

**Maybank****Maybank Islamic****MAYBANK PERSONAL LOAN / MAYBANK ISLAMIC PERSONAL FINANCING-i RAYA CAMPAIGN 2019****TERMS AND CONDITIONS****CAMPAIGN PERIOD**

1. "MAYBANK PERSONAL LOAN/MAYBANK ISLAMIC PERSONAL FINANCING-i RAYA CAMPAIGN ("Campaign") shall commence from **1 May 2019 till 31 July 2019** (both dates inclusive) ("Campaign Period").

ELIGIBILITY

2. This Campaign is open to all newly approved Maybank Personal Loan and Maybank Islamic Personal Financing-i customers of Malayan Banking Berhad (**Maybank**) and Maybank Islamic Berhad (**Maybank Islamic**) (Maybank and Maybank Islamic are collectively referred to as the "**Maybank**") who applied loan or financing through Online Application at www.maybank2u.com.my, Maybank Mobile Application, Maybank Branches and Card Centres or Maybank Telesales (outbound calls only) within the Campaign Period ("Eligible Customer").
3. The Eligible Customer must be a Malaysian citizen of 21 years old and above with maximum age limit for applicant up to 60 years old. Minimum income requirement for salaried/self-employed applicant is RM42,000 per annum.
4. Below are details of loan or financing amount, fixed flat rate and tenure:

| Loan/Financing-i Amount | Fixed Flat Rate (per annum) | Tenure |
|-------------------------|-----------------------------|--|
| RM5,000 - RM20,000 | 8% | Minimum - 2 years Maximum - 6 years |
| RM20,001 - RM50,000 | 7% | |
| RM50,001 - RM100,000 | 6.5% | |

5. The following persons are **NOT** eligible to participate:
 - i. Existing Maybank Personal Loan and Maybank Islamic Personal Financing-i customer
 - ii. Existing Maybank Personal Cash and Maybank Islamic Personal Cash-i customer
 - iii. Maybank or Maybank Islamic staff

CAMPAIGN MECHANICS

6. Below are the Campaign mechanics:
 - i. Customer must apply for the Maybank Personal Loan or Maybank Islamic Personal Financing-i through Online Application at www.maybank2u.com.my, Maybank Mobile Application, Maybank Branches and Card Centres or Maybank Telesales (outbound calls only) during the Campaign Period.
 - ii. No entry form is required to participate in this Campaign since participant's eligibility will be tracked automatically by the qualifying entries as below for all approved applications.

| 5X entries | 2X entries |
|--|--|
| Apply Online via M2U or Mobile Application | Apply at Maybank Branches, Card Centres or Telesales |

- iii. To qualify for the random selection of the Cash Prize Winners, only approved applications with loan/financing amount approved limit of **RM10,000 and above** within the Campaign Period will be eligible for the entries.

SELECTION OF WINNERS

7. Thirty (30) winners will be selected for each month of the Campaign Period through a randomizer process based on the entries received.
8. The total selected ninety (90) winners will receive Cash Prize of RM500 each.
9. All Maybank Personal Loan or Maybank Islamic Personal Financing-i approved accounts, as the case may be, must be valid and in good credit standing as may be determined by Maybank.
10. Selected winners will not be eligible for the RM500 Cash Prize as the case may be, if there is no payment for more than 30 days from the respective Customer's account payment date.
11. Each winner is entitled to one time RM500 Cash Prize only.

FULFILLMENT OF CASH PRIZES

12. Winners will be notified either in writing or any other method of communication which Maybank deems appropriate within four (4) weeks after the end of the Campaign Period.
13. The RM500 Cash Prize will be credited to the respective individual Winner's Maybank Savings or Current Account within four (4) to eight (8) weeks after the announcement of the winners.
14. Should there be any dispute or non-receipt of the RM500 Cash Prizes, Winners are required to contact Maybank Group Customer Care at 1300 88 6688 **latest by 31 October 2019**. Any further complaints, correspondence and/or inquiries shall not be entertained after 31 October 2019.

MAYBANK PRIVACY NOTICE

15. 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 on Maybank Website ("Maybank's Privacy Notice.").
16. In addition and without prejudice to the terms in Maybank's Privacy Notice, 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, each Eligible Customers agrees to co- operate and participate in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.

GENERAL TERMS AND CONDITIONS

17. By participating in the Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by these terms and conditions stated herein and agree that any and all decisions made by the Bank in relation to the Campaign shall be final and conclusive.
18. The Eligible Customer agrees to be bound by these terms and conditions, in addition to the Maybank Personal Loan or Maybank Islamic Personal Financing-i General Terms, whichever applicable and Conditions which regulates the provision of financing or credit facilities by Maybank.

19. Maybank (for Islamic participating products, subject always to Shariah requirements) reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part, or to vary, delete or add any of the terms and conditions herein at any time at its absolute discretion upon giving 21 days prior notice via Maybank portal or through any other channels that the Bank may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of the Terms and Conditions.
20. Maybank reserves the right to forfeit the Cash Prizes awarded, as the case may be, if the Eligible Customers fail to comply with any of the terms and conditions herein.
21. Maybank shall not be liable for any misinterpretation or misrepresentation of facts in respect of the Cash Prizes, as the case may be, offered and published in any mass media, marketing or advertising materials.
22. In the event of any inconsistency between these terms and conditions and any advertising, promotional, publicity and other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
23. These Terms and Conditions shall be governed by the laws of Malaysia and all Eligible Customers who participate in this Campaign shall be deemed to have agreed to submit to the exclusive jurisdiction of the Malaysian courts.