

HOME FINANCING SOLUTION AND ENVIRONMENTAL, SOCIAL & GOVERNANCE (ESG) CAMPAIGN FY2021

Terms and Conditions:

- The Maybank Home Financing Solution and ESG Campaign (hereinafter referred to as "Campaign") is organized by Malayan Banking Berhad (hereinafter referred to as "Maybank") and Maybank Islamic Berhad (hereinafter referred to as "MIB") (Maybank and MIB are hereinafter collectively referred to as the "Bank") and will commence from 9th September 2021 and shall end on 31st December 2021 (hereinafter referred to as "Campaign Period").
- 2. The Campaign is open to eligible customers of the Bank who are of good standing as determined by the Bank.
- 3. Customers who meet the eligibility criteria as described below (hereinafter referred to as "Eligible Customers") may earn entries to participate in the Campaign. No entry forms are required.

No	Eligibility Criteria	Number of Entries	Recognition for Entry
1	Within the Campaign Period, the Eligible Customer successfully applies for the Bank's Residential Property Loan / Financing with minimum financing amount of RM350k to purchase an under construction property from developer in projects end financed by the Bank.	1	Upon execution of loan/financing documents latest by 31 st January 2022.
2	Within the Campaign Period, the Eligible Customer successfully applies for the Bank's Residential Property Loan / Financing with minimum financing amount of RM350k to purchase an under construction certified green* property from developer in projects end financed by the Bank *Certified by Green Building Index (GBI), GreenRe certification, Leadership in Energy and Environmental Design (LEED) certification or a BCA Green Mark as per Appendix I.	3	Upon execution of loan/financing documents latest by 31 st January 2022
3	Within the Campaign Period, the Eligible Customer successfully applies for the Bank's Residential Property Loan / Financing with minimum financing amount of RM350k to purchase a completed property from developer or via sub sale.	2	Upon execution of loan/financing documents latest by 31 st January 2022.
4	Within the Campaign Period, the Eligible Customer successfully applies for the Bank's Residential Property Loan / Financing with minimum financing amount of RM350k to purchase a completed certified green* property from developer or via sub sale. *Certified by Green Building Index (GBI), GreenRe certification, Leadership in Energy and Environmental Design (LEED) certification or a BCA Green Mark as per Appendix I.	4	Upon execution of loan/financing documents latest by 31 st January 2022

5	Within the Campaign Period, the Eligible Customer successfully applies for the Bank's Residential Property Loan / Financing with minimum financing amount of RM350k via Refinance, Redraw or Remortgage.	2	Upon execution of loan/financing documents latest by 31 st January 2022
6	Within the Campaign Period, the Eligible Customer applies for the Installation of Rooftop Solar Photovoltaic (PV) System from GSPARX Sdn Bhd with the Bank's Home Financing	2	Proof of payment of deposit to GSPARX Sdn Bhd latest by 31 st January 2022
7	Within the Campaign Period, the Bank customer (hereinafter after referred to as "Referrer") successfully refers his/her family and friends to GSPARX Sdn Bhd for installation of Rooftop Solar Photovoltaic (PV) System from GSPARX Sdn Bhd	1	Proof of payment of deposit to GSPARX Sdn Bhd latest by 31 st January 2022

- 4. The employees of the Bank, employees of advertising and promotion agencies and their immediate families who are directly involved in the Campaign shall not be eligible to participate in the Campaign.
- 5. Terms On Referrals

A Referrer must be the Bank's existing customer. He/she are required to complete and submit the Referral Form through a link in the Bank's social media ads, maybank2u website Campaign page or other digital channels. The Referrer agrees, represents, undertakes and confirms to the Bank on the following: -

- a) To ensure the referee referred to the Bank is a prudent person and information provided must be true, accurate, current and complete.
- b) The Referrer has obtained the referee's consent to disclose his/her name and contact details to the Bank for the purposes arising from this Campaign;
- c) The referee has no objections for the Bank to contact him/her for the purposes arising from this Campaign;
- d) Referrer with deposit collected from the referee for installation of Rooftop Solar PV System from GSPARX Sdn Bhd will be entitled to get an entry.

Li	st of Prizes	s for Home Financing Solution and ESG Campaign FY2021
Grand Prize	1x	GSPARX Rooftop Solar Photovoltaic (PV) System worth RM20,700
	1x	Electrolux Refrigerator worth RM3,200
First Prize	5x	Vertical Farming System (suitable for homes/condo balconies) worth RM600
Second Prize	10x	Tefal Multicooker worth RM400
Third Prize	10x	Home Appliances (Tefal Everforce Mechanical Jar Rice Cooker or similar) worth RM200
Consolation Prize	20x	The Hive* Cash Voucher worth RM100

6. The prizes to be given away under the Campaign are as below: -

*The Hive is a zero-waste, environmentally-friendly store

- 7. If prizes are not available for any reason, the Bank reserve the right to replace the stated prizes in clause 6 with prizes that the Bank considers to be equivalent in value, with 21 calendar days' notice.
- 8. The Grand prize of GSPARX Rooftop Solar Photovoltaic (PV) System will be allocated to Eligible Customer with landed residential property located within peninsular Malaysia only. The Grand prize of Electrolux Refrigerator will be allocated to Eligible customer with non-landed residential property nationwide.
- 9. If the Eligible Customer selected as Grand Prize winner has paid the deposit to GSPARX Sdn Bhd for Rooftop Solar Photovoltaic (PV) System, he or she will be entitled to enjoy a rebate equivalent to the value of the Grand Prize (ie RM20,700) from the original total installation price quoted by GSPARX Sdn Bhd.
- 10. The draw date for winners will be done on 28th February 2022. If the draw date is rescheduled by the Bank due to unforeseen circumstances, the new date shall be arranged no later than 31st March 2022. In the event if the Eligible Customers cancel their loan/financing with the Bank after 31st January 2022, their entries for the Campaign will be void.
- 11. Shortlisted winners shall be contacted by telephone representatives of the Bank. If the shortlisted winners are not contactable by telephone based on the records maintained at the Bank's branch where the mortgage loan/financing is maintained on the first attempt for reasons including, but not limited to the following circumstances; no reply, number not in use, no connection, voice mailbox reached, a second attempt shall be made within the next two (2) hours of the first attempt to contact the shortlisted winner.
- 12. Where the second attempt is also unsuccessful due to the circumstances set out in clause 10 above, the Bank reserves the right to disqualify the first shortlisted winner and proceed to contact the next shortlisted winner or winners respectively for each Prize Category set out in clause 6 above.
- 13. The Bank reserves the right to select additional winner(s) to substitute any winner(s) who may be ineligible or disqualified for any reason whatsoever without assigning any reasons thereto throughout the Campaign Period.
- 14. All qualifying entries and decisions recorded by the Bank shall be final, and conclusive. The Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protest or attempts to dispute the same would be entertained.
- 15. All winner's names will be published in the www.maybank2u.com.my website and or any other method of communication that the Bank shall decide at its absolute discretion.
- 16. All prizes for the Campaign are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein and any prizes unclaimed three (3) months after notification of winners has been made will be forfeited.
- 17. All winners of the Campaign 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, and installation cost, where applicable in relation to the prizes and the Campaign.
- 18. The Bank 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 the Bank.
- 19. 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 website at www.maybank2u.com.my or through any other channel or channels determined by the Bank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

- 20. By participating in this Campaign, Eligible Customers agree to access to Maybank2u 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 & Conditions be not fully understood.
- 21. By participating in this Campaign, the 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 the Bank in accordance with the Bank's 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 Privacy Notice, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by the Bank for:

- a) the purposes of the Campaign; and
- b) marketing and promotional activities conducted by the Bank, 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 cooperate and participate in all advertising and publicity activities of the Bank in relation to the Campaign.
- 22. The Bank and 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) 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 the Bank.
- 23. The Bank 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, 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.
- 24. The Bank may disqualify/reject any Eligible Customers 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.
- 25. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 26. For information, enquiries, feedback and/or complaints related to the Campaign, please contact the Bank'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 to the Bank via the feedback form at Maybank2u website www.maybank2u.com.my.

-End of Home Financing Solution and ESG's Terms and Conditions-

<u>Appendix 1</u>

Developer	Project Name	Location
Berjaya Corp	The Link 2	Bukit Jalil, Kuala Lumpur
Damai City Sdn Bhd	8 Conlay	Kuala Lumpur
E&O Group	The Tamarind	Penang
Eco World Group	Eco Ardence	Setia Alam, Selangor
Eco World Group	Eco Horizon	Batu Kawan, Penang
Eco World Group	Eco Majestic	Semenyih, Selangor
Eco World Group	Bukit Bintang City Centre	Kuala Lumpur
Eco World Group	Eco Forest	Semenyih, Selangor
Eco World Group	Eco Bloom @ Eco Meadows	Penang
Eco World Group	Eco Terraces	Penang
Eco World Group	Eco Sanctuary	Kota Kemuning Selangor
Eco World Group	Eco Grandeur	Puncak Alam, Selangor
Eco World Group	Eco Botanic	Iskandar Puteri, Johor
Eco World Group	Eco Nest	Iskandar Puteri, Johor
EUPE Corporation	Parc 3	Cheras, Kuala Lumpur
EXSIM Group	Millerz Square @ Old Klang Road (Tower A & B, Tower C & E)	Old Klang Road, Kuala Lumpur
EXSIM Group	The Arcuz @ Kelana Jaya	Kelana Jaya, Selangor
EXSIM Group	22 Macalisterz @ George Town	George Town, Penang
Gamuda Land	Gamuda Cove	Southern Klang Valley
Gamuda Land	Gamuda Gardens	Sungai Buloh
Gamuda Land	twentyfive.7	Kota Kemuning Selangor
Gamuda Land	Jade Hills	Kajang, Selangor
Gamuda Land	Kundang Estates	Sungai Buloh
Gamuda Land	HighPark Suites	Kelana Jaya, Selangor
Gamuda Land	The Robertson	KL City Centre
Gamuda Land	Horizon Hills	Iskandar Puteri, Johor
Gamuda Land	Bukit Bandaraya Residences	Kota Kinabalu, Sabah

Haute Property Sdn Bhd	Emerald Bay (Phase 1A, 1B, Phase 2) Spring Tide	Puteri Habour, Johor
IJM Land	MEZZO	Light City, Penang
IJM Land	Secoya Residences	Pantai Sentral Park, Kuala Lumpur
IJM Land 368 Segambut Sdn Bhd	Residensi Riana Dutamas 1 & 2	Segambut, Kuala Lumpur
IJM Land Bandar Rimbayu Sdn Bhd	Robin @ Bandar Rimbayu	Bandar Rimbayu, Selangor
IJM Land Jelutong Development	Waterside Residence	Penang
Jaya Megah Development Sdn Bhd	The Zizz @ Damansara North	Damansara Jaya, Petaling Jaya
Ken Rimba Sdn Bhd	Ken Rimba	Shah Alam
KSK Land	Residensi YOO 8 (8 Conlay)	Kuala Lumpur
Macly Equity Sdn Bhd	Infinitum	Kuala Lumpur
Malaysia Land Properties Sdn. Bhd	Residensi Satu Stonor	Kuala Lumpur
Marvelane Sdn Bhd	Marvelane Homes by The Lake	Subang Jaya, Petaling Jaya
MRCB Sdn Bhd	Sentral Suites	Kuala Lumpur
Mulpha International Berhad	Leisure FarM Resort Central Spine	Iskandar, Johor
OCR Group	The Mate	Damansara Jaya, Petaling Jaya
Paramount Property	Uptown Residences	Klang, Selangor
Paramount Property	KU Apartment (Suites)	Kemuning, Shah Alam
Perbadanan Kemajuan Negeri Selangor	Datum Incity Hostel/Serviced Apartment	Jelatek, Kuala Lumpur
Pinggir Mentari Sdn Bhd	Amaryllis, Tamansari	Rawang, Selangor
Simas-D Sdn Bhd	The Armanna	Kemuning, Shah Alam
Sime Darby Property	Residensi Jendela @ KLGCC	Kuala Lumpur
Sime Darby Property	Residensi Rabung @ KL East	Kuala Lumpur
Slky Sanctuary Sdn Bhd	Edgewood, SkySantuary Residence	Setapak, Kuala Lumpur
Suntrack Development Sdn Bhd	The Riyang	Happy Garden, Kuala Lumpur
Suntrack Raven Sdn Bhd	Kanvas SOHO	Cyberjaya, Selangor
Sunway (Daksina Harta Sdn Bhd)	Jernih Residence	Kajang, Selangor
Sunway Artessa Sdn Bhd	Sunway Artessa	Kuala Lumpur
Sunway Belfield Sdn Bhd	Sunway Belfield	Kuala Lumpur
Sunway City (Ipoh) Sdn Bhd	Sunway Onsen Suites @ Ipoh	Ipoh, Perak

Sunway City (JB) Sdn Bhd	Sunway City JB	Iskandar, Johor
Sunway Iskandar Sdn Bhd	Sunway Grid	Iskandar, Johor
Sunway PKNS Sdn Bhd	Sunway d'hil	Kota Damansara, Selangor
Sunway Serene Sdn Bhd	Sunway Serene	Petaling Jaya, Selangor
Sunway Velocity TWO Sdn Bhd	Sunway Velocity TWO	Cheras, Kuala Lumpur
Tan & Tan Development Berhad	Stonor 3	Kuala Lumpur
TRX City Sdn Bhd	TRX	Kuala Lumpur
UEM Sunrise Bhd	Residensi Solaris Parq	Mont Kiara, Kuala Lumpur
UEM Sunrise Bhd	Residensi Allevia Mont Kiara	Mont Kiara, Kuala Lumpur
UEM Sunrise Bhd	KAIA Heights Residence	Seri Kembangan
World Finder Resources Sdn Bhd	Irama Wangsa	Wangsa Maju, Kuala Lumpur