

Top Up Bundle Promotion (“Campaign”) for Premier Mudarabah Account-i (“PMA-i”)

Terms and Conditions (effective 16.06.2019)

1. The Campaign Period

- 1.1 The Terms and Conditions shall govern the Top Up Campaign for PMA-i (“Campaign”) commencing from 22 February 2019 to 31 July 2019 or upon reaching the Campaign set target (as determined by Maybank Islamic Berhad (“Bank”), whichever is earlier (“Campaign Period”).

2. Eligibility

- 2.1 The Campaign is open to customers (“Account Holders”) who hold new or existing PMA-i (“Account”) (who may consist of individuals or joint account holders hereinafter referred to as “Eligible Customers”).
- 2.2 Maybank Group employees are not eligible to participate in the Campaign.

3. Mechanics/Features of the Campaign

3.1 Campaign Prerequisite

- a) The Incremental Average Daily Balance (ADB) must be a minimum of RM 10,000 up to a maximum of RM 250,000 for the each respective month in the PMA-I; and
- b) Must have a minimum balance of RM 10,000 for the each respective month end.

3.2 Campaign Reward Categories

- I. Eligible Customers who fulfils the Campaign requirements of either one of the following categories shall be rewarded Bonus Profit :
- a) The “Placement Growth” category in point 3.3 shall earn bonus profit at the corresponding rate for the incremental average daily balance (ADB) in the account during the Campaign Period ; or
- b) The “Placement Growth & Credit Card Spend” category in point 3.4 shall earn bonus profit at the corresponding rate for the incremental average daily balance (ADB) and credit card spend during the Campaign Period
- II. Incremental ADB in the Account refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of January 2019 (“Baseline”).
- III. Definition of “Baseline” shall be termed as below :

NO	CUSTOMER TYPE	BASELINE (RM)
1	New Customers - New PMA-i	Baseline shall be RM 0
2	Existing Customers - Existing PMA-i	Baseline shall be Average Daily Balance (ADB) of January 2019.

IV. Definition of “Average Daily Balance (ADB)” shall be termed as below :

NO	CUSTOMER TYPE	DETAILS
1	New Customers	<ul style="list-style-type: none"> For Accounts opened during the Campaign Period, the ADB for the respective month in which the account was opened is determined by computing the sum of every day-end balance from the day opened to the last day of calendar month.
2	Existing Customers	<ul style="list-style-type: none"> For Accounts opened before the Campaign Period, the ADB in the Account for the respective month is determined by computing the sum of every day-end balance in the Account in that calendar month divided by the number of days in that month.

3.3 “Placement Growth” Category

I. Requirements

- Customers must have an active PMA-i. Dormant accounts shall not be considered; and
- Customers must have minimum Incremental ADB in the PMA-i of RM 10,000 up to a maximum of RM 250,000 for the respective month.

II. Bonus Profit Calculation

- For the purpose of this Campaign, the Bonus Profit are applicable for the Eligible Customers with the incremental ADB during the Campaign Period as illustrated below :-

Premier Mudarabah Account-i		Placement Growth		Total Rate
Outstanding Balance Band (RM)	Indicative Board Rate (%) p.a.	Incremental ADB	Bonus Profit (%) p.a.	Bonus + Board Rate (%) p.a.
Up to RM50,000	0.95%	RM10,000 to RM50,000	0.15%	1.10%
Up to RM200,000	0.95%	Up to RM200,000	0.30%	1.25%
Above RM200,000	1.70%	Up to RM250,000	0.40%	2.10%

Note:

Bonus Profit for “Placement Growth” category is calculated based on the incremental ADB during the Campaign Period.

* The Indicative profit rate and / or Bonus Profit may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia.

- Bonus Profit Calculation Formula shall be termed as below :

$$\text{Incremental ADB} \times \text{Bonus Profit Rate} \times \text{No. of Participating Days} / \text{*No of Days in a Year}$$

*Leap year = 366 years, Non-leap years = 365 days

- Bonus Profit will be credited to the Account within 60 business days of the following month or on such other date as determined by the Bank. In the event that the Account

is closed before the Bonus Profit is credited, no Bonus Profit shall be paid to the Account Holder.

3.4 “Placement Growth & Credit Card Spend” Category

I. Requirements

- a) Customers must have an active PMA-i. Dormant accounts shall not be considered.
- b) Customers must have minimum Incremental ADB in the PMA-i of RM 10,000 up to a maximum of RM 250,000 for the respective month.
- c) The credit card products participating in this Campaign and the credit card spend are as per the product table below issued in Malaysia (“Participating Card Products”). The Participating Card Products are subject to change at the sole discretion of the Bank with twenty-one (21) days prior notice.

PARTICIPATING CARD PRODUCTS	CREDIT CARD SPEND (RM)
<ul style="list-style-type: none"> Maybank Islamic Mastercard Ikhwan Platinum Maybank Islamic Petronas Ikhwan Visa Platinum Maybank Islamic Ikhwan American Express Platinum Card 	<ul style="list-style-type: none"> Cumulative credit cards spend of RM 3,000 and above on retail transactions per calendar month. Applicable only to retail transaction with posting date within the calendar month using the credit card where the account holder is the principal holder.

- d) Eligible Customers must have a valid and active Participating Card Products and continue to be enrolled in the Campaign at the month end for the bonus profit computation. Cancelled Participating Card Products before the bonus profit computation shall not be considered.
- e) For the purpose of this Campaign, “retail transactions” means the purchase of any good or services (local and overseas) with the use of the Participating Card Products and may, at the Bank’s discretion, include any transactions as may be determined by the Bank except for the following transactions:
 - Balance Transfer
 - Auto Debit & Recurring Payments
 - Payment of utilities, direct marketing, takaful contribution/ insurance premium, government related payment or payments via Maybank2u.com
 - Cash Advance / Cash Withdrawal, quasi cash, casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees
 - Cash Treats and EzyCash
- f) The equivalent amount in MYR will be used if the spending is in a foreign currency. The Bank has the discretion to apply the relevant exchange rates to derive the MYR equivalent.
- g) For retail transactions made under any of the Bank’s instalment payment plans Ezypay and Ezypay Plus (as determined by the Bank), only the monthly instalment amount be considered when determining the minimum spend amount and not the full transaction amount charged under the plan.
- h) Transactions using other than Participating Card Product will not be eligible for any Bonus Profit under the Campaign.

- i) The Bank will use the date which the transaction is posted to the Eligible Customer's card account to calculate the minimum spend amount. The Bank reserves the right to reject or exclude any transaction at its absolute discretion.

II. Bonus Profit Calculation

- a) For the purpose of this Campaign, the Bonus Profit are applicable for the Eligible Customers with the incremental ADB and cumulative credit cards spend of minimum RM 3,000 during the Campaign period as illustrated below :-

Premier Mudarabah Account-i		Placement Growth + Credit Card Spend		Total Rate
Outstanding Balance Band (RM)	Indicative Board Rate (%) p.a.	Incremental ADB	Bonus Profit (%) p.a.	Bonus + Board Rate (%) p.a.
Up to RM50,000	0.95%	RM10,000 to RM50,000	$0.15\% \times 2 = 0.30\%$	1.25%
Up to RM200,000	0.95%	Up to RM200,000	$0.30\% \times 2 = 0.60\%$	1.55%
Above RM200,000	1.70%	Up to RM250,000	$0.40\% \times 2 = 0.80\%$	2.50%

Note:

Bonus Profit (BP) for "Placement Growth & Credit Card Spend" category is calculated based on the incremental ADB during the Campaign Period.

* The Indicative profit rate and / or Bonus Profit may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia.

- b) Bonus Profit Calculation Formula shall be termed as below :

Incremental ADB \times Bonus Profit Rate \times No. of Participating Days / *No of Days in a Year

*Leap year = 366 years, Non-leap years = 365 days

- c) Bonus Profit will be credited to the Account within 60 business days of the following month or on such other date as determined by the Bank. In the event that the Account is closed before the Bonus Profit is credited, no Bonus Profit shall be paid to the Account Holder.

3.5 The table below provides some illustrations on how the Bonus Profit may be earned:

DATE	PARTICULARS	BONUS PROFIT
Scenario 1 - "Placement Growth" Category		
Customer A is a new customer who opened a PMA-i as at 1 March 2019. Customer A did not meet the cumulative credit cards spend of RM 3,000 criteria.		
1 March 2019	Customer A places RM 20,000 into his PMA-i.	<ul style="list-style-type: none"> Customer meets the requirements for "Placement Growth" Category only. Average daily balance (ADB) for March 2019 $= [(19 \text{ days} \times \text{RM}20,000) + (11 \text{ days} \times \text{RM}70,000) + (1 \text{ day} \times \text{RM} 100,000) \div 31 \text{ days}]$ $= \text{RM} 40,322.58$ Baseline = RM 0 Incremental ADB = RM 40,322.58- RM 0 $= \text{RM} 40,322.58$ Bonus Profit for March 2019
20 March 2019	Customer A places RM 50,000 into his PMA-i.	
31 March 2019	Customer A places RM 30,000 into his PMA-i.	

		$= \text{RM } 40,322.58 \times 0.15\% \text{ p.a} \times 31 \div 365$ $= \text{RM}5.14$
Scenario 2 - “Placement Growth & Credit Card Spend” Category		
Customer B is a new customer who opened a PMA-i as at 10 April 2019. Customer B met the cumulative credit cards spend of RM 3,000 criteria.		
10 April 2019	Customer B places RM 20,000 into his PMA-i.	<ul style="list-style-type: none">• Customer meets the requirements for “Placement Growth & Credit Card Spend” Category only.• Average daily balance (ADB) for April 2019 $= [(10 \text{ days} \times \text{RM}20,000) + (10 \text{ days} \times \text{RM}320,000) + (1 \text{ day} \times \text{RM } 270,000) \div 21 \text{ days}]$$= \text{RM } 174,761.90$• Baseline = RM 0• Incremental ADB = RM 174,761.90- RM 0 $= \text{RM } 174,761.90$• Bonus Profit for April 2019 $= \text{RM } 174,761.90 \times 0.60\% \text{ p.a} \times 21 \div 365$$= \text{RM}60.33$
15 April 2019	Customer B spend RM 3,000 on retail purchases at the shopping mall using his Maybank Islamic Mastercard Ikhwan Platinum	
20 April 2019	Customer B places RM 300,000 into his PMA-i.	
30 April 2019	Customer B withdraws RM 50,000 from his PMA-i.	
Scenario 3 - “Placement Growth & Credit Card Spend” Category		
Customer C is an existing customer. He has RM 10,000 ADB and month end outstanding balance in PMA-i for the month of January 2019. He also met the cumulative credit cards spend of RM 3,000 criteria.		
1 June 2019	Customer C places RM 90,000 into his PMA-i.	<ul style="list-style-type: none">• Customer meets the requirements for “Placement Growth & Credit Card Spend” Category only.• Average daily balance (ADB) for June 2019 $= [(27 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}300,000) \div 30 \text{ days}]$$= \text{RM } 120,000$• Baseline = RM 10,000• Incremental ADB = RM 120,000 - RM 10,000 $= \text{RM } 110,000$• Bonus Profit for June 2019 $= \text{RM } 110,000 \times 0.60\% \text{ p.a} \times 30 \div 365$$= \text{RM}54.25$
22 June 2019	Customer C spends RM 1,000 on retail purchases at the shopping mall using his Maybank Islamic Mastercard Ikhwan Platinum	
25 June 2019	Customer C spends RM 2,000 on retail purchases at the mobile store using his Maybank Islamic Mastercard Ikhwan Platinum	
28 June 2019	Customer C places RM 200,000 into his PMA-i.	

4. Specific Terms and Conditions

4.1 Treatment of Eligible Customers with multiple accounts of same product.

4.1.1 Bonus Profit will be paid to the Account with the highest monthly incremental ADB.

4.1.2 If there is a tie in the monthly incremental ADB amount amongst 2 or more accounts held by a single Eligible Customers, Bonus Profit will be rewarded to the latest Account opened.

4.2 Treatment of Eligible Customers with Conventional and Islamic accounts. (Premier 1 Account (PM1) and PMA-i).

I. For both accounts to be eligible for “Placement Growth” category, both accounts are required to achieve the respective Incremental ADB Growth each.

II. For both accounts to be entitled for “Placement Growth & Credit Card Spend” category, both accounts are required to achieve the cumulative credit cards spend of minimum RM3,000 each on participating credit card. In this scenario, customers are

required to achieve cumulative credit card spend of minimum RM6,000 per month during Campaign Period.

- III. In the scenario if the participating credit cards listed in Item 3.4 cumulative spend met the requirement for only one (1) account (PM1/PMA-i), the account with the highest incremental ADB will be entitled for the “Placement Growth & Credit Card Spend” category. The account with the lower incremental ADB but met the minimum criteria (as per item 3.3) is only entitled for the “Placement Growth” category.

- 4.3 After the Campaign Period, there shall not be Bonus Profit awarded to the Account and Prevailing Indicative Profit Rates shall apply.
- 4.4 Eligible Customers may be eligible for the Bonus Profit in one of the calendar months, but may not be eligible for Bonus Profit in the following month due to non-fulfilment of any of the eligibility criteria for Bonus Profit.
- 4.5 Only an active account shall be eligible. Dormant accounts shall not be considered.
- 4.6 Complimentary gift (“Gift”):

- 4.6.1 In addition to the “Placement Growth” category or “Placement Growth & Credit Card Spend” category above, the first 1,000 new customers will receive a complimentary gift as below:

A total of one thousand (1,000) units of complimentary gifts worth ^RM50 will be given away during the duration of the Campaign from 22nd February 2019 to 31st July 2019.

WINNERS SELECTION PERIOD	COMPLIMENTARY GIFTS
February 2019	150 units of gifts for New Accounts opened for the respective month
March 2019	150 units of gifts for New Accounts opened for the respective month
April 2019	150 units of gifts for New Accounts opened for the respective month
May 2019	150 units of gifts for New Accounts opened for the respective month
June 2019	150 units of gifts for New Accounts opened for the respective month
July 2019	250 units of gifts for New Accounts opened for the respective month

^Price shown is an indicative price of the gift.

- 4.6.2 For new customers to be eligible for one (1) complimentary gift only under the Campaign, the following requirements must be met:-
- Open a PMA-i account; and
 - The Incremental Average Daily Balance (ADB) must be a minimum of RM 10,000 for the respective month in the PMA-i account ; and
 - Must have a minimum balance of RM 10,000 for the respective month end.
- 4.6.3 The complimentary gifts will be issued on a first-come, first-served basis, while stock lasts.

- 4.6.4 The gift is not exchangeable for cash, credit or kind and is limited to one gift per Winner throughout the Campaign Period. The Bank has the right to replace the gift with an item(s) of equivalent value without prior notice.
- 4.6.5 The Bank is not the supplier of the gifts and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the gifts provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the gift. Any dispute over the gifts provided by the merchant should be resolved directly between Winners and the merchants.
- 4.6.7 For any joint account, only the successful primary account holder will be entitled to the gift.
- 4.6.8 Fulfilment of the gift will be executed within 60 business days of the following month from the Winners selection period or such date(s) as may be determined by the Bank in its sole discretion.
- 4.6.9 Arrangement of gift delivery to the Winners' assigned Client Advisors, Relationship Managers, Personal Financial Advisors or Maybank/Maybank Islamic Berhad nationwide branches or Premier Centres/Lounges.
- 4.6.10 The image of the gift (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 4.6.11 The Bank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expense or damage whatsoever or howsoever incurred or sustained by selected Winner and/or any other person by reason of, arising from or in connection with the Campaign and/or the usage of the gift and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.

5. General Terms and Conditions

- 5.1 By participating in this Campaign, the Eligible Customers agree and consent to allow his/ her personal data being 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").
- 5.2 In addition and without prejudice to the terms in the Maybank's Privacy Notice, the Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by the Bank for:-
 - a) The purposes of the Campaign; and
 - b) Marketing and promotional activities conducted in such manner as the Bank believes to be 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 Eligible 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, Eligible Customers agree 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.

- 5.3 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.
- 5.4 By participating in the Campaign, the Eligible 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.
- 5.5 All Eligible Customers 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.
- 5.6 The Terms and Conditions shall be supplemental to the General Terms and Conditions Governing Placement 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.
- 5.7 The Bank shall not be liable to any Eligible Customer for any loss or damage or whatsoever nature suffered by the Eligible Customer or any other party (including but not limited to, loss of income, profits or goodwill) howsoever arising, in relation to participation in the Campaign.
- 5.8 The Bank shall not be responsible and/or liable nor shall it accept any form of liability whatsoever nature and howsoever arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign due to any act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
- 5.9 The Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Malaysian courts.