

TERMS AND CONDITIONS OF FY2020 PAYROLL 5.0 PRO CAMPAIGN

General Terms

1. FY2020 Payroll 5.0 Pro Campaign (“**Campaign**”) shall run from 1st January 2020 to 31st December 2020 (“**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. The Employer(s) must 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 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 |

Rewards Eligibility & Mechanics

| DESCRIPTION | ELIGIBILITY & MECHANINCS | | | | | | | |
|--------------|--|---------|--------|---------|-------------|--|---|--|
| Grand Prizes | <ul style="list-style-type: none"> Customer must perform payroll transaction every month during campaign period and must maintain average daily balance of RM30,000 every month. | | | | | | | |
| | <table border="1"> <thead> <tr> <th>Type</th> <th>Prizes</th> <th>Winners</th> </tr> </thead> <tbody> <tr> <td>Grand Prize</td> <td> <ul style="list-style-type: none"> Ford Ranger Car Promotional fee waiver for 6 months for M2uBiz Bulk Payment and M2e RCMS where customer must perform payroll transaction from first sign up/or on board month to enjoy the waiver. Merchant Point of Sales with 3 months fee waiver on POS Card Terminal </td> <td>3</td> </tr> </tbody> </table> | Type | Prizes | Winners | Grand Prize | <ul style="list-style-type: none"> Ford Ranger Car Promotional fee waiver for 6 months for M2uBiz Bulk Payment and M2e RCMS where customer must perform payroll transaction from first sign up/or on board month to enjoy the waiver. Merchant Point of Sales with 3 months fee waiver on POS Card Terminal | 3 | |
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| | <table border="1" data-bbox="544 215 1382 286"> <tr> <td data-bbox="544 215 722 286"></td> <td data-bbox="722 215 1243 286">Rental which customer would need to sign up during the Campaign Period.</td> <td data-bbox="1243 215 1382 286"></td> </tr> </table> <ul style="list-style-type: none"> For Grand Prize, winners must be payroll customers (SME, BB, others entity, partnership) where they must be active payroll user during Campaign Period and month of winner selection. Active refers to performing payroll transaction every month during Campaign Period. <p>Winner will be selected on random basis based on entries as shown as per Table 1 below.</p> <ul style="list-style-type: none"> Winners are only entitled to win 1 prize each throughout the Campaign. | | Rental which customer would need to sign up during the Campaign Period. | | | | | | | | | | | | | | | | |
|--------------------|---|-----------|---|---------|-------|-------------|---|----------|-------------|---|--------------|-------------|-----------|----------|-------------|---|--------------|--|-----------|
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| Half Yearly Reward | <ul style="list-style-type: none"> Customer must perform payroll transaction every month during Campaign Period and maintain average daily balance of RM30,000 every month. <table border="1" data-bbox="544 860 1283 1050"> <thead> <tr> <th>Frequency</th> <th>Prizes</th> <th>Winners</th> </tr> </thead> <tbody> <tr> <td>June</td> <td>MacBook Pro</td> <td>6</td> </tr> <tr> <td>December</td> <td>MacBook Pro</td> <td>6</td> </tr> <tr> <td colspan="2">Total</td> <td>12</td> </tr> </tbody> </table> <ul style="list-style-type: none"> For Half Yearly Reward, winners must be payroll customers (SME, BB, others entity, partnership, private limited companies, professional and sole proprietorships based on Bank tagging system) where they must be active payroll user during the Campaign Period and month of winner selection. Active refers to performing payroll transaction every month during the Campaign Period. Winner will be selected on random basis based on entries as shown at Table 1 below. Winners are only entitled to win 1 prize each throughout the Campaign. | Frequency | Prizes | Winners | June | MacBook Pro | 6 | December | MacBook Pro | 6 | Total | | 12 | | | | | | |
| Frequency | Prizes | Winners | | | | | | | | | | | | | | | | | |
| June | MacBook Pro | 6 | | | | | | | | | | | | | | | | | |
| December | MacBook Pro | 6 | | | | | | | | | | | | | | | | | |
| Total | | 12 | | | | | | | | | | | | | | | | | |
| Quarterly Reward | <ul style="list-style-type: none"> Customer who perform payroll transaction every month during campaign period and maintain average daily balance of RM30,000 every month. <table border="1" data-bbox="544 1711 1374 1995"> <thead> <tr> <th>Frequency</th> <th>Prizes</th> <th>Winners</th> </tr> </thead> <tbody> <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> </tbody> </table> | 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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| | |
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|--|--|

9. Table 1: Entries Criteria

| Entries Criteria | No of Entries |
|---|---------------|
| Sign up & activate M2uBiz Bulk Payment & M2e | 15 entries |
| Opening of new Business Current Account-i: | 15 entries |
| Every incremental ADB growth of RM30,000 | 30 entries |
| Utilizing payroll transaction - M2uBiz Bulk Payment & M2e Payroll | 30 entries |
| Payroll transaction >5 times | 15 entries |
| SME Financing/BB Financing/Merchant Point of sales | 30 entries |
| Commercial Credit Card/Banca/Trade/Islamic Hire Purchase | 15 entries |

10. 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 divide by the number of participating days in that month.

Average Daily Balance =

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

11. 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.

12. All prizes are neither transferable nor exchangeable and are subject to the terms and conditions stated these terms and conditions.

13. Any prizes unclaimed within three (3) months after the notification by Maybank Islamic to the winners shall be forfeited.

14. 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) will 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 prizes or 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 these terms and conditions.
5. By participating in this Campaign, Eligible Customers agree to access Maybank Islamic's website at 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 through Maybank2u website 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 Islamic's Privacy Notice, which may be viewed on Maybank Islamic's website at 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 prizes or 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.