

STAY AT HOME Maybank Islamic Fixed Deposit-i (eIFD-i) via FPX CAMPAIGN 2020

Terms & Conditions

1. The Campaign Period

1.1 These Terms and Conditions shall govern the “Stay at Home Maybank Islamic Fixed Deposit-i (eIFD-i) via FPX Campaign (“**Campaign**”) commencing on 18th May 2020 until 18th June 2020 (or upon reaching the Campaign set target by Maybank Islamic Berhad (“**the Bank**”), whichever is earlier (“**Campaign Period**”).

2. Eligibility

2.1 This Campaign is opened to all new Online Islamic Fixed Deposit (“**eIFD-i**”) placements by new and existing individual / joint account depositors (“**Individual / Joint Account Depositors**”) ,sole proprietorship depositor (“**Sole-Proprietorship Depositor**”) are collectively referred to as (“**Eligible Customer**”)

2.2 For the purpose of this Campaign, all eIFD-i placement(s) of deposits must be made through the Maybank2u Website (“**M2U**”) (**FPX**).

Channel	Details
M2U Website With FPX	All placement(s) of eFD with FPX must be made from fund transfers from other banks via ¹ Financial Process Exchanges (“ FPX ”)

¹FPX is a secure and real time online payment method that facilitates interbank transfer of funds. FPX is not owned by Maybank. FPX is facilitated by Payment Network Malaysia Sdn Bhd (“**PayNet**”), a wholly-owned subsidiary of Bank Negara Malaysia. Further details can be viewed at www.paynet.my/.

3. Campaign Rates & Mechanics

3.1 Details of the campaign rates (“**Campaign Rates**”) according to its tenure are as follows:

Tenure	Rates (%p.a.)	Profit Payment
2 months	2.43	Upon Maturity
6 months	2.59	

Note: The Campaign Rates may be revised accordingly to reflect changes in the overnight policy rate as set by Bank Negara Malaysia, if any shall occur during the Campaign Period.

3.2 Upon maturity of the eIFD-i, the rates shall be changed to the prevailing Islamic Board Rates for any renewal thereof. Please log-on to www.maybank2u.com.my to view the prevailing Islamic Board Rates and new premature withdrawal rule for Islamic Term Deposit and Term Fund-i.

3.3 To participate in this Campaign, the minimum placement amount according to the eligibility customers or account type are as follows:

Customer/Account type	Minimum Placement	Maximum Placement	Placement Channel
Individual, Joint Account Depositors and Sole Proprietorship	RM5,000	RM 15.0 Million (RM 30,000 max per FPX transaction)	M2U (FPX)

4. Specific Terms and Conditions.

- 4.1 Subject to paragraphs 4.2 and 4.4 below, participation in this Campaign shall only made through M2u (via FPX) website only.
- 4.2 Any modification/changes made by the customers to their existing eIFD-i (for the purpose of enabling them to be eligible for the Campaign) shall not entitle the customers for the Campaign Rates.
- 4.3 For existing joint account holders of eIFD-i, subsequent placement can be made via channels as stipulated under paragraph 4.1 using similar joint names.
- 4.4 Debiting and crediting for the purpose of eIFD-i placement is not allowed from imteen-i account.
- 4.5 eIFD-i for Kids is not eligible for this Campaign.

General Terms and Conditions

1. Early withdrawal of the Campaign before the agreed maturity date is subject to terms and conditions as stated in the General Terms and Conditions Governing Deposit Accounts for Islamic Banking.
2. By participating in the Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agree that any and all decisions made by the Bank in relation to the Campaign shall be final and conclusive.
3. Subject always to Shariah principles, the Bank reserves the rights to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part as the Bank may deem fit. The Bank also reserves the right to vary, supplement, delete, amend or modify any of these Terms and Conditions from time to time by giving at least minimum of **twenty one (21) calendar days** prior notice thereof and the notice shall be posted at www.maybank2u.com.my or through any other channel or channels that the Bank may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of the Terms and Conditions.
4. The Bank shall not be responsible and/or liable for any loss or damage or any form of liability of whatsoever nature suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign or otherwise. Furthermore, the Bank shall not be liable for any default of its obligation under the Campaign due to any force majeure event, including but not limited to Act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of the Bank.
5. By participating in this Campaign, the Eligible Customers agree and consent to allow their personal data to be collected, processed, and used by the Bank in accordance with Maybank Privacy Notice which may be viewed on www.maybank2u.com.my ("**Maybank's Privacy Notice**"). In addition, and without prejudice to the terms in the Bank's Privacy Notice, the Eligible Customers agree and consent to their personal data or information being collected, processed and used by the Bank for:
 - a. the purposes of the Campaign;

- b. marketing and promotional activities conducted in such manner as the Bank deems 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 Eligible Customers. 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 Customer agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of the Bank in relation to the Campaign.
6. The Bank may at its sole discretion disqualify/reject any customers who do not comply with the Terms and Conditions stated herein and/or who are found or are reasonably 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.
7. These Terms and Conditions shall be supplemental to the General Terms and Conditions Governing Deposit Accounts for Islamic Banking or General Terms. The 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.
8. These Terms and Conditions shall be governed by the Laws of Malaysia and any dispute arising from and/or in connection with this Campaign shall be resolved under the exclusive jurisdiction of the Courts of Malaysia.