

FY2021 PAYROLL UMBRELLA CAMPAIGN TERMS AND CONDITIONS (CONVENTIONAL)

General Terms

1. FY2021 Payroll Umbrella Campaign (the “Campaign”) is organised by Malayan Banking Berhad (Registration No. 196001000142 (3813-K)) and shall run from 18 January 2021(12.00AM) to 31 December 2021 (11.59PM) (both dates inclusive) (the “Campaign Period”).

Campaign Eligibility

2. This Campaign is open to -
 - a) New Maybank Payroll Customers (Malaysians and non-Malaysians) of Maybank2u Biz (M2uBiz), Maybank2U (M2U), Maybank2e.net (M2e) and/or Maybank Auto Credit System (MAS) under the Small Medium Enterprise (“SME”) and Business Banking (“BB”) segments comprising of sole-proprietorships, partnerships, private limited companies, societies and professional bodies; and
 - b) Existing Maybank customers (Malaysians and non-Malaysians) who signed up in 2020 and 2021 with Maybank Payroll under the SME and BB segments and remain active by performing payroll transaction every month;
(hereinafter referred to as “Eligible Customer(s)”).
3. Maybank Payroll Customers are customers who utilize either one of the following systems/accounts -, Maybank2uBiz (M2UBiz) Bulk Payment, Maybank2u Biz (M2UBiz) Single Transfer, Maybank Auto Credit System (MAS) and Maybank2E Regional Cash Management System (M2E) RCMS and Maybank2U (M2U).
4. It is compulsory for the Eligible Customer(s) to subscribe and utilize the Maybank Payroll system (item i below) and perform the following (item ii below) throughout the Campaign Period:
 - i) Subscribe: Employers submit the Maybank Payroll application form at https://www.maybank2u.com.my/iwovresources/pdf/business/Maybank2uBiz/M2UBIZ_MAS-AppForm-edit.pdf for processing.
 - ii) Perform Salary Transaction: Employer who logs-into MAS, M2uBiz and/or M2e and performs the monthly salary transaction every month during the entire Campaign Period shall be deemed as an active payroll.

Note:

- i. Eligible Customers who fulfil the conditions in clause 4(i) and 4(ii) above will automatically participate in this Campaign.
 - ii. Eligible Customers will not be entitled to win the grand prize and quarter prizes if he or she fails to perform the salary transaction for a certain month.
5. Participating Products

1.	Conventional Current Account (CCA) ¹
2.	SME First Account ¹
3.	Basic Current Account For SME ¹

Maybank is a member of PIDM.

¹These Accounts are protected by PIDM up to RM250,000 for each depositor.

6. Prizes and Rewards & Eligibility and Mechanics

DESCRIPTION	ELIGIBILITY AND MECHANICS																						
1st Reward: Grand Prize	a) The Eligible Customer must ensure active payroll every month (see clause 4(ii) above) and maintain an Average Daily Balance (ADB) monthly growth of RM100, 000 throughout the entire Campaign Period.																						
	b) The customer also needs to maintain a Month End Balance (MEB) of RM100, 000 throughout the entire Campaign Period.																						
	<table><tr><th>Reward category</th><th>No. of winners</th><th>Prizes (RM)</th></tr><tr><td rowspan="2">Grand Prize</td><td>1 SME*</td><td>100,000</td></tr><tr><td>1 BB**</td><td>100,000</td></tr></table>	Reward category	No. of winners	Prizes (RM)	Grand Prize	1 SME*	100,000	1 BB**	100,000														
	Reward category	No. of winners	Prizes (RM)																				
	Grand Prize	1 SME*	100,000																				
		1 BB**	100,000																				
	<small>*SME: Company with a Business Annual Sales Turnover of equal or less than RM25mil. **BB: Company with a Business Annual Sales Turnover of more than RM25mil.</small>																						
	Daily Average Balance = $\frac{\text{Sum of 1-month Daily End of day balances in the Eligible Account}}{\text{Number of days in a month}}$																						
	c) Winner selection will be carried out using the Maybank Randomizer Program based on the following entries: -																						
	<table><tr><th>Entries criteria</th><th>No. of entries (conventional)</th></tr><tr><td>Sign up for M2Ubiz or M2e</td><td>5 entries</td></tr><tr><td>Sign up and activate M2Ubiz Bulk Payment or M2E</td><td>5 entries</td></tr><tr><td>Use Maybank as main banker</td><td>5 entries</td></tr><tr><td>Opening of a New Business CA/CA-I</td><td>5 entries</td></tr><tr><td>Every incremental ADB Growth of RM100,000</td><td>10 entries</td></tr><tr><td>Utilizing payroll transaction - M2Ubiz, Bulk payment and M2E Payroll</td><td>10 entries</td></tr><tr><td>Perform Payroll Transaction > 5 times in a month</td><td>5 entries</td></tr><tr><td>SME BB Loan & Financing/Merchant Point of Sales</td><td>10 entries</td></tr><tr><td>Commercial Credit Card/Banca/Trade/HP/Islamic HP</td><td>5 entries</td></tr><tr><td>Corporate Debit Card</td><td>5 entries</td></tr></table>		Entries criteria	No. of entries (conventional)	Sign up for M2Ubiz or M2e	5 entries	Sign up and activate M2Ubiz Bulk Payment or M2E	5 entries	Use Maybank as main banker	5 entries	Opening of a New Business CA/CA-I	5 entries	Every incremental ADB Growth of RM100,000	10 entries	Utilizing payroll transaction - M2Ubiz, Bulk payment and M2E Payroll	10 entries	Perform Payroll Transaction > 5 times in a month	5 entries	SME BB Loan & Financing/Merchant Point of Sales	10 entries	Commercial Credit Card/Banca/Trade/HP/Islamic HP	5 entries	Corporate Debit Card
Entries criteria	No. of entries (conventional)																						
Sign up for M2Ubiz or M2e	5 entries																						
Sign up and activate M2Ubiz Bulk Payment or M2E	5 entries																						
Use Maybank as main banker	5 entries																						
Opening of a New Business CA/CA-I	5 entries																						
Every incremental ADB Growth of RM100,000	10 entries																						
Utilizing payroll transaction - M2Ubiz, Bulk payment and M2E Payroll	10 entries																						
Perform Payroll Transaction > 5 times in a month	5 entries																						
SME BB Loan & Financing/Merchant Point of Sales	10 entries																						
Commercial Credit Card/Banca/Trade/HP/Islamic HP	5 entries																						
Corporate Debit Card	5 entries																						
Table 1: Entries Criteria																							

	<p><u>Additional conditions</u></p> <p>d) The Eligible Customers must be active Maybank Payroll customers (see clause 4(ii) above) throughout the entire Campaign Period in order to be considered as a potential winner for this Campaign.</p> <p>e) The Eligible Customer may either win the 1st reward or 2nd reward.</p> <p>f) It is a mandatory requirement for the Eligible Customers to actively use (see clause 4(ii) above) the M2UBiz Bulk Payment, M2UBiz Single Transfer, M2E/RCMS, MAS and/or M2U Personal consecutively every month for the Maybank Payroll transactions.</p> <p>g) The Eligible Customers must also remain active (see clause 4(ii) above) throughout the campaign period and register a positive deposit growth (by an increase in the deposit amount within the account), which will be calculated at the end of the Campaign Period.</p> <p>h) The Eligible Customers who have chosen Maybank as their main banker (i.e. to perform payment transactions for utilities bills and statutory bodies every month) will gain additional entries.</p> <p>i) The potential winners for the Grand Prize(s) will be shortlisted internally via a computer generated ‘Random Selection’ program which randomly selects the shortlisted winners (“Shortlisted Winner(s)”) and the winners are entitled to only one (1) prize each throughout the entire Campaign Period.</p>																							
<p><u>2nd Reward:</u> Quarterly Reward</p>	<p>a) The Eligible Customer must active payroll every month (see clause 4(ii) above) and maintain an ADB monthly growth of RM100, 000 throughout the entire Campaign Period.</p> <p>b) The customer also needs to maintain a month end balance (MEB) of RM100,000 throughout the entire Campaign Period.</p> <table><tr><th>Reward Category</th><th>No. of winners</th><th>Prizes (RM)</th></tr><tr><td rowspan="2">Quarter 1</td><td>6 winners</td><td>2,000 each</td></tr><tr><td>75 winners (Consolation)</td><td>Petronas Card worth RM 100</td></tr><tr><td rowspan="2">Quarter 2</td><td>6 winners</td><td>2,000 each</td></tr><tr><td>75 winners (Consolation)</td><td>Petronas Card worth RM 100</td></tr><tr><td rowspan="2">Quarter 3</td><td>6 winners</td><td>2,000 each</td></tr><tr><td>75 winners (Consolation)</td><td>Petronas Card worth RM 100</td></tr><tr><td rowspan="2">Quarter 4</td><td>6 winners</td><td>2,000 each</td></tr><tr><td>75 winners (Consolation)</td><td>Petronas Card worth RM 100</td></tr></table>	Reward Category	No. of winners	Prizes (RM)	Quarter 1	6 winners	2,000 each	75 winners (Consolation)	Petronas Card worth RM 100	Quarter 2	6 winners	2,000 each	75 winners (Consolation)	Petronas Card worth RM 100	Quarter 3	6 winners	2,000 each	75 winners (Consolation)	Petronas Card worth RM 100	Quarter 4	6 winners	2,000 each	75 winners (Consolation)	Petronas Card worth RM 100
Reward Category	No. of winners	Prizes (RM)																						
Quarter 1	6 winners	2,000 each																						
	75 winners (Consolation)	Petronas Card worth RM 100																						
Quarter 2	6 winners	2,000 each																						
	75 winners (Consolation)	Petronas Card worth RM 100																						
Quarter 3	6 winners	2,000 each																						
	75 winners (Consolation)	Petronas Card worth RM 100																						
Quarter 4	6 winners	2,000 each																						
	75 winners (Consolation)	Petronas Card worth RM 100																						

	<table><tr><td>Monthly Reward</td><td>12 winners</td><td>1,000 each</td></tr></table>	Monthly Reward	12 winners	1,000 each
Monthly Reward	12 winners	1,000 each		
	<p>Daily Average Balance = <u>Sum of 1-month Daily End of day balances in the Eligible Account</u></p> <p>Number of days in a month</p> <p>c) The winner selection will be carried out using the Maybank Randomizer Program based on the following entries criteria in Table 1 above.</p> <p><u>Additional conditions</u></p> <p>d) The Eligible Customers must be active Maybank Payroll customers (see clause 4(ii) above) throughout the entire Campaign Period in order to be considered as a potential winner for this Campaign.</p> <p>e) The Eligible Customer may either win the 1st reward or 2nd reward.</p> <p>f) It is a mandatory criteria for the Eligible Customers to actively use (see clause 4(ii) above) the M2UBiz Bulk Payment, M2UBiz Single Transfer, M2E/RCMS, MAS and/or M2U Personal consecutively every month for the payroll transactions.</p> <p>g) The Eligible Customers must also remain active (see clause 4(ii) above) throughout the campaign period and register a positive Deposit growth (by an increase in the deposit amount within the account), which will be calculated at the end of the Campaign Period.</p> <p>h) The Eligible Customers who use Maybank as their main banker (i.e. to perform the payment transactions for utilities bills and statutory bodies every month) will gain additional entries.</p> <p>i) The potential winners for the Quarterly Reward will be shortlisted internally via a computer generated ‘Random Selection’ program which randomly selects the shortlisted winners (“Shortlisted Winner(s)”) and the winners are entitled to only one (1) prize each throughout the entire Campaign Period.</p> <p>j) For the Consolation Prizes, 150 Petronas Cards worth RM100 each will be allocated to Maybank Islamic payroll customers and another 150 Petronas Cards worth RM100 each will be allocated to Maybank Conventional payroll customers.</p>			
<u>Employer Benefits:</u>	<p>a) Promotional Fee Waiver for 6 months for M2uBiz Bulk Payment and M2e RCMS whereby the Eligible Customers must perform the Maybank Payroll transactions from the first sign up/on board month to enjoy the waiver.</p> <p>Note: M2e RCMS Fee Waiver as per Cash Bundle Requirement</p> <p>b) Merchant Point of Sales with 3 months fee waiver on POS Card Terminal Rental which the Eligible Customers would need to sign up for during the Campaign Period.</p> <p>c) Commercial Credit Cards with 1-year Annual Fee Waiver subject to the Eligible Customers’ credit credibility review.</p> <p>Note: The above are applicable to SME First Account Holder only</p> <p>d) Maybank Corporate Debit Card for M2UBiz customers as an alternative mode of payment to Government Agencies and Statutory Bodies. The card offers no annual and transaction fees to the M2UBiz customers.</p>			

7. The winners will be notified through a phone call from the related Maybank branch within ninety (90) days after each complete cycle of reward frequency (period) and for the Grand Prize winners, they will be notified after the Campaign Period (31 December 2021). It is the responsibility of the winners to update his or her mobile phone number registered with Maybank for this purpose. Maybank will not be held liable in the event that the winner cannot be contacted through his or her mobile phone number registered with the Bank after three (3) continuous attempts have been made.
8. All Prizes are neither transferable nor exchangeable for cash or kind and are subject to the Terms and Conditions stated herein.
9. Any Prizes which are not claimed within three (3) months from the date that the winner receives the phone call from Maybank shall be forfeited and no appeal by the winner will be entertained. It is the responsibility of the winners to regularly check the Maybank2u website.

General Terms and Conditions

- a) Maybank shall not be responsible or held liable in any manner whatsoever in respect of any 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 Maybank2u Biz (M2uBiz), Maybank2U (M2U), Maybank2e.net (M2e) and/or Maybank Auto Credit System (MAS), provided the same is not caused by Maybank nor the determination of the customers' eligibility for the Campaign.
- b) 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 the Maybank2u website (www.maybank.com.my) and/or through any other mode of communication as determined by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- c) For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by Maybank shall not entitle the Eligible Customers 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.
- d) Maybank shall not be liable for any losses, damages or costs incurred or suffered by any Eligible Customer as a result of the customer participating 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, pandemic or epidemic, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
- e) 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.

- f) Maybank is entitled to, at its discretion, disqualify/reject any Eligible Customers who do 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.
- g) Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
- h) Any variation (of any of the terms and conditions stated herein) shall be binding on the Eligible Customers (through any notice displayed at the Maybank2u website.) By participating in this Campaign, the Eligible Customers agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank.com.my ("Maybank's Privacy Notice"). The Eligible Customers are welcome to seek clarification from Maybank should any of the Terms and Conditions be not fully understood.
- i) In addition, and without prejudice to the terms in the Maybank's Privacy Notice, the Eligible Customers agree and consent to his/ her personal data or information being collected, processed and used by Maybank for:
 - a) the purposes of the Campaign; and
 - b) any marketing and promotional activities conducted by Maybank 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 in relation to the Campaign.
- j) For further 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)