2H FY19 PAYROLL TRIPLE REWARDS CAMPAIGN TERMS AND CONDITIONS (CONVENTIONAL)

General Terms

1. 2H FY19 Payroll Triple Rewards Campaign (the "Campaign") shall run from 1st July 2019 to 31st December 2019 (both dates inclusive) (the "Campaign Period").

Campaign Eligibility

- 2. This Campaign is opened to the following
 - a) New Malayan Banking Berhad (referred as "Maybank") Payroll Customers ("Employer(s)") of Maybank2u Biz (M2uBiz) and/or Maybank2e.net (M2e) under the Small Medium Enterprise ("SME") and Business Banking ("BB") segments; and
 - b) Existing Maybank customers with Maybank Payroll and Payment Solution under SME and BB segments;

(hereinafter referred to as "Eligible Customer(s) and/or Employer").

- 3. Maybank Payroll & Payment Solution means utilizing either one of system Maybank2uBiz (M2Ubiz), Maybank2u Biz (M2UBiz) Bulk Payment, Maybank Auto Credit System (MAS) and Maybank2E Regional Cash Management System (M2E) RCMS.
- 4. It is compulsory for Eligible Customer(s) to subscribe, activate and perform the payroll system during the Campaign Period.
 - Subscribe: Employers submits payroll application form for processing.
 - ii) Activate: Employers log-in to payroll system.
 - iii) Perform Salary Transaction: Employers logs-into MAS, M2uBiz and/or M2e and perform monthly salary transaction at least once during Campaign Period shall be deemed to be active payroll.
- 5. Participating Products

	Conventional Current Account (CCA)
2.	SME First Account
3.	Basic Current Account For SME

6. Prizes and Rewards Eligibility & Mechanics

DESCRIPTION	ELIGIBILITY & MECHANICS		
1st Reward :	a) Acquisition of new sign up and activate M2uBiz Bulk Payment & M2e RCMS		
Welcome Prize (New customer)	Frequency	Prizes	Total Winners
	Bi Monthly in	Welcome Reward	(200 rewards x 3 Bi
	July - August	- RM50	Monthly = 600 Eligible
	September - October		Customers)
	November - December		
	First 200 Eligible Customers b	i-monthly who perfor	m payroll transaction 2 times
	upon sign up of payroll solutions and maintain average daily balance of		age daily balance of
	RM10,000 during 2 months per	riod.	
	b) Promotional Fee Waiver for Eligible Customer must perfor		Bulk Payment and M2e RCMS, n from first sign up/on board

month to enjoy the waiver.

Note: M2e RCMS Fee Waiver is subject to Cash Bundle requirement.

2nd Reward: Transact Prize

a) Reward for continuing utilizing and transacting via Maybank Payroll & Payment Solution.

Frequency	Prizes	Total Winners
Bi Monthly in	Cash Prizes of	(20 prizes x 3 Bi
July - August	RM1,000.00	Monthly = 60
September - October		customers)
November - December		

Additional condition

- a) Potential winners must be payroll customers where Eligible Customers must be an active payroll customer during Campaign Period and month of winner announcement.
- b) It is a mandatory criteria for Eligible Customers to actively use M2UBiz Bulk Payment or M2E/RCMS consecutively every month for payroll transaction.
- c) Potential winners for Transact 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)").

3rd Reward: Loyalty Prize

- a) Rewarding customer for being active user of Maybank Payroll & Payment Solution.
- b) 3 Prizes to be given away based on entries which are based on the participating segment.

Prize category	Prizes	Winners
Grand Prize	Cash Prizes of RM50,000	1 Winner
2 nd Prize	Cash Prizes of RM30,000	1 Winner
3 rd Prize	Cash Prizes of RM30,000	1 Winner

- c) For Loyalty Prize, potential winners must be payroll customers where Eligible Customers must be an active payroll customer during Campaign Period and month of winner announcement.
- d) Winner Selection will be on random basis based on following entries:-

Entries Criteria	No. of Entries
Sign up & activate M2Ubiz Bulk Payment and M2E	5 Entries
Opening of New Business CA	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

	e) Potential winners for 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)").
	 f) Account is deemed to be active payroll as long as there is monthly utilization of payroll & payment services via Maybank Payroll Solution. g) Eligible Customers are required to maintain average daily balance of RM20,000 to be eligible for the rewards.
	Daily Average Balance = Sum of 1 month Daily End of day balances in the Eligible Account Number of days in a month
Employer Benefits:	 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. b) Commercial Credit Cards with 1 year Annual Fee Waiver subject to customer credit credibility review. Note: The above are applicable to SME First Account Holder Only.

- 7. 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 Prize.
- 8. All Prizes are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein.
- 9. Any Prizes which are not claimed within three (3) months after the notification by Maybank to the Winners shall be forfeited.

Other Terms and Conditions

- 1. Maybank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank 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 reserves its right to change the Rewards due to circumstances beyond its control and to offer an alternative of similar value.
- 3. Maybank's 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 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's website at www.maybank2u.com 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 reserves the right to delete, suspend or amend the terms and conditions of the Campaign wholly or in part and to cancel, terminate or suspend the Campaign upon giving adequate at least minimum of twenty one (21) days prior notice thereof and the notice shall be posted through Maybank2u website www.maybank2u.com or through any other channel or channels that Maybank may deem as appropriate. For the avoidance of doubt, cancellation, termination or suspension by Maybank of the Campaign shall not entitle the Eligible Customer or any other persons whatsoever to any claim or compensation against Maybank 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, Eligible Customer hereby expressly agree to be bound by these terms & conditions. Eligible Customer may seek clarification from Maybank should any of the terms and conditions cannot be not fully understood.
- 9. By participating in this Campaign, Eligible Customers agree and consent to their personal data being collected, processed and used by Maybank in accordance with Maybank's Privacy Notice, which may be viewed on Maybank's website at www.maybank2u.com ("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 for:
 - a. The purposes of the Campaign;
 - b. Marketing and promotional activities conducted in such manner as Maybank see 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 in relation to the Campaign.
- 10. All Rewards are neither transferable nor exchangeable and are subject to the Terms and Conditions stated.
- 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 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.