



**PRIVILEGE WEALTH IN MOTION CAMPAIGN 2026 (“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 in Clause 2.0) hereby expressly agree 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 at **12.00AM from 1<sup>st</sup> June 2026 and will end at 11:59PM on 31<sup>st</sup> August 2026 (“Campaign Period”)**, both dates inclusive.

2.0 Eligibility Criteria

2.1 This Campaign is open to all new and existing 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 Conventional and/or Islamic product of Deposit/Investment Account(s) and the investment must be between RM50,000 to RM250,000; OR
- (ii) Any combination or single product of financing, Deposit/Investment Account(s) and the investment must be 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 Campaign Rewards

No.	Prize Category	Rewards
(a)	<b>Promotional Rate Reward</b>	1388 x 6.88% 3 Months Fixed Deposit/-i for RM10,000 only, on a first-come, first-served basis (Limited to 462x for one (1) month and 463x for each of the remaining two (2) months)
(b)	<b>Grand Prize</b>	6x Maybank Islamic Gold Account-i Gold worth RM8,888 each, on a random draw basis (Limited to 2x per month)

## 3.2 Campaign Mechanics

Promotional Rate Reward		
No.	Criteria	Reward
(a)	FD/IFD-i Bundle : Sign up for any participating product and place a Fixed Deposit/-i of RM10,000 for 3 months.	1388x 6.88% p.a. 3 Months Fixed Deposit/-i for RM10,000 only, on a first-come, first-served basis. (Limited to 462x for one (1) month and 463x for each of the remaining two (2) months )
Grand Prize		
6x Maybank Islamic Gold Account-i Gold worth RM8,888 each, on a random draw basis (Limited to 2x per month)		
Grand Prize Entries		
No.	TYPE	ENTRIES
(a)	Sign up any participating products <i>Subject to the fulfilment of the Qualifying Criteria under Clauses 3.3.2; 3.3.3; 3.3.4; 3.3.5; and/or 3.3.6.</i>	1X
(b)	Deposit (M2U Savers/M2U Savers-i/Premier 1 Account/ Premier Mudharabah Account-i/Global Access Account-i), grow and maintain RM38,000 during the Campaign Period. <i>Subject to the fulfilment of the Qualifying Criteria under Clauses 4.0.</i> <i>* Eligible only for entry into the Grand Prize draw.</i>	3X
(c)	Fixed Deposit/-i RM10,000 placement upon sign up of any participating products. <i>Subject to the fulfilment of the Qualifying Criteria under Clauses 3.3.1; 3.3.2; 3.3.3; 3.3.4; 3.3.5; and/or 3.3.6.</i>	5X
(d)	New Privilege or Islamic Wealth Management (IWM) onboarding UPON sign up OF any participating products. <i>Subject to the fulfilment of the Qualifying Criteria under Clauses 5.0; and/or 6.0</i>	10X

- 3.2.1 Eligible Participants will enjoy the Promotional Rate Reward on a first-come, first-served basis subject to the fulfilment of the Qualifying Criteria below during the Campaign Period:



- 3.2.1.1 Place a Fixed Deposit/i (“FD”) placement of RM10,000 for 3 months over the counter (“OTC”) as set out in the Clauses 3.4.1
- 3.2.1.2 Sign up the participating product(s) subject to the fulfilment of the Qualifying Criteria for product as set out below in Clauses 3.4.2; 3.4.3; 3.4.4; 3.4.5; and/or 3.4.6.
- 3.2.1.3 The Promotional Rate Reward is capped at RM10,000 FD/IFD-i Placement for 3 months for each Eligible Participant during the Campaign Period.
- 3.2.2 Entries are automatically tracked. No Campaign entry forms or registration are required. Eligible Participants will be notified via push notification of their participation in this Campaign and will be subject to these Terms and Conditions.
- 3.2.3 Winners will be notified at the point of contact in accordance with Clause 7.4. In the event the Bank intends to publish or disclose the winners’ personal data, photographs, or other related information for marketing, publicity, or promotional purposes, the Bank shall obtain the winners’ explicit consent prior to such disclosure.
- 3.2.4 Each Eligible Participant may only win the Promotional Rate Reward once during the campaign period, on a first-come, first-served basis. In addition, they may also win a Grand Prize, on a random draw basis.
- 3.2.5 The entitlement of Eligible Participants to the Campaign Reward will be determined within four (4) months after the end of the Campaign Period (i.e. by 31<sup>st</sup> December 2026).

### 3.3 Participating Products

No.	Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)
3.3.1	Fixed Deposit	(a) Fixed Deposit Account (b) Islamic Fixed Deposit-i	New FD/IFD-i (fresh fund) placement of RM10,000 during the Campaign Period.  <i>*FD placement must be performed over-the-counter (“OTC”) at any Maybank branch.</i>  <i>Fresh fund refers to monies or fund that do not originate from Maybank/Maybank</i>

No.	Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)
			<i>Islamic, credited or paid into Maybank account from other banks/or financial institution for not more than 7 days</i>
3.3.2	Investment	<p>(a) <b>Unit Trust / Shariah Compliant Unit Trust Funds</b> (excluding ASNB variable funds) with minimum 1.5% sales charge</p> <p>(b) <b>Structured Products / Islamic Structured Products</b> with minimum 1.5% sales charge</p> <p>(c) <b>Retail Bonds / Retail Sukuk</b> with minimum 1.3% sales charge</p> <p><i>Note: Excluding Amanah Saham Nasional Berhad (ASNB) variable funds</i></p>	Minimum single or combined investment amount of <b>RM38,000 and above</b> . ( <i>Retail Bonds / Retail Sukuk: minimum RM250,000</i> )
3.3.3	<b>Maybank Islamic Gold Account ("MIGA-I")</b>	MIGA-i Account	Minimum MIGA-i investment of <b>RM38,000 and above</b> in a single or combined transaction

No.	Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)
3.3.4	Life Insurance / Family Takaful	<p><b>Life Insurance</b></p> <ul style="list-style-type: none"> <li>a) Smart Next Gen</li> <li>b) Smart Cash Xtra</li> <li>c) Smart Flexi Plus</li> <li>d) Smart Family Medic</li> <li>e) Smart Saver Xtra</li> <li>f) Smart Golden Life</li> <li>g) Dynamic Invest</li> </ul> <p><b>Family Takaful</b></p> <ul style="list-style-type: none"> <li>a) Smart Waris</li> <li>b) Takaful Smart Plus</li> <li>c) Smart Income</li> <li>d) Dynamic Horizon</li> </ul> <p><i>*Along the way should Etiqa were to introduce another Smart series product in FY2026, we will take into consideration to include into this Wealth in Motion Campaign</i></p>	<p>Minimum <b>Annualised First Year Premium / Contribution (AFYP/AFYC) of RM4,800</b> and above (Regular Premium/Contribution)</p> <p>or</p> <p><b>Single Premium/Contribution (SP/SC) of RM10,000 and above</b></p> <ul style="list-style-type: none"> <li>- The premium/contribution amount is not inclusive of single or regular top-up for all Life Insurance/Family Takaful Products.</li> <li>- Payment method: Annual Payment Mode ("APM") and Half Yearly Payment Mode ("HPM") with payment made from all Maybank Credit Card/Ikhwan Card or transfer of fund from Maybank savings or current account.</li> <li>- All Life Insurance policies or Family Takaful certificates are subjected to a free look period. Cancelled or surrendered policies/certificates during the Campaign Period will not be considered for the Campaign Rewards.</li> </ul>

No.	Participating Product Category	Description of Participating Products	Qualifying Criteria (During the Campaign Period)
			<ul style="list-style-type: none"> <li>- Etiqa is a member of Perbadanan Insurans Deposit Malaysia ("PIDM"). The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa Life Insurans Berhad/Etiqa Family Takaful Berhad or PIDM (visit <a href="http://www.pidm.gov.my">www.pidm.gov.my</a>).</li> </ul>
3.3.5	MyDeco Financing	Acceptance of MyDeco Financing	<p>Minimum accepted MyDeco financing amount of <b>RM68,000 and above</b></p> <ul style="list-style-type: none"> <li>- The determination of winners for the Grand Prize will be subject to the execution of the loan/financing security documents during or within one (1) month after the Campaign Period ends.</li> </ul>
3.3.6	Auto Finance	Conventional / Islamic Car Financing for new and unregistered reconditioned vehicles only	<p>Minimum accepted car loan / financing amount of <b>RM68,000 and above</b></p> <ul style="list-style-type: none"> <li>- Recognition of Car Loan/Financing is based on approval date and disbursement date during or within one month after the Campaign Period.</li> </ul>



#### **4.0 Deposit/Investment Account**

- 4.1 For the purpose of this Clause 4.0, Eligible Participants must meet the following requirements:
- a. who hold new or existing Premier 1 Account (PM1)<sup>\*\*\*</sup>, Premier Mudharabah Account-i (PMA-i)<sup>\*\*\*</sup>, M2U Savers/-i <sup>\*\*\*</sup>, (which may consist of individuals or joint account holders);
  - b. whose account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered;
  - c. who has not breached any agreement with Maybank; and
  - d. who is not an employee of Maybank and its group of companies.

*\*\*\*Maybank & Maybank Islamic is a member of PIDM. Premier 1 Account Premier Mudharabah Account-i, M2U Savers, M2U Savers-i & GAA-i are protected by PIDM up to RM250,000 for each depositor.*

- 4.2 Eligible Participants with a minimum **Average Deposit Balance (ADB)** growth of RM38,000 above the fixed baseline and maintain a minimum **Month-End Balance (MEB)** of RM38,000 in the participating account on the last calendar day of each Campaign Month shall be entitled to three (3) entries to the Grand Prize.

- 4.3 **Average Daily Balance (ADB)** means the average of the end-of-day ledger balances in the participating account over a calendar month.

- 4.4 **Month End Balance (MEB)** means the end-of-day ledger balance maintained in the participating account on the last calendar day of each Campaign Month

- 4.5 **Fixed Baseline ADB means** the reference Average Daily Balance established prior to the Campaign Period against which Incremental ADB is measured:

- 4.5.1 For Existing Customers: The ADB of the designated baseline month immediately preceding the Campaign Period (M0 = May 2026).
- 4.5.2 For New Customers: Deemed as RM0, unless otherwise determined by Maybank.

#### **5.0 New Maybank Privilege Onboarding**

- 5.1 Eligible Participants are required to take up any of the Participating Products and fulfil the minimum criteria for respective products under the Clauses 3.4.2; 3.4.3; 3.4.4; 3.4.5; and/or 3.4.6.

#### **6.0 New Islamic Wealth Management (IWM) Tagging**

- 6.1 Eligible Participant is required to take up any of the Islamic Participating Products and fulfil the minimum criteria for the respective products.

Participating Product Category	Type/Description of Participating Product	Qualifying Criteria
<b>INVESTMENT</b>	1. Shariah Compliant Unit Trust funds* 2. Islamic Structured Products  <i>*Note: Excluding Amanah Saham Nasional Berhad (ASNB) variable funds</i>	Minimum investment of RM38,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.5%.
	3. Retail Sukuk	Minimum investment of RM250,000 and above in a single or combined transaction(s) during the Campaign Period with a minimum sales charge of 1.3%.
	4. MIGA-i	Minimum investment of RM38,000 and above in a single or combined transaction(s) during the Campaign Period.
<b>TAKAFUL</b>	(a) Smart Waris (b) Takaful Smart Plus (c) Smart Income (d) Dynamic Horizon	Minimum Basic Annualized First Year Contribution (AFYC) of RM4,800 and above or Single Contribution of RM10,000 and above during the Campaign Period.



## 7.0 Campaign Rewards Fulfilment

- 7.1 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 through the Maybank Privilege Maybank2u web page at [maybank.my/privilege](http://maybank.my/privilege).
- 7.2 The entries received for the Grand Prize of each Eligible Participant can be overlapped across multiple products if they meet the Qualifying Criteria during the Campaign Period.
- 7.3 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.
- 7.4 Eligible Participants who are successful winners of the Campaign Rewards will be contacted within four (4) months after the end of the Campaign Period i.e. by 31st December 2026 to inform them of the crediting of the promotional rate or MIGA-I Gold into their account. Winners will be contacted by a Maybank Personal Advisor from the winner's Home Branch, Last Transacted Branch, or assigned Personal Advisor. 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.



## 8.0 General Terms and Conditions

- 8.1 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, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 8.2 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 on the Maybank Privilege Maybank2U web page at [maybank.my/privilege](http://maybank.my/privilege) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- 8.3 By participating in this Campaign, Eligible Participants agree to access the Maybank Privilege Maybank2u web page at [maybank.my/privilege](http://maybank.my/privilege) on a regular basis to view the Terms and Conditions herein and seek clarification from Maybank should any of the Terms and Conditions be not fully understood.
- 8.4 By participating in this Campaign, Eligible Participants 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](http://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 Participants 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 as responses and related photographs. In this regard, Eligible Participants 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).

- 8.5 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 Participants 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 negligence or omission by Maybank.



- 8.6 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.
- 8.7 Maybank may disqualify/reject any Eligible Participant who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with the 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.
- 8.8 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 Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively, for feedback and/or complaints, Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).