

eFixed Deposit (eFD) FPX Campaign

Terms & Conditions

1. These Terms & Conditions shall govern the “eFixed Deposit (eFD) FPX Campaign” (“Campaign”) commencing from 29th June 2019 until 6th July 2019 (or upon the campaign target set by Malayan Banking Berhad (‘Maybank’) is achieved, whichever is earlier) (“Campaign Period”).
2. This Campaign is open to all new eFD FPX placements by new and existing customers (“Customers”) who have registered for Maybank2u Internet Banking prior to or during the Campaign Period (“Eligible Customer”).
3. Customers are required to have either a Current Account and/or Savings Account opened and maintained with any branches of Maybank in Malaysia.
4. For the purpose of this Campaign, all eFD placement(s) of deposits must be made through the following channels :

Channel	Details
M2U Website With FPX	All placement(s) of eFD with FPX must be made from fund transfers from other banks via ¹ Financial Process Exchanges (“FPX”)

¹FPX 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/.

5. The following conditions shall apply for eFD placements:
 - For **first time eFD placement customers**, eFD placement must be done through **Maybank2u website** (www.maybank.com.my).
 - Any ‘**Modification**’ made to existing eFD will not be entitled for eFD Board Rate.
 - For **existing joint eFD accounts** of, subsequent placement can be made on Maybank2u using similar joint names.
 - For **joint eFD accounts** of subsequent placement of, it must be made by the **same primary** customers of joint account and eFD.
 - For placement of eFD, debiting and crediting of ‘imteen” account is not available.
6. Only eFD placements (using ²Fresh Funds) made via **Maybank2u** using Financial Process Exchanges (“FPX”) during the Campaign Period which satisfies the segmentation and placement amount set out in Paragraph 9 below are eligible to participate in this Campaign (“Eligible eFD Placements”).

²For the purposes of this Campaign, Fresh Funds means funds from other Banks which are newly transferred into the Customer’s New eFixed Deposit account maintained at Maybank.

7. Processing of eFD placements with FPX will be immediate upon the successful completion of the debiting & crediting of funds. Maybank shall not be responsible for such delay or unsuccessful transaction (if any) and the funds will be returned to the respective bank within 3 working days. The effective date of the eFD placement shall commence after the successful completion of the process.

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8. The eFD 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 Maybank on a first-come, first-served basis.
9. The segmentation and the placement amount criteria as mentioned in Paragraph 6 above are as follows:

Channel	Segment	Minimum Placement	Maximum Placement	Interest Payment Mode
M2U Website With FPX	Retail Individuals / ³ Existing Joint Account Depositors/ Sole-proprietor only	<ul style="list-style-type: none"> • RM1,000 in a single certificate (for 2 months & above) • RM 5,000 (for 1 month) 	RM 30,000 per transaction	Credit to Account / Add to Principal

³For eFixed Deposit placed through Maybank2u Website using FPX, only customers with existing Maybank Joint Fixed Deposit Account is allowed to make a Joint eFixed Deposit Placement. For New Joint Fixed Deposit Account, FPX would not be available.

7. The Eligible eFD Placements With FPX shall be entitled to the following single-tiered rates:

Tenure for Eligible eFD Placements	Board Rates* (% p.a.)	Interest Payment
1 month	2.90	Upon Maturity
2 months	2.90	
3 months	2.95	
4 months	2.95	
5 months	2.95	
6 months	3.05	
7 months	3.05	
8 months	3.05	
9 months	3.05	
10 months	3.05	
11 months	3.05	
12 months	3.10	
13 - 24 months	3.10	
36 months	3.15	
48 months	3.25	
60 months	3.35	

*The Rates may be revised accordingly to reflect the changes of the overnight policy rate set by Bank Negara Malaysia, if any.

8. Interest Calculations for Premature eFD Withdrawal

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

- a. Immediate eFixed Deposit Premature Withdrawal (Without 31 days' Notice Period): No interest shall be paid on any immediate eFD premature withdrawal (Without 31 days' Notice Period) that has not completed its respective full tenure period.

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Example of Immediate eFD Premature Withdrawal Calculation:

Placement Date	Placement Amount (RM)	Premature Withdrawal Date	Interest Payable (RM)
29 June 2019	RM 30,000	30 June 2019	No interest

- b. Fixed Deposit Premature Withdrawal (With 31 days' notice period): 50% of the contracted interest rate is payable when a 'Notice Period' of 31 days (inclusive of the day of notice) is given by the customer. Based on the notice, the principal amount and the accrued interest will be credited on the day 32nd into the customer's CASA account.

Example of eFD Premature Withdrawal Calculation for a 6 month eFD tenure placement via FPX:

Placement Date	Placement Amount (RM)	¹ Premature Notice Date	Expiry of Notice Date (31 days)	² 'Principal + Interest' Crediting Date	³ Interest Payable (RM)
29 June 2019	RM 30,000	21 July 2019	20 Aug 2019	21 Aug 2019	RM 30,000 X (3.05%/2) X 53/365 =RM66.43

IMPORTANT NOTES

*50% of the contracted interest rate is payable when a 'Notice Period' of 31 days (inclusive of the day of notice) is given by the customer.

¹Premature Notice Date is the day when customer submits the notice.

²The crediting of the principal amount and the accrued interest will be paid on day 32.

³The Interest Payable = Principal Amount x Half the Contracted Rate x Number of days from the Placement Date to the end of the 'Notice Period' ÷ Number of days in the year.

For example: RM30,000 X (3.05%/2) X 53 ÷ 365 days = RM66.43

- Participation in the Campaign by the Customers shall be construed as agreement to be bound by these Terms and Conditions and by any amendment(s) thereto.
- Maybank reserves the right to amend these Terms and Conditions (wholly or in part) at any time, at its sole absolute discretion. Notification of any amendments to these Terms and Conditions will be made to Customers via notice published at www.maybank2u.com.my or through Maybank branches twenty-one (21) days prior to the date such amendments coming into force.
- Maybank shall not be responsible and/or liable nor shall it accept any form of liability of whatsoever nature or howsoever arising or suffered by the Customers resulting directly or indirectly from the Customers' participation in the Campaign or otherwise, unless such loss is found by a competent court of law to have been occasioned solely by Maybank. Furthermore, Maybank shall not be liable for any default of its obligation under the Campaign due to any force majeure event, including but not limited to Acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of Maybank.
- Maybank may withdraw, cancel, or suspend the Campaign earlier than the expiry of the Campaign Period, or extend the Campaign beyond the Campaign Period subject to the

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availability of funds by giving twenty-one (21) days prior notice to the Customers via notice published at www.maybank2u.com.my.

13. By participating in this Campaign, Customers warrant that they will independently keep themselves informed of the terms and conditions of this Campaign available on Maybank's website at www.maybank2u.com.my, and are deemed to have agreed to any changes or variations to the terms and conditions herein.
14. By participating in this Campaign, Customers agree and consent to allow their personal data to be collected, processed, and used by Maybank in accordance with the Maybank Privacy Notice which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Notice"). In addition and without prejudice to the terms in the Maybank's Privacy Notice, Customers agree and consent to their personal data or information being collected, processed and used by Maybank for:
 - i. the purposes of the Campaign;
 - ii. marketing and promotional activities conducted in such manner as Maybank deems 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 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 Customer agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.
15. Maybank may disqualify/reject any Customers who do not comply with the Terms and Conditions stated herein and/or who are found or are reasonably suspected of tampering with the Campaign and/or its process or the operation of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
16. These Terms and Conditions shall be governed by the Laws of Malaysia and any dispute arising from and/or in connection with this Campaign shall be resolved under the exclusive jurisdiction of the Courts of Malaysia.
17. In addition to the terms stipulated above, Customers agree that the general terms and conditions in the terms and conditions governing banking accounts shall be read together with these terms and conditions.