

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

### Terms & Conditions

This Campaign is organised by Malayan Banking Berhad (“Maybank Co.Reg.No. :196001000142”). By participating in this Campaign, the Eligible Participants hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank. This Campaign shall run from 1<sup>st</sup> May 2021 to 31<sup>st</sup> August 2021 (the “Campaign Period”).

### Campaign Eligibility

This Campaign is opened to the following:

New and existing Maybank business customers that open an account via online platform Maybank2u Biz (“M2uBiz”) under the Small Medium Enterprise (“SME”) and Business Banking segment comprising of sole-proprietorship, partnerships, limited liability partnerships, private limited companies, societies, charitable organizations and professional bodies (“Eligible Participants”).

#### Participating Accounts

|    |  |
|----|--|
| 1. | Corporate Current Account (CCA) <sup>1</sup> |
| 2. | SME First Account <sup>1</sup>               |

Maybank is a member of PIDM.

<sup>1</sup> Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits at [www.maybank2u.com.my](http://www.maybank2u.com.my) for further details.

### Campaign Mechanics

#### 1. Rewards Eligibility & Mechanics

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

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

| Entries Criteria  | No. of Entries (Conventional) |
|---|-------------------------------|
| Opening of New Business Current Account via online and activate the account within the Campaign Period. | 10                            |
| Every incremental ADB growth of RM10,000 within a month   | 20                            |
| Successful subscription of Merchant Cards terminal  | 10                            |
| Sama-Sama Lokal Merchant (SSL)  | 40                            |

Customer whom registered as Sama-Sama Lokal Merchant entitled for 40 entries and are eligible in running for **Bonus Sama-Sama Lokal Rewards**.

**REWARDS;**

**(A) ONBOARDING REWARDS  
(ACQUISITION CASH REWARD);**

On boarding Rewards for Business Account Online Opening

| Month  | Rewards    | Winner Breakdown  |
|--|------------|-------------------|
| May  | RM500 Cash | 20 winners        |
| June   | RM500 Cash | 20 winners        |
| July   | RM500 Cash | 20 winners        |
| August                                       | RM500 Cash | 20 winners        |
| <b>Total Winners throughout the campaign</b> |            | <b>80 winners</b> |

\*This reward is shared between Conventional and Islamic participating accounts

2. Current Account opened via Maybank2u must be active during the Winner Selection month.

3. For monthly winner selection, the Eligible Participants are required to maintain;

- (a) Minimum Month End Balance of RM10,000 in the Participating Account for each month; and
- (b) Average Daily Balance (“ADB”) of RM10,000 for the month.
- (c) Winners must maintain minimum month-end balance of RM10,000 at end of campaign period i.e. 31<sup>st</sup> August 2021.

4. Incremental ADB growth in the Participating 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 Account for the baseline month (“Baseline”). The baseline is based on moving baseline.

**6.1 Baseline**

New customers & Existing customer:

| Campaign Month | Baseline (Month) |
|----------------|------------------|
| May’21         | April’21         |
| June’21        | May’21           |
| July’21        | June’21          |
| August’21      | July’21          |

## 6.2 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.

7. For number of “Entries” rewarded, the incremental ADB growth must be RM10,000 and more for the Participating Account.

8. Formula for ADB:

ADB in the Participating Account for each month is determined by computing the sum of every day-end balance in the Participating Account in that month divided by the number of participating days in that month.

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

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

9. Below are the scenarios for monthly reward eligibility

| Month  | Month End Balance | Average Daily Balance |
|--------|-------------------|-----------------------|
| May    | 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 and at the end of the campaign.

| Scenario   | Month End Balance | Average Daily Balance | Campaign End Balance | 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)

10. Eligible Participants who has successfully open their account via STP and sign up as Sama-Sama Lokal merchant will be entitled for bonus cash rewards if they fulfil the following criteria:

- a. Hit a minimum of RM1,500 sales volume per month from 1<sup>st</sup> May 2021 to 31<sup>st</sup> August 2021 on their Sama-Sama Lokal store.
- b. Maintain the month end balance of RM10,000 throughout the campaign period.

11. Existing Sama-Sama Lokal merchants who already hold a participating business account or accounts prior to this campaign is also eligible for the bonus cash rewards if they fulfil the criteria stated in clause 10 (a) & (b).

12. Bonus Sama-Sama Lokal Rewards

| Month  | Bonus 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         |
| <b>Total Winners throughout the campaign</b> |                   | <b>120 winners</b> |

13. Winning condition and Scenario;

| Month      | Month End Balance | Average Daily Balance | Campaign End Balance | Eligible to get On Boarding Cash Reward? | Sales volume of Sama-Sama Lokal | Eligible to get Bonus Sama-Sama Lokal Cash Reward? |
|------------|-------------------|-----------------------|----------------------|--|---------------------------------|--|
| Scenario 1 | RM10,000          | RM5,000               | RM5,000              | Not Eligible                             | RM1,000                         | Not Eligible                                       |
| Scenario 2 | RM20,000          | RM10,000              | RM10,000             | <b>Eligible</b>                          | RM2,000                         | <b>Eligible</b>                                    |
| 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                         | <b>Eligible</b>                                    |
| Scenario 5 | RM10,000          | RM10,000              | RM10,000             | <b>Eligible</b>                          | RM1,500                         | <b>Eligible</b>                                    |
| Scenario 6 | RM20,000          | RM10,000              | RM10,000             | <b>Eligible</b>                          | RM900                           | Not Eligible                                       |

14. All prizes will be given away within 90 working days after the Campaign Period ends.
15. Winners' selection will be conducted after the completion of campaign period.
16. Eligible Participants under On Boarding Rewards can only win once throughout the campaign duration.
17. Eligible Participants stand a chance to win On Boarding Rewards as well as Bonus Sama-Sama Lokal Rewards.as long they have meet both criteria. Eligible participants **MUST** maintain month end balance of RM10,000 throughout the entire Campaign Period i.e. 1<sup>st</sup> May 2021- 31<sup>st</sup> August 2021.
18. Eligible Participant who is unsuccessful selected on the first month winner selection is entitle for another chance to win the bonus cash rewards in the following month selections, as long as they meet the Campaign Criteria in the subsequent month and end of Campaign period.
19. All cash rewards/prizes will be credited to the winner's account.
20. Eligible Participants are allowed to win 1 bonus cash prizes only throughout the entire Campaign Period so long as they fulfil the criteria listed on clause 10 (a) & (b) and **MUST** maintain month end balance of RM10,000 at end of Campaign Period i.e. 31<sup>st</sup> Aug 2021.
21. Eligible participants will not be selected as winners if they have been selected as winners of other Maybank campaigns, during the selection period.

22. 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

- I. Maybank 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 QRPay, Maybank2u, provided the same is not caused by Maybank nor the determination of the customers' eligibility for the Campaign.
- II. Maybank reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with twenty one (21) days' notice. Such notice may be published by Maybank via Maybank2u website ([www.maybank.com.my](http://www.maybank.com.my)) and/or through any other mode of communication as determined by Maybank. It shall be the responsibility of Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- III. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by Maybank shall not entitle the Eligible Participants or any other persons whatsoever to any claim or compensation against Maybank for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination.
- IV. Maybank shall not be liable for any losses, damages or costs incurred or suffered by any Eligible Participants as a result of its/their participation in this Campaign. Furthermore, Maybank shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
- V. The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- VI. Maybank 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.
- VII. Any variation (of any of the terms and conditions stated herein) shall be binding on the Eligible Participants (through any notice displayed at the Maybank2u website.)
- VIII. By participating in this Campaign, Eligible Participants agree and consent to allow the personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on [www.maybank.com.my](http://www.maybank.com.my) ("Maybank's Privacy Notice").

Eligible Participants are welcome to seek clarification from Maybank should any of the Terms and Conditions be not fully understood.

IX. 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 and its authorized agents/service providers for:

a) the purposes of the Campaign; and

marketing and promotional activities conducted by Maybank and its authorized agents/service providers 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 Customers agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank and its authorized agents/service providers in relation to the Campaign.

X. 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 Customers may choose to e-mail Maybank via the feedback form at Maybank2u website ([www.maybank.com.my](http://www.maybank.com.my))