

## Online Islamic Fixed Deposit (eIFD-i) FPX Campaign FY 2021

### Terms & Conditions

#### 1. The Campaign Period

- 1.1 These Terms and Conditions shall govern the “Online Islamic Fixed Deposit (eIFD-i) FPX Campaign (**“the Campaign”**)” commencing on 23 November 2021 until 30 November 2021 (or upon reaching the Campaign set target by Maybank Islamic Berhad (**“the Bank”**)), whichever is earlier on a first-come, first-served basis. (**“Campaign Period”**).

#### 2. Eligibility

- 2.1 This Campaign is open to all new Online Islamic Fixed Deposit (eIFD-i) FPX placements by new and existing customers (**“Customers”**) who has been registered for Maybank2u internet banking prior to or during the Campaign Period (**“Eligible Customer”**).
- 2.2 Customers are required to have either a Current Account and/or Savings Account opened and maintained with any branches of Maybank in Malaysia.
- 2.3 For the purpose of this Campaign, all eIFD-i placement(s) of deposits must be made through the following channels:

Channel	Details
Maybank2u Website ( <b>“M2u”</b> ) with FPX	All placement(s) of eIFD-i must be made from fund transfers from other banks via *FPX.

*\*Financial Process Exchanges (**“FPX”**) is an online payment website that facilitates real-time fund transfers between participating banks using customer’s savings, current account and/or Daily Fund-i. The FPX service is facilitated by Payment Network Malaysia (Paynet) formerly known as Malaysian Electronic Clearing Corporation (MyClear), a wholly-owned subsidiary of Bank Negara Malaysia). Further details to refer [www.paynet.my/](http://www.paynet.my/)*

- 2.4 Only new placements of \*Fresh Funds made via Maybank2u using FPX during the Campaign Period which satisfies the segmentations and placement amount set out in Paragraph 3 below are eligible to participate on this Campaign.

*\*Note: For the purpose of this Campaign, Fresh Funds means funds from other bank which are newly transferred into the Customer’s new eFD-i account maintained at the Bank.*

- 2.5 Processing of eIFD-i with FPX will be immediate upon the successful completion of the debiting and crediting of funds. The Bank shall not responsible for such delay or unsuccessful transaction (if any) and the funds will be returned of the respective bank within three (3) working days. The effective date of the eFD-i placement shall commence after the successful completion of the process.
- 2.6 The eIFD-i FPX Campaign are available to Eligible Customers for placements made through Maybank2u between 6.00 a.m. and 10.00 p.m., seven (7) days a week, or during such hours as stipulated by Maybank on a first-come, first-served basis.

### 3. Mechanics/Features of the Campaign

3.1 The segmentation and the placement amount criteria for eligible Online eIFD-i placements are as follows:

Channel	Eligible Customers	Minimum Placement	Maximum Placement (per customer)	Profit Payment Mode
M2u Website with FPX	Individual/Joint Account Only	<ul style="list-style-type: none"> <li>RM1,000 in a single certificate</li> </ul>	RM30,000 per transaction	Credit to Account

Note:

- 1) For eIFD-i placed through M2u Website using FPX, only customers with existing Maybank Islamic Joint eFD-i account is allowed to make a Joint eIFD-i placement. For new joint eIFD-i account, FPX would not be available.
- 2) The maximum deposit amount per transaction via FPX transfer is RM30,000 or subject to such prescribed maximum amount/limit of transfer in the Eligible Customer's individual internet banking maintained with the relevant bank, which is lower.

3.2 Details of the campaign rates ("Campaign Rates") according to its tenure are as follows:

Tenure	eIFD-i Campaign Rates (% p.a.)	Profit Payment
2 months	2.21	Upon Maturity
3 months	2.23	
4 months	2.24	
5 months	2.25	
6 months	2.32	

*Note: The Campaign Rates may be revised accordingly to reflect changes in the overnight policy rate as set by Bank Negara Malaysia, if any shall occur during the Campaign Period.*

3.3 Campaign rates above is only applicable during the Campaign Period, or upon reaching the campaign target set by Maybank Islamic Berhad whichever is earlier on a first-come, first-served basis.

3.4 Upon maturity of the eIFD-i, the rates shall be changed to the prevailing Islamic Board Rates for any renewal thereof. Please log-on to [www.maybank2u.com.my](http://www.maybank2u.com.my) to view the prevailing Islamic Board Rates and new premature withdrawal rule for Islamic Term Deposit and Term Fund-i.

#### 4. Specific Terms and Conditions.

- 4.1 Subject to paragraphs 4.2 and 4.4 below, participation in this Campaign shall only made through M2u website
- 4.2 For first time eIFD-i customers, eIFD-i placement must be done via M2u ([www.maybank2u.com.my](http://www.maybank2u.com.my)). Subsequent placement can be done via channels as stipulated under paragraph 4.1.
- 4.3 Any modification/changes made by the customers to their existing eIFD-i (for the purpose of enabling them to be eligible for the Campaign) shall not entitle customers for the Campaign Rates.
- 4.4 For existing joint account holders of eIFD-i, subsequent placement can be made via channels as stipulated under paragraph 4.1 using similar joint names.
- 4.5 Debiting and crediting for the purpose of eIFD-i placement is not allowed form imteen-i account.
- 4.6 eIFD-i for Kids is not eligible for this Campaign.

#### General Terms and Conditions

- 1. Early withdrawal of the Campaign before the agreed maturity date is subject to terms and conditions as stated in the General Terms and Conditions Governing Deposit Accounts for Islamic Banking
- 2. By participating in the Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agree that any and all decisions made by the Bank in relation to the Campaign shall be final and conclusive.
- 3. Subject always to Shariah principles, the Bank reserves the rights to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part as the Bank may deem fit. The Bank also reserves the right to vary, supplement, delete, amend or modify any of these Terms and Conditions from time to time by giving at least minimum of **twenty one (21) calendar days** prior notice thereof and the notice shall be posted at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel or channels that the Bank may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of the Terms and Conditions.
- 4. The Bank shall not be responsible and/or liable nor shall it accept any form of liability of whatsoever nature or howsoever arising or suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign or otherwise. Furthermore, the Bank shall not be liable for any default of its obligation under the Campaign due to any force majeure event, including but not limited to Acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of the Bank.
- 5. By participating in this Campaign, the Eligible Customers agree and consent to allow their personal data to be collected, processed, and used by the Bank in accordance with Maybank Group Privacy Notice which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Maybank's Group Privacy Notice"). In addition and without prejudice to the terms in the Bank's Group Privacy Notice, the Eligible Customers agree and consent to their personal data or information being collected, processed and used by the Bank for:

- a. the purposes of the Campaign;
  - b. marketing and promotional activities conducted in such manner as the Bank deems fit in any media 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, without further express consent from the Eligible Customers. 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 Customer agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of the Bank in relation to the Campaign.
6. The Bank may at its discretion disqualify/reject any customers who do not comply with the Terms and Conditions stated herein and/or who are found or are reasonably suspected of tampering with the Campaign and/or its process or the operation of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
7. These Terms and Conditions shall be supplemental to the General Terms and Conditions Governing Deposit Accounts for Islamic Banking. 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.
8. These Terms and Conditions shall be governed by the Laws of Malaysia and any dispute arising from and/or in connection with this Campaign shall be resolved under the exclusive jurisdiction of the Courts of Malaysia.