

## FY19 PAYROLL TRIPLE REWARDS CAMPAIGN TERMS AND CONDITIONS

### General Terms

1. FY19 Payroll Triple Reward Campaign (“**Campaign**”) shall run from 1 July 2019 to 31 December 2019 (both dates inclusive) (“**Campaign Period**”).

### Campaign Eligibility

2. This Campaign is opened to Maybank Islamic Berhad (“**Maybank Islamic**”) Payroll Customers (“**Employer(s)**”) of Maybank Auto-Credit System (**MAS**), Maybank2u Biz (**M2u Biz**) and/or Maybank2e.net (**M2e**) under the Small Medium Enterprise (“**SME**”) and Business Banking (“**BB**”) segments (“**Eligible Customer(s)**”).
3. It is compulsory for Employer(s) to subscribe, activate and perform salary transaction via the Payroll & Payment Solution during the Campaign Period.
  - i) **Subscribe:** Employers submit application to Maybank Islamic to subscribe for Payroll & Payment Solution for approval.
  - ii) **Activate:** Activation of the approved Payroll & Payment Solution by successful log-in of the application payroll system.
  - iii) **Perform Salary Transaction:** Perform salary transaction via the applicable payroll system at least once in three (3) months during the Campaign Period.
4. Participating Products

Premier Mudharabah Account-i (SME/BB)
SME First Investment Account-i
Current Account-i
Basic Current Account-i
SME First Account-i

### 5. Rewards Eligibility & Mechanics

EMPLOYERS' REWARD				
DESCRIPTION	ELIGIBILITY & MECHANICS			
<u>1<sup>st</sup> Reward</u>  Welcome Prize (New Customers)	a) Customer to sign up and activate M2u Biz (Including Bulk Payment), MAS and M2e Regional Cash Management System (RCMS)			
		Frequency	Prizes	Total Winners
		Bi Monthly in: <ul style="list-style-type: none"><li>• August 2019</li><li>• October 2019</li><li>• December 2019</li></ul>	First 200 Welcome Prize: RM50 (Cash Transfer)	600 customers  (200 prizes x 3 Bi Monthly = 600 Eligible customers)
			First 50 Welcome Prize : Backpack	150 customers  (50 prizes x 3 Bi Monthly = 150 Eligible customers)

	<p><b>Note:</b></p> <p>1) First 200 customers who perform payroll transaction two (2) times upon sign up of payroll solutions and maintain average daily balance of RM10, 000 every month.</p> <p>2) Backpack will be given to the customers on top of the Welcome Prize of RM50 (for 50 winners)</p> <p>b) Promotional Fee Waiver for six (6) months of M2u Biz (Including Bulk Payment), MAS and M2e RCMS.</p> <p>Eligible Customer must perform payroll transaction from first sign up/on board month to enjoy the waiver.</p> <p><b>Note:</b> M2e RCMS fee waiver as per cash bundle requirement.</p>													
<p><b><u>2<sup>nd</sup> Reward:</u></b></p> <p>Transact Prize</p>	<p>a) Reward for continuing utilizing and transaction via Payroll &amp; Payment Solution.</p> <table><tr><th>Frequency</th><th>Prizes</th><th>Total Winners</th></tr><tr><td>Bi Monthly in:<ul style="list-style-type: none"><li>August 2019</li><li>October 2019</li><li>December 2019</li></ul></td><td>20 Transact Prizes - RM1,000 (Cash Transfer)</td><td>60 customers  (20 prizes x 3 Bi-Monthly = 60 customers)</td></tr></table> <p><b>Note:</b> selection of winner is on random basis.</p> <p>Eligibility criteria: It is mandatory for customer to actively use M2u Biz Bulk Payment or M2e RMCS consecutively every month for payroll transaction to be eligible for the prizes above.</p>	Frequency	Prizes	Total Winners	Bi Monthly in: <ul style="list-style-type: none"><li>August 2019</li><li>October 2019</li><li>December 2019</li></ul>	20 Transact Prizes - RM1,000 (Cash Transfer)	60 customers  (20 prizes x 3 Bi-Monthly = 60 customers)							
Frequency	Prizes	Total Winners												
Bi Monthly in: <ul style="list-style-type: none"><li>August 2019</li><li>October 2019</li><li>December 2019</li></ul>	20 Transact Prizes - RM1,000 (Cash Transfer)	60 customers  (20 prizes x 3 Bi-Monthly = 60 customers)												
<p><b><u>3<sup>rd</sup> Reward</u></b></p> <p>Loyalty Prize</p>	<p>a) Rewarding customer for being active user via Payroll &amp; Payment Solution and holding multiple product holdings as stated in item e below.</p> <p>b) Three (3) grand prizes and consolation prizes to be given away based on entries :-</p> <table><tr><th>Item</th><th>Prizes</th><th>Total Winners</th></tr><tr><td rowspan="3">Grand Prizes (Cash Transfer)</td><td>First - RM50,000</td><td>1 Winner</td></tr><tr><td>Second - RM30,000</td><td>1 Winner</td></tr><tr><td>Third - RM20,000</td><td>1 Winner</td></tr><tr><td>Consolation Prizes</td><td>Huawei P30 Smartphone</td><td>3 Winners</td></tr></table> <p>c) For Loyalty Prize, Eligible Customers must be an active payroll user during the Campaign Period and until the announcement of winner.</p> <p>d) Eligible Customers are required to maintain average daily balance of RM20,000 to be eligible for the Loyalty Prize.</p>	Item	Prizes	Total Winners	Grand Prizes (Cash Transfer)	First - RM50,000	1 Winner	Second - RM30,000	1 Winner	Third - RM20,000	1 Winner	Consolation Prizes	Huawei P30 Smartphone	3 Winners
Item	Prizes	Total Winners												
Grand Prizes (Cash Transfer)	First - RM50,000	1 Winner												
	Second - RM30,000	1 Winner												
	Third - RM20,000	1 Winner												
Consolation Prizes	Huawei P30 Smartphone	3 Winners												

	e) Winner selection will be on random basis based on entries for being active payroll user and multiple product holdings :-	
	<b>Entries Criteria</b>	<b>No. of Entries</b>
	Sign up & activate M2u Biz Bulk Payment and M2e	10 entries
	Opening of New Business Current Account	10 Entries
	Every incremental ADB growth of RM20,000	20 Entries
	Utilizing payroll transaction - M2u Biz Bulk Payment & M2e Payroll	20 Entries
	Payment Transaction > 5 times	10 Entries
	SME Financing/BB Financing/Islamic Hire Purchase/ Merchant Point of Sales/Banca Takaful/ Trade facilities	10 Entries
	<b>Note:</b> Utilization of payroll services by Eligible Customer for at least once in three (3) months during the Campaign Period is deem to be an active payroll user.	
Employer Benefits:	Merchant Point of Sales with three (3) months fee waiver on POS Card Terminal Rental which customer would need to sign up during the Campaign Period.	

6. Average Daily Balance (**ADB**) in the account for each month is determined by computing the sum of every day-end balance in the account in the month dividend by the number of participating days in that month.

ADB =

$$\frac{\text{Sum of 1 month Daily End of day balances in the Eligible Account}}{\text{Number of days in a month}}$$

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 prizes.
8. All prizes are neither transferable nor exchangeable and are subject to the terms and conditions stated herein.
9. Any prizes unclaimed within 3 months after the notification by Maybank Islamic to the winners shall be forfeited.
10. Eligible Customer can only win 1 prize throughout the Campaign Period.
11. Winner will be selected via a computer algorithm generated "Random Selection" draw from the qualified Eligible Customer's base.

#### Other Terms and Conditions

1. Maybank Islamic nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic 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 Islamic reserves its right to change the Rewards due to circumstances beyond its control and to offer an alternative of similar value.
3. Maybank Islamic 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 Islamic 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 [www.maybank2u.com.my](http://www.maybank2u.com.my) 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 Islamic reserves the right to withdraw, cancel, suspend or extend or terminate the Campaign earlier in whole or in part as Maybank Islamic may deem fit. Maybank Islamic also reserves the right to vary, supplement, delete, amend and modify any of these terms and conditions from time to time adequate at least minimum of twenty one (21) days prior notice thereof and the notice shall be posted at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel or channels that Maybank Islamic may deem as appropriate and thereupon such amended details that shall be deemed to become effective and shall be read and constructed as if such amended details have been incorporated into and formed part of the terms and conditions. For the avoidance of doubt, cancellation, termination or suspension by Maybank Islamic of the Campaign shall not entitle the Eligible Customer or any other persons whatsoever to any claim or compensation against Maybank Islamic 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, the Eligible Customer are deemed to have read, understood and hereby expressly agree to be bound by these terms & conditions. Eligible Customer may seek clarification from Maybank Islamic should any of the terms and conditions cannot be not fully understood.
9. These terms and conditions shall be supplemented to the General Terms and Conditions Governing Deposit Accounts for Islamic Banking or General Terms and Conditions for Mudarabah Investment Account Transaction, whichever applicable. These 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.
10. By participating in this Campaign, the Eligible Customers agree and consent to their personal data being collected, processed and used by Maybank Islamic in accordance with Maybank Privacy Notice, which may be viewed at [www.maybank2u.com.my](http://www.maybank2u.com.my) ("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 Islamic for:

- a. The purposes of the Campaign;
  - b. Marketing and promotional activities conducted in such manner as Maybank Islamic deem 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 Islamic in relation to the Campaign.
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 Islamic 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 Islamic.