

Total Wealth Management Campaign (“Campaign”)

Terms and Conditions

1. This Campaign is organised by Malayan Banking Berhad and Maybank Islamic Berhad (collectively “**Maybank**”). By participating in this Campaign, the **Eligible Participant** (as defined below) hereby expressly agrees to be bound by these terms and conditions (“**Terms and Conditions**”) and the decisions made by Maybank. This Campaign commences from 1st April 2019 until 30th June 2019 (“**Campaign Period**”).
2. **Eligibility**
This Campaign is open to all existing and new Maybank Private and Premier Customers of 18 years and above, applicable for both Malaysian citizen and foreigner who fulfil the following requirements:
 - a) Maybank Private customers who open and/or maintain:
 - i) Any combination or single product of deposits and investments of RM3,000,000 and above; OR
 - ii) Any combination or single product of financing, deposits and investments of RM4,000,000 and above.
 - b) Maybank Premier customers who open and/or maintain:
 - i) Any combination or single product of deposits and investments between RM 250,000 to RM3,000,000; OR
 - ii) Any combination or single product of financing, deposits and investments between RM1,000,000 to RM4,000,000.
 - c) Not employees of Maybank and its group of companies. Maybank employees are not eligible to participate in the Campaign.
[hereinafter referred to as “**Eligible Participant(s)**”]
3. **Participating Products**
Eligible Participant must purchase or take-up any one of the participating product(s) according to the respective stated criteria for entitlement of Campaign reward during Campaign Period:-

| Total Wealth Management Campaign | | | |
|----------------------------------|---|--|---|
| Product Category | Participating Product | Criteria | Reward |
| LIFE PROTECTION | 1. *Smart Wealth 2. *Smart Cash Xtra Remarks <i>*Non-applicable for customers of Maybank Islamic Berhad</i> | Insure with selected Maybank insurance Life Protection products (Regular Premium) during Campaign Period. <ul style="list-style-type: none"> Minimum premium amount of RM30,000 Annual Fee Yearly Premium (“AFYP”) for Regular Premium per policy issuance. Premium <u>NOT INCLUSIVE</u> of Single or Regular Top Up for all products. Payment method: Annual Payment Mode (“APM”) & Half Yearly Payment Mode (“HPM”) through valid/active Maybank | RM500 Cash Rebate for each approved policy (after cooling off period) (limited to first 500 customers) |

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| | | credit card, or AutoDebit from current account or savings account. | |
| INVESTMENT | <p>Selected open-ended Unit Trust/Shariah Compliant Unit Trust</p> <p><i>ASNB is excluded</i></p> | <p>New investors who invest in the listed participating open-ended unit trust funds during Campaign Period.</p> <ul style="list-style-type: none"> New investment account opening must be from 1st Apr 2019 - 30th June 2019. Sales charge of 1% to be offered for new investor of first RM100,000 investment amount. | <p>1% Sales Charge on first RM100,000 investment</p> <p>(applicable to new investors only)</p> |

[hereinafter referred to as the “Participating Products”]

4. Product Criteria

4.1 Life Protection

- The participating Life Protection products in this Campaign are Smart Wealth and Smart Cash Xtra. [hereinafter referred to as “Life Protection Products”].
- To participate in the Campaign, customer is expected to sign-up for Life Protection Products with a minimum premium amount of RM 30,000 AFYP per policy.
- Premiums NOT inclusive of single or regular top up for all products.
- Payment method of the abovementioned Life Protection Products must be APM or HPM mode; made through valid/active Maybank credit card, or AutoDebit from current account or savings account.
- In addition, the Eligible Participant also stands a chance to participate and win attractive gifts from the Budapest Rhapsody Campaign Q2, a separate campaign by Etiqa Insurance Berhad which is running concurrently from 1st April 2019 until 30th June 2019.
- Cash rebates of this Campaign and all gifts offered in the Budapest Rhapsody Campaign Q2 are subject to cooling-off period of fifteen (15) calendar days from the delivery date of the policy and while stocks last.
- Other terms and conditions of the participating Life Protection Products details to be referred to the flyers in Maybank’s website at www.maybank2u.com.

4.2 Investment

- Customer who opens a new investment account with Maybank (does not have any existing Maybank investment account) with issuance of a new investor ID is qualified to participate in this Campaign.
- The new investment account must be opened and activated during Campaign Period.
- Sales charge of 1% to be offered to customer who meets the criteria specified under the clauses 4.2 (i) and (ii) above.
- The 1% sales charge is limited to first RM100,000 of first one-time transaction made through the newly opened investment account. For example, a customer who invests RM250,000 on an investment fund with sales charge of 3% on his/her first transaction; RM100,000 of the transaction will be charged with 1% sales charge while RM150,000 will be charged with 3% sales charge.
- The participating Investment Products offered in this Campaign to be determined by Investment Products and Advisory team of Maybank High Networth & Affluent Banking.
- Other terms and conditions of each of the participating Investments Products details are as set out in the product disclosure sheet of the respective Investment Products in Maybank’s website at www.maybank2u.com.

5. Rewards Entitlement

- a. The Campaign is rewarding qualified Eligible Participant with Cash Rebate of RM500 with each participating Life Protection Products take-up in accordance to the stated campaign criteria. [hereinafter referred to as “Cash Rebate”].
- b. Cash Rebate is limited to the first 500 qualified Eligible Participants who meet participating Life Protection Products criteria during Campaign Period on a ‘first come first serve’ basis.
- c. All Cash Rebates for the Campaign will be processed and credited into the qualified Eligible Participant’s savings or current account sixty (60) business days after Campaign ends.
- d. The Eligible Participant who is qualified for Cash Rebate shall be notified by Maybank via representatives from Maybank; through phone, short message service, the Maybank’s website (www.maybank2u.com) or any other methods of communication Maybank may deem as appropriate.
- e. For investment reward of 1% sales charge, this reward is to be rewarded to new investors of Maybank who do not have any Maybank Investment account prior to this Campaign.
- f. The 1% sales charge is only applicable to first RM100,000 investment amount of first one-time transaction made through the newly opened investment account during Campaign Period.

General

6. Maybank’s Privacy Notice

- 6.1 By participating in this Campaign, Eligible Participant agrees and consents to allow his/ her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank2u.com (“Maybank’s Privacy Notice”).
- 6.2 In addition and without prejudice to the terms in the Maybank’s Privacy Notice, Eligible Participant agrees and consents 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 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 Eligible Participant. 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 Participant 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.

7. Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the Terms and Conditions contained herein, from time to time by giving at least minimum of twenty one (21) days prior notice thereof, the notice of which shall be posted through Maybank’s

website at www.maybank2u.com or through any other channel or channels that Maybank may deem as appropriate.

8. By participating in this Campaign, Eligible Participant agrees to access to Maybank's website at www.maybank.com.my on a regular basis to view the Terms and Conditions herein and seek clarification from Maybank should any of the Terms and Conditions be not fully understood and to ensure that they are kept-up-to-date with any changes or variations made to the Terms and Conditions herein.
9. By participating in this Campaign, the Eligible Participant agrees to be bound by the Terms and Conditions herein set forth including any amendment thereto.
 - 9.1 In no event shall Maybank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for purposes of this Campaign) be liable to Eligible Participant in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign.
 - 9.2 Maybank shall not be responsible and / or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by Eligible Participant resulting directly or indirectly from the Eligible Participant's participation in this Campaign or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
 - 9.3 These Terms and Conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the courts of Malaysia.