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Islamic Fixed Deposit (IFD-i) Golden Campaign

Terms & Conditions

1. These Terms & Conditions shall govern the “Islamic Fixed Deposit (IFD-i) Golden Campaign” (“the Campaign”) commencing on 1st April 2019 and running until 30th April 2019 (or upon reaching the campaign target set by Maybank Islamic Berhad (“the Bank”), whichever is earlier) (“Campaign Period”).
2. This Campaign is opened to all new IFD-i placements by new and existing customers of the Bank (“Customers”) excluding non-banking financial institutions and corporations acting as trustees.
3. Customers must hold a Current or Savings or Daily Fund-i Account opened at and maintained with any Maybank/Maybank Islamic Berhad’s branch in Malaysia.
4. IFD-i placements (using either Fresh Funds or non-Fresh Funds) made over the counter during the Campaign Period at any Maybank/Maybank Islamic Berhad’s branch in Malaysia which satisfies the eligibility criteria and placement amount requirements set out in Paragraph 5 below are eligible to participate in this Campaign (“Eligible IFD-i Placements”).

For the purpose of this Campaign, Fresh Funds means either funds which are transferred to the Customers’ Current or Savings or Daily Fund-i account maintained with the Bank as a result of cleared cheques from other banks; or funds which are newly transferred into the Customer’s Current or Savings or Daily Fund-i account maintained with the Bank.

The segmentation and the placement amount criteria for Eligible IFD-i Placements are as follows:

Eligibility	Minimum Placement (in a single certificate)	Maximum Placement (per customer)
Individual Customer Aged 50 and Above.	RM10,000	RM15.0 million

5. Eligible IFD-i Placements shall be entitled to the following Campaign rates according to customer eligibility either Tier 1, Tier 2 or Tier 3 as follows :-

Tier 1		
Tenure	Campaign Rate	Board Rate
9 Months	4.15% p.a	3.30% p.a

- a. Fresh Funds placement
- b. Profit crediting to Maybank CASA/Daily Fund-i Account
- c. Over the Counter (OTC) Placement
- d. Customer must have at least one (1) minimum profitable product with the Bank e.g Investment or Banca or ASB financing. If not, customer to purchase the said products.

Tier 2		
Tenure	Campaign Rate	Board Rate
9 Months	4.05% p.a	3.30% p.a

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- a. Fresh Funds placement
- b. Profit crediting to Maybank CASA/Daily Fund-i Account
- c. Over the Counter (OTC) Placement

Tier 3		
Tenure	Campaign Rate	Board Rate
9 Months	3.95% p.a	3.30% p.a

- a. Non-Fresh Funds Placement
- b. Profit is credited into CASA/Daily Fund-i Account
- c. Over the Counter (OTC) Placement

The Campaign Rates may be revised accordingly to reflect changes in the overnight policy rate as set by Bank Negara Malaysia, if any shall occur during the Campaign Period.

6. Early withdrawal of the Campaign before the agreed maturity date is subject to terms and conditions as stated in the General Terms and Conditions Governing Deposit Accounts for Islamic Banking or General Terms and Conditions for Mudarabah Investment Account Transaction, whichever applicable.
7. By participating in the Campaign, the Customers are deemed to have read, understood and agreed to be bound by the 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.
8. The Bank also reserves The Bank reserves the rights to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part as the Bank may deem fit. The Bank also reserves the right to vary, supplement, delete, amend or modify any of these Terms and Conditions from time to time by giving at least minimum of **twenty one (21) calendar days** prior notice thereof and the notice shall be posted at www.maybank2u.com.my or through any other channel or 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.
9. The Bank 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. Furthermore, the Bank 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 the Bank.
10. By participating in this Campaign, Customers agree and consent to allow their personal data to be collected, processed, and used by the Bank in accordance with 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 Bank's Privacy Notice, Customers agree and consent to their personal data or information being collected, processed and used by the Bank for:
 - a. the purposes of the Campaign;
 - b. marketing and promotional activities conducted in such manner as the Bank 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

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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 the Bank in relation to the Campaign.

11. The Bank may at its sole and absolute discretion 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.
12. These Terms and Conditions shall be supplemental to the General Terms and Conditions Governing Deposit Accounts for Islamic Banking or General Terms and Conditions for Mudarabah Investment Account Transaction, whichever applicable. The 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.
13. 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.