



Maybank
Islamic



Maybank

Save & Grow Together-gether Campaign - Terms & Conditions

1. The “Save & Grow Together-gether Campaign” (“**Campaign**”) commences on 1st February 2022 and expires on 30th June 2022 (both dates inclusive), unless notified otherwise (“**Campaign Period**”).
2. This Campaign is organised by Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411) (collectively “**Maybank**”) and shall be subject to the Terms and Conditions herein (“**Terms and Conditions**”).
3. By participating in this Campaign, Eligible Participants (as defined in Clause 4 below) hereby expressly agree to be bound by the Terms and Conditions and any decisions made by Maybank in respect of this Campaign shall be final and binding.

Eligibility

4. This Campaign is open to all new and existing Maybank account holders (which may consist of individuals and joint account holders) (“**Eligible Participants**”) of the following accounts (“**Participating Accounts**”):

Conventional Accounts	Islamic Accounts
<ul style="list-style-type: none"> • Maybank2u.Premier (“M2u.Premier”) • Maybank2u Savers (“M2u Savers”) • Kawanku Savings Account (“Kawanku”) • Basic Savings Account (“BSA”) • Personal Saver Account (“PSVR”) • Golden Savers Savings Account (“GSSA”) 	<ul style="list-style-type: none"> • Zest-i • Maybank2u Savers-i (“M2u Savers-i”) • Savings Account-i (“SA-i”) • Basic Savings Account-i (“BSA-i”) • Personal Saver-i Account (“PSVR-i”) • Golden Savvy Account-i (“GSA-i”)
<p>Maybank & Maybank Islamic are members of PIDM. Protection by PIDM is subject to insurability criteria. Visit www.maybank2u.com.my for the list of insured deposits.</p>	

5. For joint accounts, only the primary account holder shall qualify as the Eligible Participant.
6. All Employees of Maybank are not eligible to participate in this Campaign.

Qualifying Criteria & Campaign Mechanics

7. To be eligible for this Campaign’s prize draw, Eligible Participants would need to fulfil the following criteria:
 - i. Open/have any of the Participating Account(s);
 - ii. Grow minimum Average Daily Balance (“**ADB**”) of RM3,000 in Participating Account(s) throughout Campaign Period (hereinafter defined in Clause 10 & 11);
 - iii. Maintain a minimum Month End Balance (“**MEB**”) of RM3,000 as at 30th June 2022 (hereinafter defined in Clause 9).



8. Eligible Participants earn entries/bonus entries (“**Qualifying Entries**”) for the prize draw based on the table as depicted below:

Transaction/Activity	No. of Entries/Bonus Entries earned
Every RM3,000 ADB growth throughout Campaign Period in M2u.Premier, M2u Savers and/or any Islamic Participating Accounts	Two (2) entries
Every RM3,000 ADB growth throughout Campaign Period in Kawanku, BSA, PSVR and/or GSSA	One (1) entry
Every RM100 spend in a single transaction using Debit Card (“ Eligible Debit Card Transaction ”, hereinafter defined in Clause 12)	One (1) bonus entry*
New-to-Participating Account customers (hereinafter defined in Clause 13)	Five (5) bonus entries*
New MAE app sign-up (hereinafter defined in Clause 14)	Five (5) bonus entries*
Every successful MAE app referral (hereinafter defined in Clause 15)	Five (5) bonus entries*
Registered for the Campaign via SMS or online via Maybank2u (hereinafter defined in Clause 16)	Five (5) bonus entries*

*Bonus entries are subject to meeting all qualifying criteria as defined in Clause 7

9. The MEB calculation is as follows:

$$\text{MEB} = \text{Balance outstanding as at 30th June 2022}$$

10. The ADB growth calculation for Campaign prize draw is as follows:

- i. For new accounts (i.e. accounts opened during Campaign Period):

$$\text{ADB Growth throughout Campaign Period} = \frac{\text{Sum of Daily End Day balances from the date of account opening till 30th June 2022}}{\text{Number of days from the date of account opening till 30th June 2022}} - \text{Baseline}$$

- ii. For existing accounts (i.e. accounts opened prior to Campaign Period):

$$\text{ADB Growth throughout Campaign Period} = \frac{\text{Sum of Daily End Day balances from 1st Feb 2022 till 30th June 2022}}{\text{Number of campaign days, i.e. 150 days}} - \text{Baseline}$$

11. The Baseline calculation is as follows:

- i. For new accounts opened during the Campaign Period, the Baseline for the Campaign is zero (0).
 ii. For existing accounts, the Baseline for the Campaign is ADB of January 2022.

$$\text{Baseline} = \text{ADB of Jan'22} = \frac{\text{Sum of Daily End Day balances in Jan '22}}{31 \text{ days}}$$



12. Eligible Debit Card Transactions refer to any transaction of minimum RM100 performed using any Maybank Debit Card, except those of which have been suspended, closed or in breach of their Agreement with Maybank.
13. New-to-Participating Account customers refer to customers without any Participating Account prior to the Campaign Period who opens a Participating Account during the Campaign Period.
14. New MAE app sign-up is only applicable to customers who have not logged in to the MAE app prior to the Campaign Period and performs his/her first-time log in to the MAE app during the Campaign Period.
15. Existing Maybank customers who have linked their Maybank2u ID to the MAE app, or have successfully applied for a MAE account will have a unique referral code available in the “Profile” section of the MAE app (“**Inviter**”). Upon sharing the unique referral code, any new/existing Maybank customer (“**Referee**”) who successfully signs up/logins to the MAE app for the first time during Campaign Period shall be considered as a successful MAE app referral for the Inviter.
16. Customers can register for the Campaign via two channels:
- Via phone: SMS **GROW** <space> **12-digit Maybank Current/Savings Account Number to 66628**
[Note: Customers shall be responsible to pay the standard SMS charges levied by their respective telecommunication service providers for each SMS sent to the designated number **66628** under the campaign.]
 - Via internet banking: Login to Maybank2u website, fill up the Campaign registration form available on the ‘Apply’ section, and click **Submit**. [Online Campaign registration via Maybank2u shall be made available beginning 1st March 2022.]
- Customers are only required to register for the Campaign once (regardless of channel) within the Campaign Period to earn five (5) bonus entries and to unlock more prizes. Once successfully registered, amendments to the details provided and/or cancellation will not be entertained.
17. All Eligible Participants’ entries will be automatically tracked by Maybank’s system.
18. Using Maybank’s randomizer programme, Winners will be selected at the end of the Campaign Period from the pool of Eligible Participants (“**Winners**”).

Campaign Prizes

19. This Campaign offers Cash Prizes as stipulated below:

	Prizes**	Total Cash Prize Value	Total No. of Winners
Level 1 (at campaign launch)	RM5,000 x 1 winner; RM100 x 100 winners	RM15,000	101
Level 2 (from 5,001 - 10,000 registrations*)	RM5,000 x 2 winner; RM100 x 200 winners	RM30,000	202



Level 3 (from 10,001 - 15,000 registrations*)	RM5,000 x 3 winner; RM100 x 300 winners	RM45,000	303
Level 4 (from 15,001 - 20,000 registrations*)	RM5,000 x 4 winner; RM100 x 400 winners	RM60,000	404
Level 5 (above 20,000 registrations*)	RM5,000 x 10 winner; RM100 x 500 winners; RM50 x 200 winners	RM110,000	710

* Registrations refer to the total number of unique customers who register for the Campaign via SMS and/or via Maybank2u.

** All prizes will only be credited after the Campaign Period - refer clause 22(i).

20. Upon randomised winner selection process, the selected Winners will be sorted according to ADB growth (from highest to lowest) and assigned prizes based on Prize Value (from highest to lowest).

21. Each Eligible Participant is only entitled to win a maximum of one (1) prize.

22. Distribution of Prizes

- i.** The Prizes for this Campaign will be credited within three (3) months after the Campaign Period has ended, i.e. by 30 September 2022.
- ii.** Winners must have at least one (1) valid and active Participating Account for the crediting of Cash Prizes.
- iii.** Any prize monies will be forfeited should there be unsuccessful crediting attempt(s).
- iv.** Upon distribution, Maybank shall no longer be responsible for the use of the Prizes.
- v.** Maybank reserves the right to substitute the Prizes (value of which to be decided by Maybank) for any reason Maybank reasonably deems fit. Maybank will notify the Winners through any mode of communication which Maybank deems appropriate.
- vi.** The Prizes is given on an "as is" basis and are neither transferable nor exchangeable and are subject to the Terms and Conditions.
- vii.** It shall be the Winners' responsibility to ensure that the contact details provided and maintained in Maybank's records are current and updated.

23. The Winners may be required to attend a Prize presentation ceremony and/or other publicity programs, as and when required, and the Winners consent to any disclosure of the same in any manner as determined by Maybank. Failure to attend the Prize presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.

24. An Eligible Participant who closes his/her account(s) before the winner selection and crediting of Prizes are completed and notified shall not be entitled to receive any Prize under the Campaign.

25. Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.

26. Maybank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.



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27. Picture(s) of the Prizes shown in any advertisement, promotion and other publicity materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specification of the Prize.
28. Any dispute in relation to quality, merchantability and/or warranty of the Prizes (whichever applicable) must be settled directly by the Winner with the dealer/supplier without recourse to Maybank. Maybank is not responsible for any breach of quality or warranty of the Prizes or any terms and conditions thereof.
29. All Eligible Participants 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.
30. If there is any dispute (except dispute under clause 28 above) related to prize distribution or non-receipt of the Prizes, winners are required to contact Maybank Customer Service at 1300 88 6688 to request for an inquiry. No request for any inquiry shall be entertained after 31 October 2022.

General

31. 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.
32. 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) calendar 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.
33. 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.
34. 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:

- i) the purposes of the Campaign; and
- ii) 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.

- 35.** 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.
- 36.** 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.
- 37.** 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.
- 38.** These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 39.** In the event of any inconsistency between the English and Bahasa Malaysia versions of the Terms and Conditions, the English version will prevail.

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