

FY2020 PAYROLL 5.0 PRO CAMPAIGN TERMS AND CONDITIONS (CONVENTIONAL)

General Terms

1. FY2020 Payroll 5.0 PRO Campaign (the “Campaign”) is organised by Malayan Banking Berhad (196001000142) and shall run from 1st January 2020 to 31st December 2020 (both dates inclusive) (the “Campaign Period”).

Campaign Eligibility

2. This Campaign is opened to the following -
 - a) New Maybank Payroll Customers of Maybank2u Biz (M2uBiz), Maybank2U (M2U), Maybank2e.net (M2e) and/or Maybank Auto Credit System (MAS) under the Small Medium Enterprise (“SME”) and Business Banking (“BB”) segments comprising of sole-proprietorships, partnerships, private limited companies, societies and professional bodies; and
 - b) Existing Maybank customers with Maybank Payroll under SME and BB segments;
(hereinafter referred to as “Eligible Customer(s) and/or Employer”).
3. Maybank Payroll Customers are customers who utilize either one of following systems - Maybank2uBiz (M2UBiz), Maybank2u Biz (M2UBiz) Bulk Payment, Maybank2u Biz (M2UBiz) Single Transfer, Maybank Auto Credit System (MAS) and Maybank2E Regional Cash Management System (M2E) RCMS and Maybank2U (M2U).
4. It is compulsory for Eligible Customer(s) to subscribe and perform the Maybank Payroll system throughout the Campaign Period by performing the following:
 - i) Subscribe: Employers submits Maybank Payroll application form for processing.
 - ii) Perform Salary Transaction: Employers logs-into MAS, M2uBiz and/or M2e and perform monthly salary transaction every month during Campaign Period shall be deemed to be active payroll.
5. Participating Products

1.	Conventional Current Account (CCA) ¹
2.	SME First Account ¹
3.	Basic Current Account For SME ¹

Maybank is a member of PIDM.

¹Protected by PIDM up to RM250,000 for each depositor.

6. Prizes and Rewards Eligibility & Mechanics

DESCRIPTION	ELIGIBILITY & MECHANICS		
<u>1st Reward :</u> Grand Prize	a) Customer who perform Maybank Payroll transaction every month during Campaign Period and maintain average daily balance of RM30,000 every month.		
	Frequency	Prizes	Winners
	Grand Prize	Ford Ranger car	3
	Total		3
	Daily Average Balance = <u>Sum of 1 month Daily End of day balances in the Eligible Account</u>		

- b) Winner Selection will be carried out using the Maybank Randomizer Program based on following entries:-

Entries criteria	No of entries (conventional)
Sign up & activate M2UBiz Bulk Payment & M2E	5 entries
Opening of New Business CA	5 entries
Every incremental ADB Growth of RM30,000	10 entries
Utilizing Maybank Payroll transaction - M2UBiz bulk Payment & M2E Payroll	10 entries
Maybank Payroll Transaction > 5 times	5 entries
SME Financing/BB Loan/Merchant Point of Sales	10 entries
Commercial Credit Card/Banca/Trade/HP	5 entries

Additional conditions

- c) Eligible Customers must be active Maybank Payroll customers throughout the Campaign Period and the month of the winner announcement in order to be considered as potential winners for this Campaign.
- d) It is a mandatory criteria for Eligible Customers to actively use M2UBiz Bulk Payment, M2UBiz Single Transfer, M2E/RCMS, MAS and M2U Personal consecutively every month for Maybank Payroll transaction.
- e) Eligible Customers must also remain active throughout the month of the winner selection and register positive Deposit growth (by an increase in amount within the account), which will be calculated at the end of the Campaign Period.
- f) Potential winners for the Grand Prize(s) will be shortlisted internally via a computer generated 'Random Selection' draws which applies a random number to qualifying list of entries ("Shortlisted Candidate(s)") and winners are entitled to only win one (1) prize each throughout the campaign.

2nd Reward:
Half Yearly
Reward

- a) Customer who perform Maybank Payroll transaction every month during campaign period and maintain average daily balance of RM30,000 every month

Frequency	Prizes	Winners
June	MacBook Pro	6
December	MacBook Pro	6
Total		12

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

Number of days in a month

Entries criteria	No of entries (conventional)
Sign up & activate M2UBiz Bulk Payment & M2E	5 entries
Opening of New Business CA	5 entries
Every incremental ADB Growth of RM30,000	10 entries
Utilizing payroll transaction - M2UBiz bulk Payment & M2E Payroll	10 entries
Payroll Transaction > 5 times	5 entries
SME Financing/BB Loan/Merchant Point of Sales	10 entries
Commercial Credit Card/Banca/Trade/HP	5 entries

- b) Winner Selection will be carried out using the Maybank Randomizer Program based on following entries:-

Additional condition

- c) Potential winners must be Maybank Payroll customers where Eligible Customers must be active Maybank Payroll customers throughout the Campaign Period and the month of the winner announcement in order to be considered as potential winners for this Campaign.
- d) It is a mandatory criteria for Eligible Customers to actively use M2UBiz Bulk Payment, M2UBiz Single Transfer, M2E/RCMS, MAS and M2U Personal consecutively every month for payroll transaction.
- e) Eligible Customers must also remain active throughout the month of the winner selection and register positive Deposit growth (by an increase in amount within the account), which will be calculated at the end of the Campaign Period.

	<p>f) Potential winners for Half Yearly Reward will be shortlisted internally via a computer generated ‘Random Selection’ draws which applies a random number to qualifying list of entries (“Shortlisted Candidate(s)”) and winners are entitled to only win one (1) prize each throughout the campaign.</p>																		
<p><u>3rd Reward:</u> Quarterly Reward</p>	<p>a) Customer who perform Maybank Payroll transaction every month throughout the Campaign Period and maintain an average daily balance of RM30,000 every month.</p> <table><tr><td>Frequency</td><td>Prizes</td><td>Winners</td></tr><tr><td>March</td><td>MacBook Air</td><td>3</td></tr><tr><td>June</td><td>MacBook Air</td><td>3</td></tr><tr><td>September</td><td>MacBook Air</td><td>3</td></tr><tr><td>December</td><td>MacBook Air</td><td>3</td></tr><tr><td colspan="2">Total</td><td>12</td></tr></table> <p>Daily Average Balance = $\frac{\text{Sum of 1 month Daily End of day balances in the Eligible Account}}{\text{Number of days in a month}}$</p> <p>b) Winner Selection will be carried out using the Maybank Randomizer Program based on following entries:-</p>	Frequency	Prizes	Winners	March	MacBook Air	3	June	MacBook Air	3	September	MacBook Air	3	December	MacBook Air	3	Total		12
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		Entries criteria	No of entries (conventional)
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		Every incremental ADB Growth of RM30,000	10 entries
		Utilizing payroll transaction - M2UBiz bulk Payment & M2E Payroll	10 entries
		Payroll Transaction > 5 times	5 entries
		SME Financing/BB Loan/Merchant Point of Sales	10 entries
		Commercial Credit Card/Banca/Trade/HP	5 entries
	<u>Additional condition</u>		
	<p>c) Potential winners must be Maybank Payroll customers where Eligible Customers must be active Maybank Payroll customers throughout the Campaign Period and the month of the winner announcement in order to be considered as potential winners for this Campaign.</p> <p>d) It is a mandatory criteria for Eligible Customers to actively use M2UBiz Bulk Payment, M2UBiz Single Transfer, M2E/RCMS, MAS and M2U Personal consecutively every month for Maybank Payroll transaction.</p> <p>e) Eligible Customers must also remain active throughout the month of the winner selection and register positive Deposit growth (by an increase in amount within the account), which will be calculated at the end of the Campaign Period.</p> <p>f) Potential winners for Quarterly Reward will be shortlisted internally via a computer generated 'Random Selection' draws which applies a random number to qualifying list of entries ("Shortlisted Candidate(s)") and winners are entitled to only win one (1) prize each throughout the campaign.</p>		
<u>Employer Benefits :</u>	<p>a) Promotional Fee Waiver for 6 months of M2uBiz Bulk Payment and M2e RCMS where customer must perform Maybank Payroll transaction from first sign up/on board month to enjoy the waiver.</p> <p>b) 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.</p> <p>c) Commercial Credit Cards with 1 year Annual Fee Waiver subject to customer credit credibility review.</p> <p>Note: The above are applicable to SME First Account Holder Only.</p>		

7. Winners will receive notification within a period of ninety (90) days after each complete cycle of reward frequency (period) and the end of the Campaign Period for Grand Prize.
8. All Prizes are neither transferable nor exchangeable for cash or kind and are subject to the Terms and Conditions stated herein.
9. Any Prizes which are not claimed within three (3) months after the notification via Maybank2u (<https://www.maybank2u.com.my/home/m2u/common/login.do>) by Maybank to the Winners shall be forfeited.

General Terms and Conditions

- a) Maybank shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via QRPay, Maybank2u, provided the same is not caused by Maybank nor the determination of the customers' eligibility for the Campaign.
- b) Maybank reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with twenty one (21) days' notice. Such notice may be published by Maybank via Maybank2u website (www.maybank.com.my) and/or through any other mode of communication as determined by Maybank. It shall be the responsibility of Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- c) For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by Maybank shall not entitle the Eligible Customers 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 such amendment, shortening, cancellation, suspension or termination.
- d) Maybank shall not be liable for any losses, damages or costs incurred or suffered by any Eligible Customer as a result of the customer participating in this Campaign. Furthermore, Maybank shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes 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.
- e) The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- f) Maybank is entitled to, at its discretion, disqualify/reject any Eligible Customers who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- g) Any variation (of any of the terms and conditions stated herein) shall be binding on the Eligible Customers (through any notice displayed at the Maybank2u website.) By participating in this Campaign, Eligible Customers agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which

- h) may be viewed on www.maybank.com.my ("Maybank's Privacy Notice"). Eligible Customers are welcome to seek clarification from Maybank should any of the Terms and Conditions be not fully understood.
- i) In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Customers agree and consent to his/ her personal data or information being collected, processed and used by Maybank for:
 - a) the purposes of the Campaign; and
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 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 Customers agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.
- j) For information, enquiries, feedback and/or complaints related to the Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, the Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website (www.maybank.com.my)