

BUSINESS ACCOUNT OPENING ONLINE & SAMA-SAMA LOKAL COLLABORATION CAMPAIGN (“Campaign”)

Terms and Conditions

Campaign Period

The Campaign is organized by Maybank Islamic Berhad (“Bank”) (Company No. 200701029411). By participating in this Campaign, the **Eligible Participants** (as defined below in paragraph 2.1) agree to be bound by these Terms and Conditions and any decisions made by the Bank. This Campaign shall run from 1 May 2021 to 31 August 2021, both dates inclusive (“**Campaign Period**”).

Campaign Eligibility

1. This Campaign is opened to business customers who hold new or existing Participating Business Account (as defined under 2.2) under the Small and Medium Enterprises (“SME”), and Business Banking (“BB”) segment comprising of sole-proprietorship, partnerships, limited liability partnership, private limited companies, societies, charitable organizations and professionals bodies (“**Eligible Participants**”).
2. The **Participating Business Accounts** are as follows;
 - a) Premier Mudharabah Account-i for SME and BB¹
 - b) SME First Investment Account-i¹

Maybank Islamic Berhad is a member of PIDM

¹ Not protected by PIDM

3. New customers are required to open their Participating Business Account via online platform, Maybank2uBiz in order to be an Eligible Participant of this Campaign.
4. Individual customers and Maybank Group employees are not entitled to participate in this Campaign.

Campaign Mechanics

1. Eligible Participants will be selected based on highest entries (“Campaign Entries”) and the incremental average daily balance growth (“Incremental ADB”) in Participating Business Account for each respective month during the Campaign Period.

Winner Selection will be carried out based on the following entries;

Entries Criteria	No. of Entries
Opening of new Participating Business Account via Maybank2uBiz and activate the account within the Campaign Period.	20
Every incremental ADB growth of RM10,000 within respective month in Participating Business Account within the Campaign Period	40
Successful subscription of Merchant Cards terminal within the Campaign Period	10
(New) Successful On Boarding of Sama-Sama Lokal Merchant within the Campaign Period	40

Campaign Rewards

There are two Campaign Rewards categories as follows;

(A) ON BOARDING REWARDS (ACQUISITION CASH REWARD)

Month	Rewards	Winner Breakdown
May	RM500 Cash	20 winners
June	RM500 Cash	20 winners
July	RM500 Cash	20 winners
August	RM500 Cash	20 winners
Total Winners throughout the campaign		80 winners²

² Campaign Rewards will be shared between Conventional and Islamic participating accounts under the same campaign organized by Maybank Group

- The Participating Business Account opened must be active during the Winner Selection month.
- For winner selection and entries to be rewarded, the Eligible Participants are required to maintain;
 - Minimum Month End Balance of RM10,000 in the Participating Business Account for each month; and
 - Minimum Average Daily Balance (“ADB”) of RM10,000 for the month.
 - Winners must maintain minimum month-end balance of RM10,000 at the end of campaign period i.e. 31 August 2021.
- Incremental ADB growth in the Participating Business Account refers to the difference in the ADB for the respective month during the Campaign Period as compared to the ADB of 1 month before in the Participating Business Account for the baseline month (“Baseline”). The baseline are based on moving baseline.

a) Baseline for New and Existing Customers

Campaign Month	Baseline (Month)
May'21	April'21
June'21	May'21
July'21	June'21
August'21	July'21

b) Average Daily Balance("ADB")

Accounts opened during the Campaign Period, the ADB for the respective month in which the account was opened is determined by computing the sum of every day-end balance from the day the Account was opened to the last day of calendar month divided by the number of days in that month.

Formula for ADB:

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

^Leap year = 366 years, Non-leap years = 365 days

4. Below are illustration of scenarios that a Eligible Participant are eligible for entries to On Boarding Reward;

Month	Month End Balance	Average Daily Balance	Campaign End Balance
May	RM10,000	RM10,000	RM10,000
June	RM10,000	RM10,000	
July	RM10,000	RM10,000	
August	RM10,000	RM10,000	

Customer must maintain minimum Month End Balance of RM10,000 every month (for existing customers) or every month starting from the month of account opening (for new customers) and at the end of the Campaign.

Scenario	Month End Balance (each month during Campaign Period)	ADB (each month during Campaign Period)	Campaign End Balance (August 2021)	Remark
Scenario 1	RM11,000	RM5,000	RM5,000	Not Eligible
Scenario 2	RM14,000	RM11,000	RM11,000	Eligible
Scenario 3	RM5,000	RM11,000	RM11,000	Not Eligible
Scenario 4	RM5,000	RM5,000	RM11,000	Not Eligible
Scenario 5	RM11,000	RM11,000	RM5,000	Not Eligible

(B) BONUS SAMA-SAMA LOKAL REWARDS (HIGHEST SALES VOLUME)

Month	Cash reward	No. of winners
May	RM300 Cash	30 winners
June	RM300 Cash	30 winners
July	RM300 Cash	30 winners
August	RM300 Cash	30 winners
Total Winners throughout the campaign		120 winners²

² Campaign Rewards will be shared between Conventional and Islamic participating accounts under the same campaign organized by Maybank Group

1. Eligible Participants who has successfully open their account via Maybank2uBiz and sign-up as Sama-sama Lokal merchant will be entitled to participate in the category of Bonus Sama-sama Lokal Rewards by fulfilling the following criteria :
 - a) Hit a minimum of RM1,500 sales volume per month from 1 May 2021 to 31 August 2021 on their Sama-sama Lokal store.
 - b) Maintain the month end balance of RM10,000 throughout the Campaign Period
2. Existing Sama-sama Lokal merchants who already hold a Participating Business Account prior to this campaign are also eligible to participate in the Bonus Sama-sama Lokal Rewards if they fulfil the criteria stated in clause (B) Bonus Sama-sama Lokal Rewards, No. 1 (a) and (b).
3. Below are illustration of scenarios for eligibility of Bonus Cash Reward;

Scenario	Month End Balance (each month during Campaign Period)	ADB (each month during Campaign Period)	Campaign End Balance (August 2021)	Eligible to get On Boarding Reward?	Sales volume of Sama-Sama Lokal	Eligible to get Bonus Sama-sama Lokal Reward?
Scenario 1	RM10,000	RM5,000	RM5,000	Not Eligible	RM1,000	Not Eligible
Scenario 2	RM20,000	RM10,000	RM10,000	Eligible	RM2,000	Eligible
Scenario 3	RM10,000	RM10,000	RM9,000	Not Eligible	RM2,000	Not Eligible
Scenario 4	RM10,000	RM5,000	RM10,000	Not Eligible	RM1,500	Eligible
Scenario 5	RM10,000	RM10,000	RM10,000	Eligible	RM1,500	Eligible
Scenario 6	RM20,000	RM10,000	RM10,000	Eligible	RM900	Not Eligible

Other Conditions

1. All prizes will be given away within 90 days after the Campaign Period ends.
2. Winners' selection will be conducted after the completion of the Campaign Period.
3. Eligible Participants under On Boarding Rewards can only win once throughout the Campaign Period.
4. Eligible Participants stand a chance to win On Boarding Rewards as well as Bonus Sama-sama Lokal Rewards as long they meet both criteria. Eligible participants MUST maintain month end balance of RM10,000 throughout the entire Campaign Period i.e. 1 May 2021 until 31 August 2021.
5. Eligible Participants who are not selected as winners for Bonus Sama-sama Lokal Rewards on the first winning month are entitled to participate in the subsequent month(s) draw, as long as the Eligible Participants meet the Campaign Criteria in the subsequent month and end of Campaign Period.
6. All cash rewards will be credited to the winner's Participating Business Account.
7. Eligible Participants are allowed to win 1 (one) Bonus Cash Reward only throughout the entire Campaign Period so long as they fulfil the criteria listed clause (B) Bonus Sama-sama Lokal Rewards , No. 1 (a) and (b) and MUST maintain month end balance of RM10,000 at end of Campaign Period i.e. 31 August 2021.
8. Eligible Participants will not be selected as winners if they have been selected as winners of other Maybank or Maybank Islamic campaigns, during the Winners Selection period.
9. Eligible Participants whose accounts have been suspended from carrying out any transactions out of or into their account or whose accounts have been frozen due to any Court Orders including Court Order made pursuant to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 and/or whose accounts have been under overdrawn status shall not be entitled for this Campaign.

General Terms and Conditions

1. The Bank shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via Maybank2uBiz, provided the same is not caused by the Bank nor the determination of the customers' eligibility for the Campaign.
2. The Bank 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 and/or Maybank2uBiz website or through any other channel or channels that the Bank may deem as appropriate. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.

3. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by the Bank shall not entitle the Eligible Participants or any other persons whatsoever to any claim or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination.
4. By participating in this Campaign, Eligible Participants agree to access to Maybank website at www.maybank2u.com.my on a regular basis to view the Terms and Conditions herein and seek clarification from the Bank should any of the Terms and Conditions be not fully understood and to ensure that they are kept-up-to-date with any changes or variations made to the Terms and Conditions herein.
5. By participating in this Campaign, the Eligible Participants agree to be bound by the Terms and Conditions herein set forth including any amendment thereto.
6. By participating in this Campaign, Eligible Participants agree and consent to allow the personal data being collected, processed and used by the Bank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank.com.my ("Maybank's Privacy Notice"). Eligible Participants are welcome to seek clarification from the Bank should any of the Terms and Conditions be not fully understood.
7. In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Participants agree and consent to his/ her personal data or information being collected, processed and used by Maybank Group including Maybank Islamic Berhad ("Maybank Group") and its authorized agents/services for:
 - a) the purposes of the Campaign; and
 - b) marketing and promotional activities conducted by Maybank Group and its authorized agents/services 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, each Eligible Participant agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank Group and its authorized agents/services in relation to the Campaign.
8. The Bank is entitled to, disqualify/reject any Eligible Participants 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. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
9. In no event shall the Bank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank for purposes of this Campaign) be liable to Eligible Participants 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.

10. The Bank 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 Participants resulting directly or indirectly from the Eligible Participants' participation in this Campaign or otherwise. Furthermore, the Bank 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 or any event beyond the reasonable control of the Bank.
11. The Terms and Conditions shall be supplemental to the General Terms and Conditions for Mudarabah Investment Account. 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.
12. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
13. 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, the Eligible Participants may choose to e-mail the Bank via the feedback form at Maybank2u website (www.maybank2u.com.my).