

Terms and Conditions for Maybank Islamic Gold Account-i (MIGA-i) Referral Campaign 2.0

1. The “**Maybank Islamic Gold Account-i (MIGA-i) Referral Campaign 2.0**” (“Campaign”) is organized by Maybank Islamic Berhad (Company No. 200701029411), (“Maybank Islamic”) shall commence on 1st November 2021 until 31st March 2022 (both dates inclusive) unless notify otherwise (“Campaign Period”).

2. MIGA-i Referral Campaign 2.0 Eligibility

2.1 MIGA-i Referral Campaign 2.0 via Maybank2u

- 2.1.1 This Campaign is open to all MIGA-i customers:
 - a. new customers of MIGA-i product who opened the MIGA-i account via Maybank2u during the campaign period
 - b. existing customers of MIGA-i product to refer a new customer to open MIGA-i
- 2.1.2 After the MIGA-i customer opened the MIGA-i account with minimum investment of RM100 in single transactions online via Maybank2u during the Campaign Period, they will receive a unique referral code via Short Messaging System (SMS) and /or push notifications via Maybank2u application. In order to be eligible for the Campaign, the MIGA-i customer is required to promote the MIGA-i product to their friends, relative, family members etc. and share the referral code to them (“Referrer”).
- 2.1.3 When the MIGA-i customer’s friends, relative, family members opened the MIGA-i account with minimum investment of RM100 in single transactions online via Maybank2u during the Campaign Period by using the referral code provided by the Referrer (“Referred”). Both new and existing MIGA-i customers can refer their referral code to their friends and family.
- 2.1.4 Then, both the Referrer and Referred will get 0.01gram of gold respectively (“Eligible Customers”). The Referrer is entitled to win more than 0.01gram of gold as long as their unique referral code has been used by Referred while the Referred is only allowed to use one (“1”) time of the referral code during the Campaign Period to win one (1) time of the 0.01gram of gold.
- 2.1.5 The Eligible Customers is only allowed to maintain one (1) MIGA-i account that has been opened via Maybank2u.

2.2 MIGA-i Contest Eligibility

- 2.2.1 This Campaign is open to all MIGA-i new and existing customers.
- 2.2.2 For Monthly Prize and Grand Prize’s eligibility:
 - a. Every interval of accumulated RM1,000 investment into the MIGA-i account will be entitled for 1 time-entry to win the Monthly Prize of 10 grams/month and also running for the Grand Prize of 100 grams;
 - b. Winner of Monthly Prize can also participate in the running for Grand Prize;
 - c. Contest entries calculation and winners selections will be awarded at customer’s level.
 - d. As for Joint-Account, only principal MIGA-i account holder will be entitled for contest entries.

3. Prizes

- 3.1 Below are the prizes for MIGA-i Referral Campaign 2.0:

Referral Prizes
0.01gram gold in MIGA-i with referral code

Contest Prizes
Monthly Prize: (1 winner x 10 grams) x 5 months
Grand Prize winners: 1 winner x 100 grams

3.2 The prizes will be credited into the Eligible Customers' MIGA-i accounts as mentioned below:

MIGA-i Referral Campaign 2.0	Period to Credit the Prizes	
Referral Campaign Prizes and Monthly Gold Prizes	Within 30 days from the end of previous month's draw.	
	Campaign Period	Period to Credit the Prizes
	November 2021	1-31 December 2021
	December 2021	1-31 January 2022
	January 2022	1-28 February 2022
	February 2022	1-31 March 2022
	March 2022	1-30 April 2022
Grand Prize	Within 60 days from the campaign's period end-date	

4 Selection of Winners

4.1 Limited to the first 2,500 MIGA-i accounts opened or maximum of 50 grams using the referral code on first-come-first-serve-basis during the Campaign Period that applicable for the Eligible Customers.

4.2 Eligible Customers will be notified in writing via e-mail or by phone or any other method of communications which Maybank Islamic deems appropriate within the Campaign Period and/or 60 calendar days after the Campaign Period ends.

4.3 MIGA-i customers shall not close the account to be eligible for the selection of winners until the campaign's period end date.

5 General Terms and Conditions

5.1 Maybank Group Privacy Notice

- a. By participating in this Campaign, Eligible Customers agrees and consents to allow his/ her personal data being collected, processed and used by Maybank Islamic in accordance with Maybank Group Privacy Notice, which may be viewed on www.maybank2u.com.my ("**Maybank Group Privacy Notice**").
- b. In addition and without prejudice to the terms in the Maybank Group Privacy Notice, Eligible Customers agrees and consents to his/her personal data or information being collected, processed and used by Maybank Islamic for:
 - i. the purposes of the Campaign; and
 - ii. marketing and promotional activities conducted by Maybank Islamic 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 promotional 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 advertising and publicity activities of Maybank Islamic in relation to the Campaign.

5.2 Maybank Islamic 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) calendar days prior notice thereof, the notice of which shall be posted through Maybank's website at www.maybank2u.com.my or through any other channel or channels that Maybank Islamic may deem as appropriate.

5.3 No compensation in cash or any kind shall be given to the Eligible Customers for any losses or damages suffered or incurred by the Eligible Customers as a direct or an indirect result of such amendment, variation, deletion, addition or alteration of the Terms and Conditions herein.

5.4 The Eligible Customers are deemed to have read, understood and agreed to be bound by these Terms and Conditions and agree that any and all decisions made by Maybank Islamic in relation to this Campaign are final and conclusive.

5.5 The Eligible Customers agrees to be bound by the Terms and Conditions herein set forth including any amendment thereto.

5.6 In no event shall 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 purposes of this Campaign) 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 provided that such loss or damage is not due by Maybank Islamic's negligence or omission.

5.7 Maybank Islamic shall not be responsible and / or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by Eligible Customers resulting directly or indirectly from the Eligible Customers participation in this Campaign or otherwise provided that the same is not due to Maybank Islamic's negligence or omission. Furthermore, Maybank Islamic shall not be liable for any default of its obligation under this Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic, any government's action or any event beyond the reasonable control of Maybank Islamic.

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.