM}100,000) \div 29 \text{ days}]$ $= \text{RM } 72,413.79$ Baseline = RM 0 Incremental ADB = RM 72,413.79 - RM 0 $= \text{RM } 72,413.79$ 												
21 October 2020	<ul style="list-style-type: none"> Customer D withdraws RM 50,000 from PMA-i 	<ul style="list-style-type: none"> Bonus Profit for October 2020 $= \text{RM } 72,413.79 \times 0.35\% \times 29 \div 366$ 												

		= <u>RM 20.08</u>
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Scenario 5 - Hold 3 Qualifying Products/Services

Customer E is an existing customer. He has RM 10,000 ADB and month end outstanding balance in PMA-i for the month of September 2020. Customer E met the enrolment criteria and requirements for “Fund Growth”, “Credit Card Spend”, “Inward Fund Transfer” and “eFD-i/eGIA-i Placement Via FPX”.

1 October 2020	<ul style="list-style-type: none"> Customer E make a placement RM 150,000 into PMA-i . 	<p>Customer Hold 3 Qualifying Products/Services</p> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Fund Growth</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>eFD-i/ eGIA-i Placement Via FPX</td> <td>YES</td> </tr> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Maximum 3 qualifying products / services. Average daily balance (ADB) for October 2020 $= [(9 \text{ days} \times \text{RM}150,000) + (18 \text{ days} \times \text{RM}160,000) + (4 \text{ days} \times \text{RM}210,000) \div 31 \text{ days}]$ $= \text{RM } 163,548.39$ Baseline = RM 10,000 Incremental ADB = RM 163,548.39 - RM 10,000 $= \text{RM } 153,548.39$ Bonus Profit for October 2020 $= \text{RM } 153,548.39 \times 0.60\% \times 31 \div 366$ $= \text{RM}78.03$ 	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Fund Growth	YES	Inward Fund Transfer	YES	Credit Card Spend	YES	eFD-i/ eGIA-i Placement Via FPX	YES	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Fund Growth	YES													
Inward Fund Transfer	YES													
Credit Card Spend	YES													
eFD-i/ eGIA-i Placement Via FPX	YES													
New Account & Service Tag	NO													
10 October 2020	<ul style="list-style-type: none"> Customer E used Interbank Giro (IBG) of RM 10,000 inward transfer to his PMA-i. Current balance in PMA-i is RM 160,000. 													
11 October 2020	<ul style="list-style-type: none"> Customer D made new eFD-i/ eGIA-i Placement via FPX of RM 10,000. The current balance in PMA-i is still RM 160,000 													
22 October 2020	<ul style="list-style-type: none"> Customer E spends RM 2,000 on retail purchases at the shopping mall using his Maybank Islamic Mastercard Ikhwan Platinum 													
25 October 2020	<ul style="list-style-type: none"> Customer E spends RM 5,000 on retail purchases at the mobile store using his Maybank Islamic Mastercard Ikhwan Platinum 													
28 October 2020	<ul style="list-style-type: none"> Customer E used Interbank Giro (IBG) of RM 50,000 inward transfer to his PMA-i. Current balance in 													

29 October 2020	PMA-i is RM 210,000. • Customer D made new eFD-i/eGIA-i Placement via FPX of RM 20,000. • The current balance in PMA-i is still RM 210,000	
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4.2 Treatment of Eligible Customers with Multiple Accounts of Same Product :

- a) Bonus Profit will be paid to the Account with the highest monthly Incremental ADB.
- b) If there is a tie in the monthly incremental ADB amount amongst two (2) or more accounts held by a single Eligible Customer, Bonus Profit will be rewarded to the latest account opened.

4.3 After the Campaign Period, there shall not be Bonus Profit awarded to the Account and prevailing profit rates shall apply.

4.4 Eligible Customers may be eligible for the Bonus Profit in one of the calendar months, but may not be eligible for Bonus Profit in the following month due to non-fulfilment of any of the eligibility criteria for Bonus Profit.

5 General Terms and Conditions

5.1 The Bank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign 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 prior notice thereof, the notice of which shall be posted through Maybank2u Website at www.maybank2u.com or through any other channel or channels that the Bank may deem as appropriate. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

5.2 By participating in this Campaign, Eligible Customers agree to access to the Bank's 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 and to ensure that they are kept-up-to-date with any changes or variations made to the Terms and Conditions herein. Any variation (of any of the Terms and Conditions stated herein) shall be binding on the Eligible Customers (through any notice displayed at the Maybank2u Website at www.maybank2u.com).

5.3 By participating in this Campaign, the Eligible Customers agree to be bound by the Terms and Conditions herein set forth including any amendment thereto.

5.4 The Bank entitled to, at its discretion, disqualify/reject any Eligible Customers who do not comply with these Terms and Conditions and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

- 5.5 In no event shall the Bank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank for purposes of this Campaign) be liable to Eligible Customers in this Campaign 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 Campaign.
- 5.6 The Bank shall not be responsible and / or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in this Campaign or otherwise. Furthermore, the Bank shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
- 5.7 By participating in this Campaign, Eligible Customers agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed at www.maybank2u.com ("Maybank's Privacy Notice"). Eligible Customers are welcome to seek clarification from the Bank should any of these Terms and Conditions be not fully understood.
- 5.8 In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Customers agree and consent to his/ her personal data or information being collected, processed and used by the Bank for:
- i) the purposes of the Campaign; and
 - ii) 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, each Eligible Customer agrees to co-operate and participate in all reasonable advertising and publicity activities of the Bank in relation to the Campaign.
- 5.9 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.