

## FY19 PAYROLL TRIPLE REWARD CAMPAIGN TERMS AND CONDITIONS (ISLAMIC)

### General Terms

1. FY19 Payroll Triple Reward Campaign (“**Campaign**”) shall run from 1 February 2019 to 30 June 2019 (both dates inclusive) (“**Campaign Period**”).

### Campaign Eligibility

2. This Campaign is opened to the following:
  - a) Maybank Islamic Berhad (“**Maybank Islamic**”) Payroll Customers (“**Employer(s)**”) of Maybank Auto-Credit System (MAS), Maybank2u Biz (M2u Biz) and/or Maybank2e.net (M2e) and their staff (“**Employee(s)**”) under the Small Medium Enterprise (“**SME**”) and Business Banking (“**BB**”) segments; and
  - c) Employee(s) who switch their payroll account to Maybank Islamic under “Switch Your Payroll to Maybank Islamic”

[Herein-after referred to as “Eligible Customer(s)”].

3. Payroll & Payment Solution means utilizing any one the following system - M2uBiz (Including Bulk Payment), MAS and M2e RCMS.
4. It is compulsory for Employer(s) to subscribe, activate and perform salary transaction via the Payroll & Payment Solution during the Campaign Period.
  - i) **Subscribe:** Employers submit application to Maybank Islamic to subscribe for Payroll & Payment Solution for approval.
  - ii) **Activate:** Activation of the approved Payroll & Payment Solution by successful log-in of the application payroll system.
  - iii) **Perform Salary Transaction:** Perform monthly salary transaction via the applicable payroll system (MAS, M2u Biz and/or M2e) shall be deemed to be active payroll.
5. Participating Products

Premier Mudharabah Account-i (Individual and SME/BB)
Private Banking Account-i
Golden Savvy Account -i
net Account -i
SME First Investment Account-i
Savings Account-i
Basic Savings Account-i
Current Account-i
Basic Current Account-i
Yippie-i / imteen-i above 18
Maybank2u Savers-i
Personal Savers-i
Flexi Savers-i
SME First Account-i

**Rewards Eligibility & Mechanics**

EMPLOYERS REWARD									
DESCRIPTION	ELIGIBILITY & MECHANICS								
<p><b><u>1<sup>st</sup> Reward</u></b></p> <p>Welcome Prize (New Customers)</p>	<p>a) Entice customer to sign up and activate M2uBiz (Including Bulk Payment), MAS and M2e RCMS</p> <table border="1"> <thead> <tr> <th>Frequency</th> <th>Prizes</th> <th>Total Winners</th> </tr> </thead> <tbody> <tr> <td>Bi Monthly in:</td> <td rowspan="2">First 300 Welcome Reward : RM50</td> <td>900 Eligible customers</td> </tr> <tr> <td> <ul style="list-style-type: none"> <li>• Jan-Feb</li> <li>• Mar-Apr</li> <li>• May-June</li> </ul> </td> <td>(300 rewards x 3 Bi Monthly = 900 Eligible customers)</td> </tr> </tbody> </table> <p>Note: First 300 Eligible Customers who perform payroll transaction 2 times monthly consecutively upon sign up of Payroll &amp; Payment Solutions and maintain average daily balance of RM10, 000 during the month's period.</p> <p>b) Promotional Fee Waiver for 6 months of M2uBiz (Including Bulk Payment), MAS and M2e RCMS.</p> <p>Eligible Customer must perform payroll transaction from first sign up/on board month to enjoy the waiver.</p> <p>Note: M2e RCMS fee waiver as per cash bundle requirement.</p>	Frequency	Prizes	Total Winners	Bi Monthly in:	First 300 Welcome Reward : RM50	900 Eligible customers	<ul style="list-style-type: none"> <li>• Jan-Feb</li> <li>• Mar-Apr</li> <li>• May-June</li> </ul>	(300 rewards x 3 Bi Monthly = 900 Eligible customers)
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<p><b><u>2<sup>nd</sup> Reward:</u></b></p> <p>Transact Prize</p>	<p>a) Reward for continuing utilizing and transaction via Payroll &amp; Payment Solution.</p> <table border="1"> <thead> <tr> <th>Frequency</th> <th>Prizes</th> <th>Total Winners</th> </tr> </thead> <tbody> <tr> <td>Bi Monthly in:</td> <td rowspan="2">Cash Prizes : RM5,000.00 per Eligible Customer</td> <td>9 Eligible Customers</td> </tr> <tr> <td> <ul style="list-style-type: none"> <li>• Jan-Feb</li> <li>• Mar-Apr</li> <li>• May-June</li> </ul> </td> <td>(3 prizes x 3 Bi-Monthly = 9 Eligible Customers)</td> </tr> </tbody> </table>	Frequency	Prizes	Total Winners	Bi Monthly in:	Cash Prizes : RM5,000.00 per Eligible Customer	9 Eligible Customers	<ul style="list-style-type: none"> <li>• Jan-Feb</li> <li>• Mar-Apr</li> <li>• May-June</li> </ul>	(3 prizes x 3 Bi-Monthly = 9 Eligible Customers)
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<p><b><u>3<sup>rd</sup> Reward</u></b></p> <p>Loyalty Prize</p>	<p>a) Rewarding customer for being active user via Payroll &amp; Payment Solution.</p> <p>b) 2 grand prizes to be given away based on entries which are based on the following participating segments;-</p> <table border="1"> <thead> <tr> <th>Frequency</th> <th>Prizes</th> <th>Total Winners</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Grand Prizes</td> <td>1 SME Eligible Customer : RM50,000</td> <td>1 Winner</td> </tr> <tr> <td>1 BB Eligible Customer : RM50,000</td> <td>1 Winner</td> </tr> </tbody> </table>	Frequency	Prizes	Total Winners	Grand Prizes	1 SME Eligible Customer : RM50,000	1 Winner	1 BB Eligible Customer : RM50,000	1 Winner
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<p><b><u>Campaign Entries</u></b></p> <p>i) Transact Prize</p> <p>ii) Loyalty Prize</p>	<p>a) For Transact Prize &amp; Loyalty Prize, winners must be payroll customers where Eligible customers must perform payroll transaction during the Campaign Period and month of winner announcement.</p> <p>b) Winner Selection will be on random basis based on entries as below:</p> <table border="1" data-bbox="539 461 1386 869"> <thead> <tr> <th>Entries Criteria</th> <th>No. of Entries</th> </tr> </thead> <tbody> <tr> <td>Sign up &amp; activate M2u Biz (Including Bulk Payment), MAS and M2e RCMS.</td> <td>5 Entries</td> </tr> <tr> <td>Opening of New Business CA-i</td> <td>5 Entries</td> </tr> <tr> <td>Every incremental ADB Growth of RM20,000</td> <td>10 Entries</td> </tr> <tr> <td>Utilizing payroll transaction - M2UBiz bulk Payment &amp; M2E Payroll</td> <td>10 Entries</td> </tr> <tr> <td>Payment Transaction &gt; 5 times</td> <td>5 Entries</td> </tr> <tr> <td>SME Financing/BB Financing/Islamic Hire Purchase/Islamic Credit Card/Merchant Point of Sales/Takaful/Trade</td> <td>5 Entries</td> </tr> </tbody> </table> <p>c) Potential winners for Transact Prize and Loyalty Prize will be shortlisted internally via a computer generated 'Random Selection' draws which applies a random number to qualifying list of entries ("Shortlisted Candidate(s)").</p> <p>d) Account is deemed to be active payroll as long as there is monthly utilization of payroll &amp; payment services via Payroll &amp; Payment Solution.</p> <p>e) Eligible Customers are required to maintain average daily balance of RM20,000 to be eligible for the rewards.</p>	Entries Criteria	No. of Entries	Sign up & activate M2u Biz (Including Bulk Payment), MAS and M2e RCMS.	5 Entries	Opening of New Business CA-i	5 Entries	Every incremental ADB Growth of RM20,000	10 Entries	Utilizing payroll transaction - M2UBiz bulk Payment & M2E Payroll	10 Entries	Payment Transaction > 5 times	5 Entries	SME Financing/BB Financing/Islamic Hire Purchase/Islamic Credit Card/Merchant Point of Sales/Takaful/Trade	5 Entries
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<p>Employer Benefits:</p>	<p>a) Merchant Point of Sales with 3 months fee waiver on POS Card Terminal Rental which customer would need to sign up during the Campaign Period.</p> <p>b) Islamic Credit Cards with 1 year Annual Fee Waiver subject to customer credit credibility review.</p>														
<p><b>EMPLOYEE'S REWARD (Switch your Payroll to Maybank)</b></p>															
<p><b>DESCRIPTION</b></p>	<p><b>ELIGIBILITY &amp; MECHANICS</b></p>														
<p><b><u>Reward 1</u></b></p> <p>Welcome</p>	<p>a) Rewarding employee who switch their payroll account to Maybank Islamic.</p> <p>b) Campaign Prizes:-</p> <table border="1" data-bbox="539 1841 1393 1984"> <thead> <tr> <th>Prizes</th> <th>Period</th> <th>Estimated Cost (RM)</th> </tr> </thead> <tbody> <tr> <td>Petrol Card : RM100</td> <td>Monthly - 30 Eligible Customers</td> <td>RM18,000</td> </tr> </tbody> </table>	Prizes	Period	Estimated Cost (RM)	Petrol Card : RM100	Monthly - 30 Eligible Customers	RM18,000								
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	<ul style="list-style-type: none"> <li>• Minimum monthly deposit of RM3,000 for 3 consecutive months and maintain monthly ADB of RM1,500 in salary account.</li> <li>• Eligible Customer will need to register to participate the campaign via SMS. (refer to SMS registration clause)</li> </ul>
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9. Average Daily Balance (ADB) in the account for each month is determined by computing the sum of every day-end balance in the account in the month divided by the number of participating days in that month.

$$\text{Daily Average Balance} = \frac{\text{Sum of 1 month Daily End of day balances in the Eligible Account.}}{\text{Number of days in a month}}$$

10. Winners will receive notification within a period of 90 days after each complete cycle of reward frequency (period) and the end of campaign for grand prizes.
11. All prizes are neither transferable nor exchangeable and are subject to the terms and conditions stated herein.
12. Any prizes unclaimed within three (3) months after the notification by Maybank Islamic to the winners shall be forfeited.
13. One account holder can only win one (1) prize throughout the Campaign Period.
14. Computation of qualified Eligible Customer shall be based on successful registration throughout the Campaign Period and successfully deposit the minimum amount of Ringgit Malaysia Three Thousand (RM3,000) with the Maybank Islamic for three (3 months) consecutively and maintain ADB of Ringgit Malaysia One Thousand Five Hundred (RM1,500).

For example:

**Eligible**

	Jan	Feb	March
Deposit	RM3,000	RM3,000	RM3,000
Withdrawal	RM1,500	RM1,000	RM500
ADB	RM1,500	RM1,500	RM1,500

**Not Eligible**

	Jan	Feb	March
Deposit	RM3,000	RM3,000	RM3,000
Withdrawal	RM500	RM3,000	RM2,500
ADB	RM1,500	RM0	RM500

15. Winner will be selected via a computer algorithm generated “Random Selection” draw from the qualified Eligible Customer’s base.

Register Month	Cycle Period	No. of Winners	Fulfilment Time
Jan-19	Jan - March 2019	30	Within ninety (90) days after completed the cycle period
Feb-19	Feb - Apr 2019	30	
March-19	March - May 2019	30	
Apr-19	Apr - Jun 2019	30	
May-19	May - July 2019	30	
Jun-19	Jun - Aug 2019	30	

16. For Eligible Customers with Eligible Accounts, each Eligible Account would be required to be registered as it is considered as an independent entry. However, Eligible Customers will only be able to win not more than once throughout the Campaign Period.

17. The Eligible Account must at all times remain open, active and valid with a minimum account balance of Ringgit Malaysia Two Hundred (RM200.00) during the Campaign Period. In the event the Eligible Accounts are closed due to any reason whatsoever at any time before fulfilment, the Eligible Customers shall be disqualified from participating in the Campaign.

### SMS Registration

1. Registration is on a one-time basis by the Eligible Customer and in case of a joint account, by the principal account holder using any of the registered telecommunication companies' (Telco) number within the Campaign Period as per below :
  - a) Type **PYRL** <space> **12-digit** **Account** **Number** **without spacing**<space>Principal\_Account\_holder and send to 66628 (E.g. PYRL 810721106658 CHONG HENG MENG)
2. Eligible Customer with multiple participating bank account is only required to register once within the Campaign Period to participate in the Campaign.
3. Eligible Customer shall be responsible to pay the standard SMS charges levied by their respective Telco for each registration SMS sent to the designated number "66628" under the Campaign.
4. Eligible Customer is solely responsible to ensure that the details in the registration SMS sent to 66628 are complete, accurate, and within the Campaign Period; failing which, the registration SMS will be deemed invalid or unsuccessful.
5. Cancellation of registration and/or change of any details will not be accepted after the registration SMS has been successfully sent to 66628.
6. Proof of SMS sent to 66628 by Eligible Customer shall not be deemed as successful SMS registration unless the principal account holder receives a confirmation SMS from 66628 and such confirmation SMS will be sent to the same mobile phone number used for registration, subject to the SMS traffic at the respective Telco's network. The confirmation SMS is automatically generated to confirm receipt of a successful registration and shall not be deemed as notification that the Eligible Customer has been confirmed as the winner.
7. Maybank Islamic reserves the right to disqualify any registration SMS sent to 66628 due to reason(s) including, but not limited to duplicate registration, invalid NRIC number, incorrect

SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period without assigning any reason thereof and shall not be liable such disqualification.

8. Maybank Islamic is not responsible and has no control whatsoever on the SMS traffic, network failure and/or interruptions on the part of the respective Telco or Maybank's SMS vendor or for any other reason(s) whatsoever during the process of registration SMS sent to 66628 or confirmation SMS sent from 66628 to principal account holder which may result in the delay of the SMS registration during the Campaign Period.
9. SMS service is provided and supported by the service provider appointed by Maybank Islamic, Macro Kiosk Berhad.

#### **Other Terms and Conditions**

1. Maybank Islamic nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic for the purposes of the Campaign) shall not be liable to any Eligible Customer or any other parties for any loss or damage of whatsoever nature suffered by the Eligible Customer or any other party (including but not limited to, loss of income, profits or goodwill, direct or indirect, incidental, consequential, exemplary, punitive or special damages of any party) howsoever arising, in relation to the participation or non-participation in the Campaign.
2. Maybank Islamic reserves its right to change the Rewards due to circumstances beyond its control and to offer an alternative of similar value.
3. Maybank Islamic decision on all matters relating to the Campaign shall be final, conclusive and binding. No correspondence, appeals, protests or attempts to dispute the same would be entertained in any event.
4. Maybank Islamic reserves the right to forfeit the rewards and disqualify the Eligible Customer in the event of a reversal of transactions or cancellation or termination of the transaction and/or account during the Campaign Period and/or failure to comply with any of the terms and conditions herein.
5. By participating in this Campaign, Eligible Customers agree to access Maybank Islamic's website at [www.maybank2u.com.my](http://www.maybank2u.com.my) on regular basis to view the terms and conditions and to ensure that they kept-up-to-date with any changes or variations made to the terms and conditions.
6. Maybank Islamic reserves the right to withdraw, cancel, suspend or extend or terminate the Campaign earlier in whole or in part as Maybank Islamic may deem fit. Maybank Islamic also reserves the right to vary, supplement, delete, amend and modify any of these terms and conditions from time to time adequate at least minimum of twenty one (21) days prior notice thereof and the notice shall be posted through Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel or channels that Maybank Islamic may deem as appropriate and thereupon such amended details that shall be deemed to become effective and shall be read and constructed as if such amended details have been incorporated into and formed part of the terms and conditions. For the avoidance of doubt, cancellation, termination or suspension by Maybank Islamic of the Campaign shall not entitle the Eligible Customer or any other persons whatsoever to any claim or compensation against Maybank Islamic for any losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension.

7. These terms and conditions shall be governed by the laws of Malaysia, and subject to the exclusive jurisdiction of the Malaysian Courts.
8. By participating in the Campaign, the Eligible Customer are deemed to have read, understood and hereby expressly agree to be bound by these terms & conditions. Eligible Customer may seek clarification from Maybank Islamic should any of the terms and conditions cannot be not fully understood.
9. These terms and conditions shall be supplemented to the General Terms and Conditions Governing Deposit Accounts for Islamic Banking or General Terms and Conditions for Mudarabah Investment Account Transaction, whichever applicable. These terms and conditions shall prevail over any provisions or representatives contained in any promotional materials (including without limitation printed posters or leaflets) advertising the Campaign.
10. By participating in this Campaign, the Eligible Customers agree and consent to their personal data being collected, processed and used by Maybank Islamic in accordance with Maybank Islamic's Privacy Notice, which may be viewed on Maybank Islamic's website at [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Privacy Notice"). In addition and without prejudice to the Privacy Notice, the Eligible Customers also agrees and consent to such details including without limitation personal data or information being collected, processed and used by Maybank Islamic for:
  - a. The purposes of the Campaign;
  - b. Marketing and promotional activities conducted in such manner as Maybank Islamic deem fit in any media 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, without further express consent from the customers. Marketing and promotion activities includes 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 customer agrees to cooperate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank Islamic in relation to the Campaign.
11. All Eligible Customers of the Campaign shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them under the applicable laws, if any, and installation costs, where applicable in relation to the rewards and the Campaign.
12. To the fullest extent permitted by law, Maybank Islamic shall not be held liable for whatsoever loss or damages howsoever arising in connection with the Campaign. Maybank shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank Islamic.