

## FY2021 PAYROLL UMBRELLA CAMPAIGN TERMS AND CONDITIONS

### Campaign

1. This Terms & Conditions (“Terms and Conditions”) shall govern the “FY2021 Payroll Umbrella Campaign” (“Campaign”) which is organised by Maybank Islamic Berhad (Registration No. 200701029411)(“Maybank Islamic”).

### The Campaign Period

2. This Campaign commence from 18<sup>th</sup> January 2021 until 31<sup>st</sup> December 2021 (both dates inclusive (“Campaign Period”).

### Campaign Eligibility

3. The Campaign is opened to:
  - i) New Maybank Islamic Payroll Customers 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
  - ii) Existing Maybank Islamic customers (Malaysians and non-Malaysians) who signed up in 2020 with Maybank Payroll under the SME and BB segments and remain actives by performing payroll transaction; (hereinafter referred to as “Eligible Customer(s)”).
4. Maybank Islamic Payroll Customers are customers who utilise either one of the following systems/accounts - Maybank2uBiz (M2UBiz), 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).
5. It is compulsory for the Eligible Customer(s) to subscribe to the Maybank Payroll system 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](https://www.maybank2u.com.my/iwovresources/pdf/business/Maybank2uBiz/M2UBIZ_MAS-AppForm-edit.pdf) for processing.
  - ii) Perform Salary Transaction: Employers logs-into MAS, M2uBiz and/or M2e and perform the monthly salary transaction every month during the entire Campaign Period shall be deemed to be an active payroll
  - iii) Eligible Customers:
    - Who fulfil the conditions in clause 5(i) and 5(ii) above will automatically participate in this Campaign.
    - Will not be entitled to win the grand prize and quarterly prizes if Eligible Customer fails to perform the salary transaction for a certain month.
6. Participating Products (hereinafter referred to as “Participating Account”)
  - i) SME First Account-i<sup>1</sup>
  - ii) SME First Investment Account-i<sup>2</sup>
  - iii) Premier Mudarabah Account-i for SME/BB<sup>2</sup>
  - iv) Basic Current Account-i<sup>2</sup>
  - v) Current Account-i<sup>2</sup>

<sup>1</sup>Protected by PIDM up to RM250,000 for each depositor. <sup>2</sup>Not Protected by PIDM.

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**7. Prizes/Rewards, Eligibility and Mechanics**

DESCRIPTION	ELIGIBILITY AND MECHANICS																															
<b>1<sup>st</sup> REWARD:</b> <b>Grand PRIZE</b>	<p>i) The Eligible Customer must be an active payroll user every month (see clause 5(ii) above) and maintain an Average Daily Balance (“ADB”) monthly growth of RM100,000 throughout the entire Campaign Period.</p> <p>ii) The Eligible Customer also needs to maintain a Month End Balance (MEB) of RM100,000 throughout the entire Campaign Period.</p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="background-color: #FFD700;">Reward category</th> <th style="background-color: #FFD700;">No. of winners</th> <th style="background-color: #FFD700;">Prizes (RM)</th> </tr> </thead> <tbody> <tr> <td>Grand Prize</td> <td>1 SME*</td> <td>100,000</td> </tr> <tr> <td></td> <td>1 BB**</td> <td>100,000</td> </tr> </tbody> </table> <p>*SME: Company with a Business Annual Sales Turnover of less than RM25mil.  **BB: Company with a Business Annual Sales Turnover of more than RM25mil.</p> <p>Average Daily Balance  = <math>\frac{\text{Sum of 1-month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}</math></p> <p>iii) Winner selection will be carried out using the Maybank Randomizer Program based on the following entries: -</p> <p><b>Table 1: Entries Criteria</b></p> <table border="1" style="margin-left: 40px;"> <thead> <tr> <th style="background-color: #FFD700;">Entries criteria</th> <th style="background-color: #FFD700;">No. of entries (Islamic)</th> </tr> </thead> <tbody> <tr> <td>Sign up for M2UBiz or M2e</td> <td>15 entries</td> </tr> <tr> <td>Sign up and activate M2UBiz Bulk Payment or M2E</td> <td>15 entries</td> </tr> <tr> <td>Use Maybank Islamic as main banker</td> <td>15 entries</td> </tr> <tr> <td>Opening of a New Business Current Account-i</td> <td>15 entries</td> </tr> <tr> <td>Every incremental ADB Growth of RM100,000</td> <td>30 entries</td> </tr> <tr> <td>Utilising payroll transaction - M2UBiz, M2UBiz Bulk payment and M2E Payroll</td> <td>30 entries</td> </tr> <tr> <td>Perform Payroll Transaction &gt; more than 5 times in a month</td> <td>15 entries</td> </tr> <tr> <td>SME BB Financing/Merchant Point of Sales</td> <td>30 entries</td> </tr> <tr> <td>Maybank Islamic Commercial Card/Takaful/Islamic Trade/Islamic HP</td> <td>15 entries</td> </tr> <tr> <td>Corporate Debit Card</td> <td>15 entries</td> </tr> </tbody> </table>	Reward category	No. of winners	Prizes (RM)	Grand Prize	1 SME*	100,000		1 BB**	100,000	Entries criteria	No. of entries (Islamic)	Sign up for M2UBiz or M2e	15 entries	Sign up and activate M2UBiz Bulk Payment or M2E	15 entries	Use Maybank Islamic as main banker	15 entries	Opening of a New Business Current Account-i	15 entries	Every incremental ADB Growth of RM100,000	30 entries	Utilising payroll transaction - M2UBiz, M2UBiz Bulk payment and M2E Payroll	30 entries	Perform Payroll Transaction > more than 5 times in a month	15 entries	SME BB Financing/Merchant Point of Sales	30 entries	Maybank Islamic Commercial Card/Takaful/Islamic Trade/Islamic HP	15 entries	Corporate Debit Card	15 entries
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	<p><u>Additional conditions</u></p> <ol style="list-style-type: none"> <li>I. The Eligible Customers must be active Maybank Payroll customers (see clause 5(ii) above) throughout the entire Campaign Period in order to be considered as a potential winner for this Campaign.</li> <li>II. The Eligible Customer may either win the 1st reward or 2nd reward.</li> <li>III. It is a mandatory requirement for the Eligible Customers to actively use (see clause 5(ii) above) the M2UBiz Bulk Payment, M2UBiz Single Transfer, M2E/RCMS, MAS and/or and M2U Personal consecutively every month for the Maybank Payroll transactions.</li> <li>IV. The Eligible Customers who have chosen Maybank Islamic as their main banker (i.e. to perform payment transactions for utilities bills and statutory bodies every month) will gain additional entries.</li> <li>V. The potential winners for the Grand Prize(s) will be shortlisted internally via a computer generated 'Random Selection' program draws which applies a random number to a qualifying list of entries ("Shortlisted Winner Candidate(s)") and the winners are entitled to only win one (1) prize each throughout the entire Campaign Period.</li> </ol>																										
<p><b>2<sup>nd</sup> REWARD:</b> Quarterly Reward</p>	<ol style="list-style-type: none"> <li>I. The Eligible Customer must be an active payroll user every month (see clause 5(ii) above) and maintain an ADB monthly growth of RM100,000 throughout the entire Campaign Period.</li> <li>II. The Eligible Customer also needs to maintain a MEB of RM100,000 throughout the entire Campaign Period.</li> </ol> <table border="1" data-bbox="456 995 1417 1608"> <thead> <tr> <th>Reward Category</th> <th>No. of winners</th> <th>Prizes</th> </tr> </thead> <tbody> <tr> <td>Monthly Reward</td> <td>1 winner every month</td> <td>RM1,000 each</td> </tr> <tr> <td rowspan="2">Quarter 1</td> <td>6 winners</td> <td>RM2,000 each</td> </tr> <tr> <td>75 winners (Consolation)</td> <td>Petronas Gift Card worth RM 100</td> </tr> <tr> <td rowspan="2">Quarter 2</td> <td>6 winners</td> <td>RM2,000 each</td> </tr> <tr> <td>75 winners (Consolation)</td> <td>Petronas Gift Card worth RM 100</td> </tr> <tr> <td rowspan="2">Quarter 3</td> <td>6 winners</td> <td>RM2,000 each</td> </tr> <tr> <td>75 winners (Consolation)</td> <td>Petronas Gift Card worth RM 100</td> </tr> <tr> <td rowspan="2">Quarter 4</td> <td>6 winners</td> <td>RM2,000 each</td> </tr> <tr> <td>75 winners (Consolation)</td> <td>Petronas Gift Card worth RM 100</td> </tr> </tbody> </table> <p>Average Daily Balance = <math>\frac{\text{Sum of 1 month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}</math></p> <ol style="list-style-type: none"> <li>III. The winner selection will be carried out using the Maybank Randomizer Program based on the following entries criteria in Table 1 above.</li> </ol>	Reward Category	No. of winners	Prizes	Monthly Reward	1 winner every month	RM1,000 each	Quarter 1	6 winners	RM2,000 each	75 winners (Consolation)	Petronas Gift Card worth RM 100	Quarter 2	6 winners	RM2,000 each	75 winners (Consolation)	Petronas Gift Card worth RM 100	Quarter 3	6 winners	RM2,000 each	75 winners (Consolation)	Petronas Gift Card worth RM 100	Quarter 4	6 winners	RM2,000 each	75 winners (Consolation)	Petronas Gift Card worth RM 100
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<p><b><u>Employer Benefits:</u></b></p>	<ol style="list-style-type: none"> <li>I. <b>Promotional Fee Waiver</b> for 6 months for M2uBiz Bulk Payment and M2e RCMS whereby the Eligible Customers must perform the Maybank Islamic Payroll transactions from the first sign up/on board month to enjoy the waiver *Note: M2e RCMS Fee Waiver as per Cash Bundle Requirement.</li> <li>II. <b>Merchant Point of Sales</b> with 3 months fee waiver on POS Card Terminal Rental which the Eligible Customers would need to sign up for during the Campaign Period.</li> <li>III. <b>Maybank Islamic Commercial Cards</b> with 1-year Annual Fee Waiver subject to the Eligible customers' credit credibility review.</li> <li>IV. <b>Maybank Islamic Corporate Debit Card</b> 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.</li> </ol>

8. The quarterly winners will be notified through a phone call from the related Maybank branch and the fulfilment of the prizes are within ninety (90) days after each from the related Maybank branch complete cycle of reward frequency (period).

For the Grand Prize winners, they will be notified via phone call after campaign period ended (31 December 2021)

9. It is the responsibility of the winners to update his or her mobile phone number registered with Maybank Islamic for this purpose. Maybank Islamic will not be held liable in the event that the winner cannot be contacted through his or her mobile phone number registered with us after three (3) continuous attempts have been made.

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10. The winners will also be announced via Maybank2u (<https://www.maybank2u.com.my/home/m2u/common/login.do>) by Maybank Islamic. It is the responsibility of the winners to regularly check the Maybank2u website. Therefore, any prizes which are not claimed by the winners within three (3) months from the date of announcement, the prizes shall be forfeited and any appeal by the winner will not be entertained.
11. All Prizes are neither transferable nor exchangeable for cash or kind and are subject to this Terms and Conditions.

**General Terms and Conditions**

12. Maybank Islamic 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, provided the same is not caused by Maybank Islamic nor the determination of the customers' eligibility for the Campaign.
13. Maybank Islamic reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with twenty-one (21) days' notice prior to the effective date of the implementation. Such notice may be published by Maybank Islamic via the Maybank2u website ([www.maybank.com.my](http://www.maybank.com.my)) and/or through any other mode of communication as determined by Maybank Islamic. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
14. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by Maybank Islamic shall not entitle the Eligible Customers or any other persons whatsoever to any claim or compensation against Maybank Islamic for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination.
15. Maybank Islamic 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 Islamic 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 Islamic.
16. 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.
17. Maybank Islamic is entitled to, at its discretion, disqualify/reject any Eligible Customer who does not comply with the Terms and Conditions 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.

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18. Any variation (of any of the Terms and Conditions) 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/its personal data being collected, processed and used by Maybank Islamic in accordance with Maybank Privacy Notice, which may be viewed on [www.maybank.com.my](http://www.maybank.com.my) (“Maybank’s Privacy Notice”). The Eligible Customers are welcome to seek clarification from Maybank Islamic should any of the Terms and Conditions be not fully understood.
19. In addition, and without prejudice to the terms in the Maybank’s Privacy Notice, the Eligible Customers agree and consent to his/her/its personal data or information being collected, processed and used by Maybank Islamic for:
  - i) the purposes of the Campaign; and
  - ii) any marketing and promotional activities conducted by Maybank Islamic 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 Customer agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank Islamic in relation to the Campaign.
20. 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 Islamic via the feedback form at Maybank2u website ([www.maybank.com.my](http://www.maybank.com.my))