

FIXED DEPOSIT (FD) COMBO CAMPAIGN

1.0 Terms & Conditions

The following sets out the Terms and Conditions (“T&C”) applicable to the Campaign.

2.0 Promotion Period

- 2.1 These Terms & Conditions shall govern the “Fixed Deposit (FD) Combo Campaign (“Campaign”) commencing from 1st December 2021 until 19th January 2022, both dates inclusive, or upon achieving the campaign target set by Malayan Banking Berhad (“Maybank”), whichever is earlier on a first-come, first-served basis (“Campaign Period”).

3.0 Campaign Eligibility

- 3.1 This Campaign is open to all new and existing Individual / Joint account holders under the Conventional Scheme.
- 3.2 Employees of Maybank are not eligible to participate in the Campaign.

4.0 Campaign Mechanics

- 4.1 Customers are required to have any of the participating CASA accounts, opened and maintained at any Maybank branches in Malaysia (“Eligible Customers”).

Participating CASA Accounts
Kawanku Savings Account
Golden Savers Savings Account
Premier 1 Account
Premier Savings Account
Maybank2u.Premier

- 4.2 Maybank is a member of Perbadanan Insurans Deposit Malaysia (PIDM). The deposits made under this campaign are protected by PIDM up to RM250,000 for each depositor.
- 4.3 Only FD placements using Fresh Funds* made over the counter during the Campaign Period at any of the Maybank branch in Malaysia which satisfies the segmentation, participating CASA accounts and placement amount set out in Table 1 below are eligible to participate in this Campaign (“Eligible FD Placements”).

*For purposes of this Campaign, Fresh Funds means (i) recent funds which are transferred to the Eligible Customers’ Current or Savings account maintained at Maybank as a result of cleared cheques from other banks; or (ii) funds which are newly transferred into the Eligible Customer’s Current or Savings account maintained at Maybank.

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- 4.4 Eligible customers are required to deposit an amount as specified in Table 1 below into FD Account at 90% single deposit placement amount and remaining 10% of single deposit placement amount into the Participating CASA account and to be earmarked for period of three (3) consecutive months (“Earmark Period”)

Table 1

Participating CASA accounts	Minimum Total Single Deposit Placement Amount (100%)	Placement amount in FD (90%)	Placement amount in CASA (10%)
Kawanku Savings Account	RM10,000	RM9,000	RM1,000
Golden Savers Savings Account			
Maybank2u.Premier	RM55,000	RM49,500	RM5,500
Premier 1 Account			
Premier Savings Account			

- 4.5 The Eligible FD Placements shall be entitled to the following Campaign Rate as per Table 2 below.

Table 2

Tenure	**Campaign Rate	Board Rate
3 Months	2.30% p.a.	1.70% p.a.

**The Campaign Rate may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia, if any.

Note :

- (i) For Campaign Rate of 2.30% p.a the Effective Rate is 2.11% p.a subject to type of participating CASA accounts.
- (ii) Upon maturity, the FD campaign rates shall be reverted to the Prevailing Board Rate

- 4.6 Subject to the terms and conditions herein, if the Eligible Customer places the minimum single deposit placement amount in accordance to Clause 4.4 of the terms and conditions herein, the Eligible Customer shall be entitled to a “Campaign Rate”.

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- 4.7 The interest rates for the participating CASA accounts will be as per the prevailing board rate which can be viewed on www.maybank2u.com.my.
- 4.8 Deposits and placements of FD and CASA shall be made concurrently during the Campaign Period.
- 4.9 By participating in the campaign, the Eligible Customer is deemed to have understood and agreed to the following terms:
- (i) that the Bank is authorised to earmark and prevent any withdrawals of the amount placed in the Participating CASA Account for a period of three (3) months commencing from the date of placement of the 3 Month FD;
 - (ii) that the Bank is authorised to prematurely uplift the Customer's 3 Month FD in the event that the earmarking on the participating CASA Account is cancelled, removed, or released, upon request by the Eligible Customer before completion of the 3 Month FD tenure. In this situation, no interest will be paid on the FD.
- 4.10 The Eligible Customer(s) agrees that for upliftment of the FD prior to maturity, the upliftment shall be made in accordance to the premature withdrawal terms as follows:-
1. Immediate Fixed Deposit Premature Withdrawal (Without 31 days' Notice Period).
No interest shall be paid on any immediate FD premature withdrawal (Without 31 days' Notice Period) that has not completed its respective full tenure period.
Example of Immediate FD Premature Withdrawal Calculation:
- | Placement Date | Placement Amount (RM) | Premature Withdrawal Date | Interest Payable (RM) |
|----------------|-----------------------|---------------------------|-----------------------|
| 29 Dec 2021 | RM 10,000 | 12 January 2022 | No interest |
2. Fixed Deposit Premature Withdrawal (With 31 days' notice period) : 50% of the contracted interest rate is payable when a 'Notice Period' of 31 days (inclusive of the day of notice) is given by the eligible customer. Based on the notice, the principal amount and the accrued interest will be credited on the day 32nd into the eligible customer's CASA account.

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Example of FD Premature Withdrawal Calculation for a 3 months FD tenure placement.

Placement Date	Placement Amount (RM)	¹ Premature Notice Date	Expiry of Notice Date (31 days)	² 'Principal + Interest' Crediting Date	³ Interest Payable (RM)
29 Dec 2021	RM 50,000	1 Jan 2022	31 Jan 2022	1 Feb 2022	$\text{RM } 50,000 \times (2.30\%/2) \times 34/365$ $= \text{RM}53.56$

IMPORTANT NOTES

*50% of the contracted interest rate is payable when a 'Notice Period' of 31 days (inclusive of the day of notice) is given by the customer.

¹Premature Notice Date is the day when customer submits the notice.

²The crediting of the principal amount and the accrued interest will be paid on day 32.

³The Interest Payable = Principal Amount x Half the Contracted Rate x Number of days from the Placement Date to the end of the 'Notice Period' ÷ Number of days in the year.

For example: $\text{RM } 50,000 \times (2.30\%/2) \times 34 \div 365 \text{ days} = \text{RM}53.56$

5.0 General Terms and Conditions

- 5.1 Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 5.2 Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of twenty one (21) days prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my or through any other channel or channels determined by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- 5.3 By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.

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- 5.4 By participating in this Campaign, Eligible Customers agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank 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 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
 - b) 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, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
- 5.5 Maybank and 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) shall not be liable to Eligible Customers in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by the any gross negligence or omission by Maybank.
- 5.6 Maybank shall not be responsible and / or liable for any losses suffered by Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in this Campaign or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any events beyond the reasonable control of Maybank.
- 5.7 Maybank may disqualify/reject any Eligible Customer 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 which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

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5.8 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

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, Eligible Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.