

Earn Higher Returns Campaign (“Campaign”) for Maybank2u.Premier Account (M2U.Premier)

Terms & Conditions

1. This Campaign is organised by Malayan Banking Berhad (“Maybank”). By participating in this Campaign, the Eligible Customers (as defined herein) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank. This Campaign commences from 1st March 2021 to 31st July 2021 (“Campaign Period”).

2. Eligibility for Participating in Campaign

2.1 Account holder(s):-

- a) who holds new or existing ***Maybank2u.Premier Account (M2U.Premier)** (“Account”) (which may consist of individuals or joint account holders);
- b) whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered;
- c) who has not breached any agreement with Maybank; and
- d) who is not an employee of Maybank,

will be eligible to participate in the Campaign (hereinafter referred to as “**Eligible Customers**”).

**Malayan Banking Berhad is a member of PIDM. M2U.Premier Account is protected by PIDM up to RM250,000 for each depositor.*

3. Campaign Mechanics and Conditions

3.1 The criteria that is to be fulfilled (“Campaign Enrolment Criteria”) are as follows :

- a) Eligible Customers must have an existing or new Account (refer to Clause 3.2 b) below for requirements for new Account);
- b) the Incremental Average Daily Balance (ADB) of the Account must be a minimum of RM10,000 up to a maximum of RM 250,000 for each respective month in the Maybank2u.Premier Account; and
- c) the Account must have a minimum Balance Outstanding of RM 10,000 at each respective month end.

3.2 Entitlement to Campaign Rewards

- a) Eligible Customers who have fulfilled the Campaign Enrolment Criteria, and meet the respective requirements of one or more of the following Maybank products/services (each “Qualifying Product/Service”) shall be entitled to the Campaign Rewards :

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
1	SAVE & GROW	<ul style="list-style-type: none"> Minimum Incremental ADB of RM 10,000 up to a maximum of RM 250,000 for the month. Refer to Clause 3.4 below. 	Core and Compulsory Criteria
2	INWARD FUND TRANSFER	<ul style="list-style-type: none"> Cumulative Selected Inward Fund Transfer of RM 10,000 and above for the month. Refer to Clause 3.5 below. 	Optional Services
3	CREDIT CARD SPEND	<ul style="list-style-type: none"> Cumulative Selected Credit Card Spend of RM 3,000 and above for the month. Refer to Clause 3.6 below. 	Optional Product

4	eFD PLACEMENT VIA FPX	<ul style="list-style-type: none"> Cumulative New eFD Placement via FPX of RM10,000 and above for the month. Refer to Clause 3.7 below. 	Optional Product
5	FIXED SAVINGS (Only 2 withdrawals allowed per month)	<ul style="list-style-type: none"> Must have a minimum RM 50,000 Balance Outstanding for the respective month. Customers are only allowed a maximum of 2 'Withdrawals' per month for the M2U.Premier account. Refer to Clause 3.8 below. 	Optional Service

- b) Eligible Customers who have fulfilled the New Account Opening requirements as set out below shall be entitled to the Campaign Reward.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	NEW ACCOUNT OPENING	<ul style="list-style-type: none"> Customers who open a new Maybank2u.Premier Account. Must have minimum Incremental ADB of RM 10,000 for the month. Must have a minimum balance outstanding of RM 10,000 each respective month end. Refer to Clause 3.9 below.

- c) "Incremental ADB" in the Account refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of February 2021 ("Baseline").
- d) Definition of "Baseline" shall be as below :

NO	ACCOUNT TYPE	BASELINE (RM)
1	New Account	Baseline shall be RM 0
2	Existing Account	Baseline shall be ADB for the month of February 2021

- e) ADB is calculated based on calendar month. It is calculated based on the total sum of end day balance and divided by number of days in the month. Definition of ADB shall be termed as below :

NO	CUSTOMER TYPE	DETAILS
1	New Account Customer	For Account 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 opened to the last day of calendar month divided by the same total number of days
2	Existing Account Customer	For Account opened before the Campaign Period, the ADB in the Account for the respective month is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days in that month

3.3 Bonus Interest ('Campaign Rewards')

a) For the purpose of this Campaign, the Bonus Interest is only awarded for the Eligible Customer who has specifically met the Campaign Enrolment Criteria, the requirements for Save & Grow and the respective requirements of one, or more, of the participating products/services (meaning the "Optional Product" and/or "Optional Service" as set out in Clause 3.2 a) above) in the manner as illustrated below.

b) Maximum of Save & Grow + 2 qualifying products / services.

i. Save & Grow Criteria

- Bonus Interest of 0.10% p.a. up to 0.15% p.a.

M2U PREMIER ACCOUNT		SAVE & GROW	
ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Total Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.10%	0.30%
Up to RM50,000	0.20%	0.10%	0.30%
Up to RM100,000	0.20%	0.10%	0.30%
Up to RM200,000	0.20%	0.15%	0.35%
Up to RM250,000	0.20%	0.15%	0.35%

ii. Save & Grow + 1 Qualifying Products/Services

- Bonus Interest of 0.15% p.a. up to 0.20% p.a.

M2U PREMIER ACCOUNT		SAVE & GROW + 1 PROD/SVCS	
ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Total Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.15%	0.35%
Up to RM50,000	0.20%	0.15%	0.35%
Up to RM100,000	0.20%	0.15%	0.35%
Up to RM200,000	0.20%	0.20%	0.40%
Up to RM250,000	0.20%	0.20%	0.40%

iii. Save & Grow + 2 Qualifying Products/Services

- Bonus Interest of 0.20% p.a. up to 0.35% p.a.

M2U PREMIER ACCOUNT		SAVE & GROW + 2 PRODS/SVCS	
ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Total Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.20%	0.40%
Up to RM50,000	0.20%	0.20%	0.40%
Up to RM100,000	0.20%	0.20%	0.40%
Up to RM200,000	0.20%	0.35%	0.55%
Up to RM250,000	0.20%	0.35%	0.55%

iv. New Account Opening

- Bonus Interest of 0.20% p.a. up to 0.35% p.a.

M2U PREMIER ACCOUNT		SAVE & GROW + NEW M2U.PREMIER	
ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Total Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.20%	0.40%
Up to RM50,000	0.20%	0.20%	0.40%
Up to RM100,000	0.20%	0.20%	0.40%
Up to RM200,000	0.20%	0.35%	0.55%
Up to RM250,000	0.20%	0.35%	0.55%

Notes

¹ Board Rate is calculated based on the Account's Outstanding Balance.

² The Bonus Interest is calculated based on the Save & Grow, Incremental ADB and the number of qualifying products/services. Save & Grow is a compulsory criteria.

³ The Total Rate is dependent on the interest earned from Board Rate + Bonus Interest.

Please note that the Board Rate and / or Bonus Interest may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia or non OPR related.

- c) Bonus Interest Calculation Formula shall be termed as below :

$$\text{Incremental ADB} \times \text{Bonus Interest Rate} \times \text{No. of Participating Days} / \text{^No of Days in a Year}$$

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

- d) Bonus Interest will be credited to the Account within 30 business days of the following month or on such other date (within 90 business days) as determined by Maybank. In the event that the Account is closed before the Bonus Interest is credited, no Bonus Interest shall be paid to the Eligible Customer.

3.4 Save & Grow (Core and Compulsory Criteria)

- a) To be eligible for "Save & Grow", the Eligible Customer must meet the following requirements :

- i. minimum Incremental ADB of RM 10,000 up to a maximum of RM 250,000 for the respective month; and
- ii. ,inimum Balance Outstanding of RM 10,000 for each respective month end.

3.5 Inward Fund Transfer (Optional Services)

- a) To be eligible for the “Inward Fund Transfer”, the Eligible Customer must meet the following requirements :
 - i. cumulative Inward Fund Transfer of RM 10,000 and above for the month. For this Campaign, Inward Fund Transfer to the Account shall be termed as Inward Telegraphic Transfer (TT), Inward Interbank GIRO (IBG), Inward Real Time Electronic Transfer of Funds and Securities (RENTAS) and Inward Instant Interbank Fund Transfer (IBFT); and
 - ii. must be paired with “Save & Grow”, Core and Compulsory criteria.

3.6 Credit Card Spend (Optional Product)

- a) To be eligible for the “Credit Card Spend”, the Eligible Customer must meet the following requirements :
 - i. the card products participating in this Campaign and the credit card spend are as per the product table below issued in Malaysia (“Participating Card Products”). The Participating Card Products are subject to change with twenty-one (21) days prior notice;

PARTICIPATING CARD PRODUCTS	CREDIT CARD SPEND (RM)
<ul style="list-style-type: none"> • Maybank 2 Cards Platinum • Maybank Visa Signature (Including FCB Barcelona) • Maybank Islamic Mastercard Ikhwan Platinum • Maybank Islamic Petronas Ikhwan Visa Platinum • American Express Platinum Credit Card • Maybank Islamic Ikhwan American Express Platinum Card • Maybank Mastercard Platinum • Maybank Visa Platinum • Maybank Petronas Platinum Visa • American Express® Gold Charge Card • American Express® Card(Green Charge) • Grab and Shopee Card 	<ul style="list-style-type: none"> • Cumulative credit cards spend of RM 3,000 and above on retail transactions per calendar month. • Applicable only to retail transaction with posting date within the calendar month using the credit card where the account holder is the principal holder.

- ii. must be paired with “Save & Grow”, Core and Compulsory criteria;
- iii. the Eligible Customers must have a valid and active Participating Card Products and continue to be enrolled in the Campaign at the month end for the Bonus Interest computation. Cancelled Maybank Participating Card Products before the Bonus Interest computation shall not be considered;
- iv. for the purpose of this Campaign, “retail transactions” means the purchase of any good or services (local and overseas) with the use of the Participating Card Products and may, at Maybank’s discretion, include any Maybank Credit Card transactions as may be determined by Maybank except for transactions that include but are not limited to :
 - Balance Transfer
 - Auto Debit and Recurring Payments
 - Payment of utilities, direct marketing, insurance premium, government related payment or payments via Maybank2u.com

- Cash Advance / Cash Withdrawal, quasi cash, casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees
 - Cash Treats and EzyCash;
- v. the equivalent amount in MYR will be used if the spending is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the MYR equivalent;
 - vi. for retail transactions made under any of Maybank's instalment payment plans Ezipay and Ezipay Plus (as determined by Maybank), only the monthly instalment amount be considered when determining the minimum spend amount and not the full transaction amount charged under the plan;
 - vii. transactions using any other non-participating Maybank Credit Card will not be eligible for any Bonus Interest under the Campaign; and
 - viii. Maybank will use the date which the transaction is posted to the Eligible Customer's card account to calculate the minimum spend amount. Maybank reserves the right to reject or exclude any transaction.

3.7 eFixed Deposit (eFD) Placement Via FPX (Optional Product)

- a) To be eligible for the "eFD Placement Via FPX", the Eligible Customer must meet the following requirements :
 - i. must have cumulative new eFD Placement via FPX of RM 10,000 and above for the respective month;
 - ii. the eFD Placement Via FPX will enjoy the prevailing board rate during the placement and if subsequently rollover will be at prevailing board rate accordingly;
 - iii. must be paired with "Save & Grow", Core and Compulsory criteria;
 - iv. Not eligible if the eFD Placement via FPX is uplifted before payment of Bonus Interest;
 - v. all new placement(s) of eFD with FPX must be made from fund transfers from other banks via ¹Financial Process Exchanges ("FPX). This is done through M2U Website; and

¹FPX is a secure and real time online payment method that facilitates interbank transfer of funds. FPX is not owned by Maybank. FPX is facilitated by Payment Network Malaysia Sdn Bhd ("PayNet"), a wholly-owned subsidiary of Bank Negara Malaysia. Further details can be viewed at www.paynet.my/.

- vi. only new eFD placements (using ²Fresh Funds) made via **Maybank2u** using Financial Process Exchanges ("FPX") during the Campaign Period which satisfies the segmentation and placement amount set out in 3.7 (b) (iv) below are eligible to participate in this Campaign ("Eligible eFD Placements").

*²For the purposes of this Campaign, Fresh Funds means funds from other Banks which are newly transferred into the Customer's New *e-Fixed Deposit Account maintained at Maybank.*

**e-Fixed Deposit Account is protected by PIDM up to RM250,000 for each depositor.*

b) eFD Placement via FPX Features

- i. processing of eFD placements with FPX will be immediate upon the successful completion of the debiting & crediting of funds. Maybank shall not be responsible for such delay or unsuccessful transaction (if any) and the funds will be returned to the respective bank within 3 working days. The effective

date of the eFD placement shall commence after the successful completion of the process;

- ii. the eFD 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;
- iii. for placement of eFD, debiting and crediting of *imteen Savings Account is not available; and
- iv. the standard segmentation and the placement amount criteria are as follows:

Channel	Segment	Minimum Placement	Maximum Placement	Interest Payment Mode
M2U Website With FPX	Retail Individuals / ³ Existing Joint Account Depositors	<ul style="list-style-type: none"> • RM1,000 in a single certificate (for 2 months & above) • RM 5,000 (for 1 month) 	RM 30,000 per transaction	Credit to Account / Add to Principal

³For e-Fixed Deposit placed through Maybank2u Website using FPX, only Eligible Customers with existing Maybank Joint ^Fixed Deposit Account is allowed to make a Joint e-Fixed Deposit Placement. For New Joint Fixed Deposit Account, FPX would not be available.

For Joint eFixed Deposit accounts of subsequent placement and crediting of the interest, it must be made by the same primary customer of joint account and eFixed Deposit.

*imteen Savings Account is protected by PIDM up to RM250,000 for each depositor.

^Fixed Deposit Account is protected by PIDM up to RM250,000 for each depositor.

c) Interest Calculations for Premature eFD Withdrawal

The Eligible Customer(s) agrees that for upliftment of the eFD prior to maturity, the upliftment shall be made in accordance to the premature withdrawal terms as follows:-

- i. Immediate eFixed Deposit Premature Withdrawal (Without 31 days' Notice Period): No interest shall be paid on any immediate eFD premature withdrawal (Without 31 days' Notice Period) that has not completed its respective full tenure period.
- ii. Fixed Deposit Premature Withdrawal (With 31 days' notice period): 50% of the contracted interest rate is payable when a 'Notice Period' of 31 days (inclusive of the day of notice) is given by the customer. Based on the notice, the principal amount and the accrued interest will be credited on the day 32nd into the customer's CASA account.

3.8 Fixed Savings (Optional Service)

- a) To be eligible for the "Fixed Savings", the Eligible Customer must meet the following requirements :
 - i. must meet Save & Grow compulsory criteria on minimum of RM10,000 incremental growth
 - ii. must have a minimum Balance Outstanding of RM 50,000 for each respective month end.
 - iii. a maximum of 2 Withdrawals from the Maybank2u.Premier Account are allowed for each respective month.

- iv. for this Campaign, Withdrawal shall be termed as Cash Withdrawal via ATM, Cash Withdrawal via the Branches and Outward Telegraphic Transfers to other banks.

3.9 New Account Opening

- a) To be eligible for the “New Account Opening”, the Eligible Customer must meet the following requirements :
- i. only for Eligible Customers who open a new Maybank2u.Premier Account;
 - ii. must be paired with “Save & Grow”, Core and Compulsory criteria; and
 - iii. this is only available for the respective month of the new account opening.

4. Other Conditions

- 4.1 The “Save & Grow”, incremental ADB and number of fulfilled requirements of one or more of the participating products/services shall determine the total accumulated Bonus Interest enjoyable by the Eligible Customers; i.e. as per the following illustrations :

DATE	PARTICULARS	BONUS INTEREST																
Scenario 1 - Save & Grow																		
Customer A is an existing customer and has RM 1,000 ADB and month end outstanding balance in Maybank2u.Premier Account (M2U.Premier) for the month of February 2021. Customer A only met the enrolment criteria and requirements for “Save & Grow”. Customer A did not meet New Account Opening requirement.																		
1 April 2021	<ul style="list-style-type: none"> Customer A deposits RM 10,000 into M2U.Premier. 	<ul style="list-style-type: none"> Customer have Save & Grow only <table border="1"> <thead> <tr> <th>PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eFD Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>NEW ACCOUNT REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account</td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for April 2021 $= [(19\text{days} \times \text{RM}10,000) + (10\text{days} \times \text{RM}15,000) + (1\text{day} \times \text{RM}17,000) \div 30 \text{ days}]$ $= \text{RM } 11,900$ Baseline = RM 1,000 Incremental ADB = RM 11,900 - RM 1,000 $= \text{RM } 10,900$ Bonus Interest for April 2021 $= \text{RM } 10,900 \times 0.10\% \text{p.a} \times 30 \div 365$ $= \underline{\text{RM } 0.90}$ 	PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	eFD Placement Via FPX	NO	Fixed Savings	NO	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account	NO
PRODUCTS / SERVICES	MET REQUIREMENTS																	
Save & Grow	YES																	
Inward Fund Transfer	NO																	
Credit Card Spend	NO																	
eFD Placement Via FPX	NO																	
Fixed Savings	NO																	
NEW ACCOUNT REWARD	MET REQUIREMENTS																	
New Account	NO																	
20 April 2021	<ul style="list-style-type: none"> Customer A deposits RM 5,000 into M2U.Premier. 																	
30 April 2021	<ul style="list-style-type: none"> Customer A deposits RM 2,000 into M2U.Premier. 																	
Scenario 2 - New Account Opening																		
Customer B is a new customer who opened a Maybank2u.Premier Account (M2U.Premier) as at 10 April 2021. Customer B met the enrolment criteria and requirements for “Save & Grow” and “Credit Card Spend”. Customer B met New Account Opening requirement and is entitled for the reward during the account opening month.																		

10 April 2021	<ul style="list-style-type: none"> Customer B deposits RM 50,000 into M2U.Premier. 	<ul style="list-style-type: none"> Customer have New Account Opening <table border="1"> <thead> <tr> <th>PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>eFD Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>NEW ACCOUNT REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account</td> <td>YES</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for April 2021 $= [(10\text{days} \times \text{RM}50,000) + (10\text{days} \times \text{RM}200,000) + (1\text{day} \times \text{RM} 150,000) \div 21 \text{ days}]$ $= \text{RM } 126,190.48$ Baseline = RM 0 Incremental ADB = $\text{RM } 126,190.48 - \text{RM } 0 = \text{RM } 126,190.48$ Bonus Interest for April 2021 $= \text{RM } 126,190.48 \times 0.35\% \text{ p.a} \times 21 \div 365$ $= \underline{\text{RM } 25.41}$ 	PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	YES	eFD Placement Via FPX	NO	Fixed Savings	NO	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account	YES
PRODUCTS / SERVICES	MET REQUIREMENTS																	
Save & Grow	YES																	
Inward Fund Transfer	NO																	
Credit Card Spend	YES																	
eFD Placement Via FPX	NO																	
Fixed Savings	NO																	
NEW ACCOUNT REWARD	MET REQUIREMENTS																	
New Account	YES																	
15 April 2021	<ul style="list-style-type: none"> Customer B spend RM 4,000 on retail purchases at the shopping mall using his Maybank Visa Platinum Credit Card. 																	
20 April 2021	<ul style="list-style-type: none"> Customer B deposits RM 150,000 into M2U.Premier. 																	
30 April 2021	<ul style="list-style-type: none"> Customer B withdraws RM 10,000 from M2U.Premier. Customer B withdraws RM 20,000 from M2U.Premier. Customer B withdraws RM 20,000 from M2U.Premier. 																	

Scenario 3 - Save & Grow + 1 Qualifying Products/Services

Customer C is an existing customer and has RM 50,000 ADB and month end outstanding balance in Maybank2u.Premier Account (M2U.Premier) for the month of February 2021. Customer C met the enrolment criteria and requirements for “Save & Grow” and “Inward Fund Transfer”. Customer C is not entitled for New Account Opening Reward.

1 April 2021	<ul style="list-style-type: none"> Customer C deposits RM 100,000 into M2U.Premier. 	<ul style="list-style-type: none"> Customer have Save & Grow + 1 Qualifying Products/Services <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eFD Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>NEW ACCOUNT REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account</td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for April 2021 $= [(21 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000) + (3 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000) \div 30 \text{ days}]$ 	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	YES	Credit Card Spend	NO	eFD Placement Via FPX	NO	Fixed Savings	NO	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																	
Save & Grow	YES																	
Inward Fund Transfer	YES																	
Credit Card Spend	NO																	
eFD Placement Via FPX	NO																	
Fixed Savings	NO																	
NEW ACCOUNT REWARD	MET REQUIREMENTS																	
New Account	NO																	
22 April 2021	<ul style="list-style-type: none"> Customer C used Inter Bank Giro Transfer (IBG) of RM 50,000 inward transfer to M2U.Premier. Current balance in M2U.Premier is RM 150,000. 																	
25 April 2021	<ul style="list-style-type: none"> Customer C withdraws RM 30,000 from M2U.Premier. Customer C withdraws RM 10,000 from M2U.Premier. Customer C withdraws RM 10,000 from M2U.Premier. 																	

28 April 2021	<ul style="list-style-type: none"> Customer C deposits RM 50,000 into M2U.Premier. 	<ul style="list-style-type: none"> = RM 110,000 • Baseline = RM 50,000 • Incremental ADB = RM 110,000 - RM 50,000 = RM 60,000 • Bonus Interest for April 2021 = RM 60,000 x 0.15%p.a x 30 ÷ 365 = <u>RM 7.40</u>
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Scenario 4 - Save & Grow + 2 Qualifying Products/Services

Customer D is an existing customer who opened a Maybank2u.Premier Account (M2U.Premier) as at 3 February 2021. Customer D has RM 10,000 ADB and month end outstanding balance in M2U.Premier Account for the month of February 2021. Customer D met the enrolment criteria and requirements for “Save & Grow”, “Fixed Savings” and “eFD Placement Via FPX”. Customer D is not entitled for New Account Opening Reward.

1 March 2021	<ul style="list-style-type: none"> Customer D deposits RM 50,000 into M2U.Premier. 	<ul style="list-style-type: none"> Customer have Save & Grow + 2 Qualifying Products/Services 												
10 March 2021	<ul style="list-style-type: none"> Customer D made new eFD Placement via FPX of RM 20,000. The current balance in M2U.Premier is still RM 50,000. 	<table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eFD Placement Via FPX</td> <td>YES</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	eFD Placement Via FPX	YES	Fixed Savings	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Save & Grow	YES													
Inward Fund Transfer	NO													
Credit Card Spend	NO													
eFD Placement Via FPX	YES													
Fixed Savings	YES													
20 March 2021	<ul style="list-style-type: none"> Customer D deposits RM 100,000 into M2U.Premier. 	<table border="1"> <thead> <tr> <th>NEW ACCOUNT REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account</td> <td>NO</td> </tr> </tbody> </table>	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account	NO								
NEW ACCOUNT REWARD	MET REQUIREMENTS													
New Account	NO													
21 March 2021	<ul style="list-style-type: none"> Customer D withdraws RM 50,000 from M2U.Premier. The current balance in M2U.Premier is RM 100,000. 	<ul style="list-style-type: none"> Average daily balance (ADB) for March 2021 = [(19 days x RM50,000) + (1 day x RM150,000) + (11 days x RM100,000) ÷ 31 days] = RM 70,967.74 • Baseline = RM 10,000 • Incremental ADB = RM 70,967.74 - RM 10,000 = RM 60,967.74 												
31 March 2021	<ul style="list-style-type: none"> Customer D still maintains RM 100,000 in the M2U.Premier 	<ul style="list-style-type: none"> • Bonus Interest for March 2021 = RM 60,967.74 x 0.20% p.a x 31 ÷ 365 = <u>RM 10.36</u> 												

Scenario 5 - Save & Grow + 2 Qualifying Products/Services

Customer E is an existing customer. He has RM 10,000 ADB and month end outstanding balance in Maybank2u.Premier Account (M2U.Premier) for the month of February 2021. Customer E met the enrolment criteria and requirements for “Save & Grow”, “Credit Card Spend”, “Inward Fund Transfer” and “eFD Placement Via FPX”. Customer E is not entitled for New Account Opening Reward.

1 March 2021	<ul style="list-style-type: none"> Customer E deposits RM 150,000 into M2U.Premier. 	<ul style="list-style-type: none"> Customer have Save & Grow + 2 Qualifying Products/Services 										
10 March 2021	<ul style="list-style-type: none"> Customer E used Interbank Giro (IBG) of RM 10,000 inward transfer to his M2U.Premier. Current balance in M2U.Premier is 	<table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>eFD Placement Via FPX</td> <td>YES</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	YES	Credit Card Spend	YES	eFD Placement Via FPX	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS											
Save & Grow	YES											
Inward Fund Transfer	YES											
Credit Card Spend	YES											
eFD Placement Via FPX	YES											

	RM 160,000.	Fixed Savings	NO
11 March 2021	<ul style="list-style-type: none"> Customer D made new eFD Placement via FPX of RM 10,000. The current balance in M2U.Premier is still RM 160,000 	NEW ACCOUNT REWARD	MET REQUIREMENTS
22 March 2021	<ul style="list-style-type: none"> Customer E spends RM 2,000 on retail purchases at the shopping mall using his Maybank Visa Platinum Credit Card. 	New Account	NO
25 March 2021	<ul style="list-style-type: none"> Customer E spends RM 5,000 on retail purchases at the mobile store using his Maybank Visa Platinum Credit Card. 	<ul style="list-style-type: none"> Maximum of Save & Grow + 2 qualifying products / services. Average daily balance (ADB) for March 2021 $= [(9 \text{ days} \times \text{RM}150,000) + (18 \text{ days} \times \text{RM}160,000) + (4 \text{ days} \times \text{RM}210,000) \div 31 \text{ days}]$ $= \text{RM } 163,548.39$ Baseline = RM 10,000 Incremental ADB = RM 163,548.39 - RM 10,000 $= \text{RM } 153,548.39$ Bonus Interest for March 2021 $= \text{RM } 153,548.39 \times 0.35\% \text{p.a} \times 31 \div 365$ $= \text{RM } 45.64$ 	
28 March 2021	<ul style="list-style-type: none"> Customer E used Interbank Giro (IBG) of RM 50,000 inward transfer to his M2U.Premier. Current balance in M2U.Premier is RM 210,000. 		
29 March 2021	<ul style="list-style-type: none"> Customer D made new eFD Placement via FPX of RM 20,000. The current balance in M2U.Premier is still RM 210,000 		

4.2 Treatment of Eligible Customers with Multiple Accounts of Same Product :

- a) Bonus Interest will be paid to the Account with the highest monthly Incremental ADB.
- b) if there is a tie in the monthly Incremental ADB amount amongst 2 or more accounts held by a single Eligible Customer, Bonus Interest will be rewarded to the latest Account opened.

4.3 In the event that accountholders meet the criteria / have been rewarded for other concurrent Maybank deposit campaigns during the Campaign Period, such accountholders will be excluded from Earn Higher Returns Campaign for Maybank2u.Premier.

- i. for Maybank2u.Premier accountholders, the Save More Campaign's monthly draw will take precedence over the Earn Higher Returns Campaign for Maybank2u.Premier Campaign bonus interest rates (i.e. monthly/consolation prize winners from the Save More Campaign will not be eligible for the bonus interest rates for the month under the Earn Higher Returns Campaign for Maybank2u.Premier).
- ii. in the event that Eligible Participant was not selected as a monthly / consolation prize winner for the Save More Campaign, and is rewarded with the bonus interest from the Earn Higher Returns Campaign for Maybank2u.Premier at any point throughout the Campaign Period, the said participant's M2U.Premier balances and ADB growth will be excluded from the Save More Campaign's grand prize entry calculation.

4.4 After the Campaign Period, no Bonus Interest shall be awarded to the Account and prevailing interest rates shall apply.

4.5 Eligible Customers may be eligible for the Bonus Interest in one of the calendar months, but may not be eligible for Bonus Interest in the following month due to non-fulfilment of any of the eligibility criteria as specifically set out above for Bonus Interest.

5 General Terms and Conditions

5.1 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) days prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com or through any other channel or channels that Maybank may deem as appropriate. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

5.2 By participating in this Campaign, Eligible Customers agree to access to Maybank website at www.maybank.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 and to ensure that they are kept-up-to-date with any changes or variations made to the terms and conditions herein.

5.3 By participating in this Campaign, the Eligible Customers agree to be bound by the Terms and Conditions herein set forth including any amendments thereto (through any notice displayed at the Maybank2u website).

5.4 In no event shall Maybank nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank 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.

5.5 Maybank shall not be responsible and / or liable for 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. Furthermore, Maybank 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 Maybank.

5.6 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.