



GONG XI RAYA CAMPAIGN 2023 (“Campaign”) TERMS AND CONDITIONS

This Campaign is organised by Malayan Banking Berhad (Company Registration No.: 196001000142) and Maybank Islamic Berhad (Company Registration No: 200701029411) (collectively referred to as “**Maybank**”). By participating in this Campaign, the **Eligible Participant(s)** (as defined below) hereby expressly agrees to be bound by these terms and conditions (“**Terms and Conditions**”) and any decision made by Maybank in respect of the Campaign shall be final and binding.

1.0 The Campaign Period

This Campaign commences from 1st January 2023 and will expire on 30th April 2023 (“**Campaign Period**”), both dates inclusive.

2.0 Eligibility Criteria for the Campaign (“**Eligibility Criteria**”)

2.1 This Campaign is open to all existing and new Maybank Privilege customers aged 18 years and above, and applicable to both Malaysian and non-Malaysian citizens who fulfil both of the following requirements:

(a) **Maybank Privilege** customers who open and/or maintain:

- (i) Any combination or single product of Deposits/Investment Accounts and investments between RM50,000 to RM250,000; **OR**
- (ii) Any combination or single product of financing, Deposits/Investment Accounts and investments between RM250,000 to RM1,000,000; **and**

(b) is not an employee of Maybank and its group of companies.

[hereinafter will be referred to as “**Eligible Participant(s)**”]

3.0 Campaign Details

3.1 Participating Products

Participating Product Category	Qualifying Criteria
INVESTMENT	Refer to Clause 4.1
LIFE INSURANCE/TAKAFUL	Refer to Clause 4.2
MORTGAGE	Refer to Clause 4.3
CAR LOAN/FINANCING	Refer to Clause 4.4
DEPOSIT/INVESTMENT ACCOUNT	Refer to Clause 4.5

[hereinafter referred to as the “**Participating Product(s)**”]

3.2 Campaign Rewards

The Campaign Rewards are as set out below:

No.	Prize Category	Rewards
(a)	Grand Prize	1x HR-V 1.5L e:HEV RS worth RM140,000
(b)	Monthly Prize	12x (3 winners per month) Apple Watch Series 8 worth RM1,999 each, on random draw basis
(c)	New Privilege Onboarding	First 200 Eligible Participants who achieve the criteria as per Clause 3.4 below during the Campaign Period will be rewarded with a Maybank Chinese New Year Tumbler Set worth RM100 each on a first-come, first-served basis.
(d)	Islamic Wealth Management	First 250 Eligible Participants who achieve the criteria as per Clause 3.5 below during the Campaign Period will be rewarded with a Travel Bag worth RM80 each on a first-come, first-served basis.

[hereinafter referred to as the “**Campaign Reward(s)**”]

3.3 Campaign Mechanics

- 3.3.1 Eligible Participants will be eligible for the Campaign Rewards subject to the fulfilment of the Qualifying Criteria for each product as set out below in Clause 4.1; 4.2; 4.3; 4.4; and/or 4.5.
- 3.3.2 Entries are automatically tracked. No Campaign entry forms or registration are required.
- 3.3.3 Campaign Rewards for 3.2 (a) Grand Prize and (b) Monthly Prize are subject to number of entries as set out in Clause 4.1; 4.2; 4.3; 4.4; and/or 4.5.
- 3.3.4 Campaign Rewards for 3.2 (c) New Privilege Onboarding is subject to Qualifying Criteria as set out in Clause 3.4 below, based on first-come, first-served basis, while stock lasts.
- 3.3.5 Campaign Rewards for 3.2 (d) Islamic Wealth Management is subject to Qualifying Criteria as set out in Clause 3.5 below, based on first-come, first-served basis, while stock lasts.
- 3.3.6 Each Eligible Participants is entitled to receive multiple Campaign Rewards save as Grand Prize and Monthly Rewards where each Eligible Participants can win only one (subject to eligibility and entitlement), based on the highest value.
- 3.3.7 The entitlement of Eligible Participants to the Campaign Rewards will be determined within three (3) months after the end of the Campaign Period (i.e. 30th July 2023).

3.4 Privilege Onboarding

3.4.1 First 200 Eligible Participants who achieve the criteria in 3.4.2 during the Campaign Period will be rewarded with a Maybank Chinese New Year Tumbler Set worth RM100 each on a first-come, first-served basis.

3.4.2 The Eligible Participants will need to:

3.4.2.1 Onboard to Maybank Privilege service during the Campaign Period, i.e. 1st January 2023 until 30th April 2023; AND

3.4.2.2 Take up a minimum of one of the Participating Products and fulfil the criteria for the said Participating Products subject to Clause 4.1; 4.2; 4.3; 4.4; and/or 4.5.

3.5 Islamic Wealth Management

3.5.1 The first 250 Eligible Participants who achieve the criteria in 3.5.2 during the Campaign Period will be rewarded with a Travel Bag worth RM80 each on a first-come, first-served basis.

3.5.2 The Eligible Participants will need to:

3.5.2.1 Be a new or existing Islamic Wealth Management customer during the Campaign Period, i.e. 1st January 2023 until 30th April 2023; AND

3.5.2.2 Take up a minimum of one of the Shariah compliant/Islamic Participating Products and fulfil the criteria for the said Participating Products subject to the criteria as below.

Participating Product Category	Participating Product Type/Description	Qualifying Criteria
INVESTMENT	(a) Shariah Compliant Unit Trust funds ¹ (b) Islamic Structured Products <i>¹Note: Excluding ASNB variable funds</i>	Minimum investment of RM20,000 in a single or combined transaction(s) during Campaign Period with a minimum sales charge of 1.5%
	(c) Retail Sukuk	Minimum investment of RM20,000 in a single or combined transaction(s) during Campaign Period with a minimum sales charge of 1.3%
TAKAFUL	(a) Smart Waris (b) Takaful Smart Plus	Minimum AFYP/AFYC of RM3,000 (regular contribution)

4.0 Campaign Terms and Conditions - Participating Products

4.1 Investment

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Grand Prize & Monthly Prize Entries
INVESTMENT	(a) Unit Trusts/Shariah Compliant Unit Trust funds (minimum sales charge of 1.5%) ¹	Minimum investment of RM30,000 in a single or combined transaction(s) during Campaign Period	
	(b) Structured Products/Islamic Structured Products (minimum sales charge of 1.5%)		
	(c) Retail Bonds/Retail Sukuk (minimum sales charge of 1.3%)		
	¹ Note: Excluding ASNB variable funds		

Investment Amount	No. of Entries
RM30,000 - RM99,999	15x
RM100,000 - RM299,999	25x
RM300,000 & above	35x

4.1.1 The Campaign is open to the following three (3) investment product types:

	Investment Product Type	Description
(a)	Unit Trusts/Shariah Compliant Unit Trust funds	Open to selected Unit Trust/Shariah Compliant Unit Trust funds (exclude ASNB variable funds) with minimum 1.5% sales charge
(b)	Structured products/Islamic Structured	Open to selected Structured Products/Islamic Structured Products distributed by Maybank with minimum 1.5% sales charge
(c)	Retail Bonds/Retail Sukuk	Open to selected Retail Bonds/Retail Sukuk with minimum 1.3% sales charge

[hereinafter referred to as “Investment Product(s)”]

4.1.2 Eligible Participants are expected to make an investment of a minimum of RM30,000 in a single or combined transaction(s) during the Campaign Period, save as Campaign Reward 3.2 (d) Islamic Wealth Management [refer to Clause 3.5].

4.2 Life Insurance / Takaful

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Grand Prize & Monthly Prize Entries	
Life Insurance/ Takaful	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Smart Saver Xtra (h) Dynamic Invest (Single Premium)	Minimum AFYP/AFYC of RM3,000 (regular premium/ contribution) or minimum RM10,000 (single premium - Dynamic Invest)	Premium/ Contribution Amount	No. of Entries
			RM3,000 - RM4,999	10
			RM5,000 & above	20

4.2.1 The Campaign is open to the following selected Life Insurance policies/Takaful certificates:

Regular Premium/Contribution	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Smart Saver Xtra
Single Premium	(h) Dynamic Invest

[hereinafter referred to as “Life Insurance or Takaful Products”]

4.2.2 Eligible Participants are required to sign-up for new Life Insurance or Takaful Products with the minimum premium/contribution amount of Annualized First Year Premium/Contribution (“AFYP/AFYC”) of RM3,000 or minimum RM10,000 (single premium - Dynamic Invest).

4.2.3 The minimum premium/contribution amount of AFYP/AFYC applies to Regular Premium/Contribution per policy/certificate issuance, and Single Premium for ‘Dynamic Invest’, inclusive of the Enricher Premium/Contribution.

4.2.4 The premium/contribution amount is not inclusive of Single or Regular Top-Up for all Life Insurance/Takaful Products.

4.2.5 Payment method: Annual Payment Mode (“APM”) and Half Yearly Payment Mode (“HPM”) with payment made from Maybank Credit Card/Ikhwan Card or transfer of fund from Maybank savings or current account.

4.2.6 All Life Insurance policies or Takaful certificates are subjected to a free look period. Cancelled or surrendered policies/certificates are not considered.

4.3 Mortgage

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Grand Prize & Monthly Prize Entries	
Mortgage	Open to: <ul style="list-style-type: none"> Finance purchase of completed residential properties via subsales and direct from developer; Refinancing; redraw, remortgage Overseas Mortgage Loans, Foreign Currency Offshore Property Financing-i (“FCOPF-i”); Conventional and Islamic financing; With or without Zero Entry Cost 	Based on minimum loan/financing acceptance of RM300,000	Loan/ Financing Amount	No. of Entries
			RM300,000 - RM499,999	10
			RM500,000 - RM599,999	15
			RM600,000 & above	20

4.3.1 The Campaign is open to new Mortgage Loan/Islamic Home Financing facilities for completed residential properties amounting to a minimum of RM300,000.

4.3.2 Recognition of Conventional/Islamic Home Financing facilities is based on acceptance date of the offer during the Campaign Period.

4.3.3 The winner determination will be subject to the execution of the loan/financing during or one month after the Campaign Period.

4.4 Car Loan/Financing

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Grand Prize & Monthly Prize Entries	
Car Loan/ Financing	Open to new application of Conventional/ Islamic Car Loan/Financing and applicable for new & unregistered reconditioned cars only.	Minimum approved & disbursed car loan/financing of RM50,000	Loan/ Financing Amount	No. of Entries
			RM50,000 - RM99,999	10
			RM100,000 & above	20
			RM50,000 - RM99,999 + Takaful Auto Credit Plan	15
			RM100,000 & above + Takaful Auto Credit Plan	25

4.4.1 The application dates of Car Loan/Financing must be within the Campaign Period with minimum loan/financing of RM50,000.

4.4.2 Recognition of Car Loan/Financing is based on approval date and disbursement date during or one month after the Campaign Period.

4.5 Deposit / Investment Account

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Grand Prize & Monthly Prize Entries	
DEPOSIT/ INVESTMENT ACCOUNT	(a) Premier Account 1 (PM1) (b) Premier Mudharabah Account-i (PMA-i)	Open NEW PM1/PMA-i during campaign period AND maintain a minimum Average Daily Balance (“ADB”) growth of RM50,000 & above during Campaign Period		
			ADB Growth Amount	No. of Entries
			RM50,000 - RM99,999	5
			RM100,000 & above	10

4.5.1 The Campaign is open to the following Eligible Participants (“Account Holders”):

- Who open NEW Premier Account 1 (PM1) or Premier Mudharabah Account-i (PMA-i) (hereinafter collectively referred to as “**Account(s)**”), which may consist of individuals or joint account holders;
- Whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered; and
- Who have not breached any agreement with Maybank.

**Malayan Banking Berhad is a member of PIDM. Premier Account 1 offered by Malayan Banking Berhad is protected by PIDM up to RM250,000 for each depositor. Premier Mudharabah Account-i offered by Maybank Islamic Berhad is not protected by PIDM.*

4.5.2 Eligible Participants are expected to have a minimum Incremental Average Daily Balance (“ADB”) of RM50,000 for the respective month.

4.5.3 For any joint account, only the successful primary account holder will be entitled to the entries.

4.5.4 Eligible Participants would not be eligible for the Campaign Rewards in the event that the Account is closed before the fulfilment of the reward.

4.5.5 Average Daily Balance (“ADB”) Calculation

- Baseline shall be RM0 for new Account.
- For new Account opened during the Campaign Period, the ADB is calculated based on Sum of Daily End Balances from the account opening date until 30th April 2022.

Example:

ADB Growth = $\frac{\text{Sum of Daily End Day balances from account open until 30}^{\text{th}} \text{ April 2023}}{\text{No of Days (From account open till 30}^{\text{th}} \text{ April 2023)}}$

5.0 Other Terms and Conditions

- 5.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Rewards with item(s) of equivalent value with twenty-one (21) calendar days' prior notice.
- 5.2 Maybank is not the supplier of the Campaign Rewards and makes no warranty or representation as to the quality, merchantability **and/or** the fitness for purpose of the gifts provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Campaign Rewards. Any dispute over the Campaign Rewards provided by the merchant should be resolved directly between Eligible Participants and the respective merchants.
- 5.3 The Grand Prize shall exclude car/vehicle registration fee, road tax, insurance and delivery fee. The Eligible Participants/Grand Prize winner shall be responsible for any additional costs, duties, taxes **and/or** other incidental expenses, which may be incurred as a result of **and/or** related to their acceptance of the Grand Prize.
- 5.4 The Grand Prize winner is required on their own accord and expenses to register the car/vehicle with the Road Transport Department (*Jabatan Pengangkutan Jalan*) before the Grand Prize giving ceremony in which the date and venue will be determined by Maybank at its own discretion.
- 5.5 In the event that the authorized dealer is unable to supply the same model as described herein to Maybank due to reasons which include, but are not limited to manufacture(s) recall or damaged/lost/stolen during storage and delivery, Maybank reserves the right to substitute the Grand Prize(s) with another model of like or similar value as its sole discretion, with twenty-one (21) calendar days prior notice by way of posting on the Maybank Website at www.maybank2u.com.my or any other methods as it deems fit. Maybank gives no assurance or satisfaction guarantee in regards to the Grand Prize. It will be a direct arrangement/settlement between the Grand Prize winner and the authorized dealer without any resource to Maybank for any dispute in relation to quality or warranty of the Grand Prize or any terms and conditions in respect thereof.
- 5.6 The image(s) of the Campaign Rewards item (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 5.7 Maybank, its related companies, employees **and/or** independent contractors shall not be liable for any loss, injury, liabilities, expense or damage whatsoever or howsoever incurred or sustained by the selected winner **and/or** any other person by reason of, arising from or in connection with the Campaign **and/or** the usage of the gift **and/or** of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
- 5.8 Eligible Participants who are successful winners of the Campaign Rewards will be contacted and delivery will be made within four (4) months after the end of the Campaign Period i.e. by 31st August 2023. The winners will be contacted by a Maybank Personal Financial Advisor from a Maybank branch to liaise with them on fulfilment of the Campaign Rewards.

- 5.9 Once the winners are contacted as stated above in Clause 5.1, the winners will need to verify their home/email address for the purpose of sending the letter of notification, informing the winners of their entitlement. Three (3) call attempts will be made to the winners based on the current information registered with Maybank and failure to reach the said Eligible Participants will entitle Maybank to select a new winner as replacement.
- 5.10 The winners shall have twenty-one (21) calendar days to respond to the letter of notification upon receipt and claim the Campaign Rewards, after which any unclaimed Campaign Rewards will be deemed void.
- 5.11 Delivery of Campaign Rewards except for the Grand Prize will be handled by Maybank's appointed courier service company.
- 5.12 The winner of the Grand Prize may be required to attend a Campaign Rewards presentation ceremony and/or other publicity programs, as and when required, and the winner consent to any disclosure of the same in any manner as determined by Maybank. Failure to attend the Campaign Rewards presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.

6.0 General Terms and Conditions

- 6.1 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.
- 6.2 Maybank 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 ("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 Customers to be informed of or otherwise seek out any such notice validly posted.
- 6.3 By participating in this Campaign, 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.
- 6.4 By participating in this Campaign, Eligible Customers 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 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 Campaign; 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 Campaign.

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

- 6.5 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 Campaign) shall not 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 unless caused by any gross negligence or omission by Maybank.
- 6.6 Maybank shall not be liable for any default of its obligation under this Campaign 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.
- 6.7 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 Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- 6.8 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 6.9 In the event of any inconsistency between the English and Bahasa Malaysia versions of the Terms and Conditions, the English version will prevail.

For information, enquiries, feedback and/or complaints related to this Campaign, 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.