

## **Terms & Conditions**

### **Multi-brand Save & Earn**

1. The Multi-brand Save & Earn (“Campaign”) shall commence from 1 April 2020 until 30 September 2020 (both dates inclusive), unless notified otherwise (“Campaign Period”).
2. The Campaign is organised by Malayan Banking Berhad (196001000142) (“Maybank”) and shall be subject to the Terms and Conditions herein.
3. By participating in this Campaign, the Eligible Participants (as defined in Clause 4 below) hereby expressly agree to be bound by these Terms & Conditions and any decisions made by Maybank in respect of the Campaign shall be final and binding.

### **Eligibility**

4. The Campaign is open to all new and existing Maybank current and savings account holders (who may consist of individuals and joint account holders with no adverse records) (“Eligible Participants”) of the following accounts (“Participating Accounts<sup>1</sup>”):
  - i. Basic Savings Account
  - ii. Kawanku Savings Account
  - iii. Personal Savers Account
  - iv. Maybank2u.Premier Account
  - v. Golden Savers Savings Account
  - vi. Maybank2u Savers
5. For joint accounts, the Eligible Participant will be the primary account holder.
6. Employees of Maybank are not eligible to participate in this Campaign.

### **Qualifying Criteria & Campaign Mechanics**

7. For monthly prizes:

New customers (in their first month of account opening)	Existing customers
<ul style="list-style-type: none"><li>• Open any Participating Account.</li><li>• Have a minimum of RM2,000 for the first Month End Balance (MEB).</li></ul>	<ul style="list-style-type: none"><li>• Grow minimum Average Daily Balance (ADB) of RM2,000 for the month (baseline: ADB of March 2020).</li><li>• Have a minimum MEB of RM2,000 as at respective months.</li></ul>

- i. Monthly entries will not be carried forward to the following month’s monthly prize draw.
  - ii. Monthly entries will not be accumulated for the final gold prize draw.
8. For grand prizes:
  - i. Grow minimum ADB of RM6,000 throughout the Campaign Period (baseline: ADB of March 2020).
  - ii. Maintain a minimum MEB of RM6,000 as at 30th September 2020.
  - iii. For every RM6,000 ADB growth in the Participating Accounts, the Eligible Participants will earn one (1) entry. Maybank2u Savers and Maybank2u.Premier account holders will have double the entries.

<sup>1</sup>Maybank is a member of PIDM. All Participating Accounts are protected by PIDM up to RM250,000 for each depositor.

9. The MEB calculation is as follows:

$$\text{MEB} = \text{Balance outstanding as at the end of respective months}$$

10. The ADB growth calculation is as follows:

i. For monthly draw:

$$\text{ADB Growth for the month} = \frac{\text{Sum of Daily End Day balances in the particular month}}{\text{Number of days in the particular month}} - \text{Baseline}$$

ii. For final draw (new customers):

$$\text{ADB Growth throughout campaign period} = \frac{\text{Sum of Daily End Day balances from date of account opening till 30th Sept 2020}}{\text{Number of months from the month of account opening till 30th Sept 2020}} - \text{Baseline}$$

iii. For final draw (existing customers):

$$\text{ADB Growth throughout campaign period} = \frac{\text{Sum of Daily End Day balances from 1st April till 30th Sept 2020}}{6 \text{ months}} - \text{Baseline}$$

11. The Baseline calculation is as follows:

i. For new customers who open participating account(s) during the Campaign Period, the Baseline is zero.

ii. For existing customers, the Baseline is ADB of March 2020, i.e.

$$\text{ADB of March 2020} = \frac{\text{Sum of Daily End Day balances in Mar '20}}{31 \text{ days}}$$

12. The Eligible Participants' entries will be automatically tracked by the Bank's system.

13. Winners will be selected monthly and at the end of the Campaign Period via Maybank's randomizer programme from the pool of Eligible Participants.

### **Campaign Prizes**

14. The Campaign offers Monthly Prizes and Gold Prizes as stipulated below.

<b>Grand prize (x1)</b>	<b>80g gold credited into Maybank Gold Investment Account (MGIA) (or an equivalent Islamic account, if available) valued at RM18,400*</b>
<b>2<sup>nd</sup> prize (x2)</b>	<b>30g gold credited into MGIA (or an equivalent Islamic account, if available) valued at RM6,900*</b>
<b>3<sup>rd</sup> prize (x5)</b>	<b>15g gold credited into MGIA (or an equivalent Islamic account, if available) valued at RM3,450*</b>
<b>Consolation prize (x30)</b>	<b>5g gold credited into MGIA (or an equivalent Islamic account, if available) valued at RM1,150*</b>
<b>Monthly prizes (150 x 6mths)</b>	<b>RM60 e-vouchers (or equivalent cash prizes)</b>

\*Value is based on gold price as at 25<sup>th</sup> February 2020 and is subject to fluctuation of prevailing market gold price.

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**15.** Each Eligible Participant is only entitled to a maximum of one (1) monthly prize and one (1) gold prize.

**16.** Distribution of prizes

- i.** Winners must have a valid mobile number and email address registered with Maybank to receive e-vouchers disbursed via short message service (SMS) and electronic direct mail (EDM).
- ii.** Eligible Participants who wish to receive winning notifications via their Maybank2u inbox and push notifications on the Maybank2u app, must be registered on Maybank2u and be an active user of the Maybank2u app.
- iii.** Maybank reserves the right to substitute the Prizes (value of which to be decided by Maybank) for any reason Maybank reasonably deems fit. Maybank will notify the Winners through any through any mode of communication which Maybank deems appropriate.
- iv.** The Prizes for the Campaign will be distributed within three (3) months after the selection of the Winners is completed.
- v.** The Prize is given on an “as is” basis and are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein and any Prize left unclaimed for three (3) months after the notification of Winner is made will be forfeited.
- vi.** Upon distribution, Maybank shall no longer be responsible for the use of the Prizes.

**17.** Terms and Conditions for E-Vouchers

- i.** The e-vouchers may carry their own terms and conditions from the respective issuing company and these terms and conditions shall be applicable in addition to this Terms and Conditions.
- ii.** In the event that e-vouchers are not available, Maybank shall offer RM60 cashback credited into MAE e-wallet as alternative Prizes. Under such circumstances, if the Winners do not have an existing MAE e-wallet account, they shall be notified to register through the Maybank2u app.

**18.** Terms and Conditions for Gold Prizes

- i.** The Eligible Participant shall be notified by Maybank representatives to visit the nearest branch for verification and Prize redemption (and account opening, if relevant).
- ii.** The Eligible Participants can opt for an Islamic-equivalent of MGIA (if available) for crediting of the Gold Prizes.

**19.** The Winners may be required to attend a Prize presentation ceremony and/or other publicity programs, as and when required, and the Winners consent to any disclosure of the same in any manner as determined by Maybank. Failure to attend the Prize presentation ceremony and/or other publicity programs shall constitute a forfeiture of the Prize.

**General**

**20.** An Eligible Participant who closes his/her account(s) before the selection of winner is completed and notified shall not be entitled to receive any Prize under the Campaign.

**21.** Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.

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- 22.** Maybank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.
- 23.** Picture(s) of the Prizes shown in any advertisement, promotion and other publicity materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specification of the Prize.
- 24.** All Eligible Participants 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.
- 25.** Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole and/or in part and reserves the right to modify any of the Terms and Conditions herein, from time to time by giving a minimum of twenty one (21) days prior notice thereof, the notice of which shall be posted through the Maybank2u website at [www.maybank2u.com](http://www.maybank2u.com) or through any other channel(s) that Maybank may deem as appropriate.
- 26.** By participating in this Campaign, the Eligible Participant is encouraged to access the Maybank website at [www.maybank.com.my](http://www.maybank.com.my) to view the Terms and Conditions herein as a way of keeping updated on any changes or variations to the same.
- 27.** For the avoidance of doubt, any alteration, shortening, cancellation, suspension or termination done by Maybank shall not entitle the Eligible Participant or any other third party to any claim or compensation against Maybank for any losses and/or damages suffered or incurred as a direct or indirect result of said act of alteration, shortening, cancellation, suspension or termination done by Maybank.
- 28.** By participating in this Campaign, the Eligible Participant agrees to be bound by the Terms and Conditions herein set forth including any amendment thereto.
- 29.** 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 the purposes of this Campaign) be liable to the Eligible Participants in this Campaign for any direct, indirect, special or consequential loss and/or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign provided that the same is not caused directly by Maybank.
- 30.** Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure event which includes but is not limited to an act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
- 31.** Maybank may at its discretion disqualify/reject any Eligible Participant who does not comply with the Terms and Conditions stated herein and/or is found or has been 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.
- 32.** By participating in this Campaign, the Eligible Participants agree and consent to their personal data being collected, processed and used by Maybank in accordance with Maybank's Privacy

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Notice, which may be viewed on Maybank's website at [www.maybank.com.my](http://www.maybank.com.my) ("Maybank's Privacy Notice").

- 33.** The Eligible Participants also agree and consent to such details (including but not limited to personal data or information) being processed and used by Maybank for:
- i.** the purposes of the Campaign;
  - ii.** marketing and promotional activities conducted by Maybank 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. Marketing and promotion activities include without limitation to the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well as responses and related photographs. In this regard, each Eligible Participant agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.
- 34.** These Terms and Conditions shall be governed by the Laws of Malaysia and any matters relating to the same shall be subject to the exclusive jurisdiction of the Courts of Malaysia.

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