

## Top Up Select Campaign (“Campaign”) for Premier Mudharabah Account-i (“PMA-i”) Terms & Conditions

### 1.0 The Campaign Period

- 1.1 The Terms and Conditions shall govern the Top Up Campaign for PMA-i (“**Campaign**”) commencing from 1<sup>st</sup> August 2021 to 31<sup>st</sup> January 2022 or upon reaching the Campaign set target, as determined by Maybank Islamic Berhad (Registration No: 200701029411(787435-M) (“**Bank**”), whichever is earlier (“**Campaign Period**”).
- 1.2 By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1 below) hereby expressly agree to be bound by these Terms & Conditions and any decisions made by the Bank in respect of the Campaign shall be final and binding.

### 2.0 Eligibility

- 2.1 The Campaign is open to customers (“**Account Holders**”) who hold new or existing PMA-i (“**Account**”) (who may consist of individuals or joint account holders hereinafter referred to as “**Eligible Customers**”).

Note: Maybank Islamic Berhad is a member of Perbadanan Insurans Deposit Malaysia (“**PIDM**”). PMA-i is not protected by PIDM.

- 2.2 Maybank Group employees are not eligible to participate in the Campaign.

### 3.0 Mechanics/Features of the Campaign

#### 3.1 Campaign Prerequisite

- a) Customer must have an existing or new PMA-i
- b) The Incremental Average Daily Balance (“**ADB**”) must be a minimum of RM 10,000 up to a maximum of RM 250,000 in the PMA-i for each respective month; and
- c) Must have a minimum Month End Balance of RM 10,000 for each respective month.

#### 3.2 Campaign Rewards

- a) Eligible Customers who have fulfilled the Campaign Prerequisite in Item 3.1 and meet the respective requirements of one or more of the following the Bank products/services (each “**Qualifying Product/Service**”) shall be entitled to the Campaign Rewards:

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
1	INVEST & GROW	<ul style="list-style-type: none"> <li>• Minimum Incremental ADB of RM10,000 up to a maximum of RM250,000 for the month.</li> <li>• Refer to point 3.4.</li> </ul>	Core and Compulsory criteria
2	INWARD FUND TRANSFER	<ul style="list-style-type: none"> <li>• Cumulative Selected Inward Fund Transfer of RM10,000 and above for the month.</li> <li>• Refer to point 3.5.</li> </ul>	Optional Service

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
3	IKHWAN CREDIT CARD SPEND	<ul style="list-style-type: none"> <li>Cumulative Selected Credit Card Spend of RM3,000 and above for the month.</li> <li>Refer to point 3.6.</li> </ul>	Optional Product
4	eIFD-i/eGIA-i PLACEMENT VIA FPX	<ul style="list-style-type: none"> <li>Cumulative New eIFD-i/ eGIA-i Placement via FPX of RM 10,000 and above for the month.</li> <li>Refer to point 3.7.</li> </ul>	Optional Product
5	FIXED SAVINGS (only 2 withdrawals allowed per month)	<ul style="list-style-type: none"> <li>Customers who have a minimum Month End Balance of RM50,000.</li> <li>Maximum of 2 'Withdrawals' allowed per month only.</li> <li>Refer to point 3.8.</li> </ul>	Optional Service
6	NEW ACCOUNT OPENING WITH ON-BOARDING OF PRIVILEGE SERVICE	<ul style="list-style-type: none"> <li>Customers who open a new PMA-i.</li> <li>Must be on-boarded to 'Privilege' service</li> <li>Refer to point 3.9.</li> </ul>	Additional Reward

b) Incremental ADB in PMA-i refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of July 2021 ("Baseline").

c) Definition of "Baseline" shall be termed 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 July 2021

d) 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 Customer	For PMA-i opened during the Campaign Period, the ADB for the respective month in which PMA-i 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 Customer	For PMA-i 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 PMA-i in that month divided by the number of days in that month.

### 3.3 Bonus Profit

- a) For the purpose of this Campaign, the <sup>1</sup>Bonus Profit is only applicable for the Eligible Customer who met the “Invest & Grow” requirement and the respective requirement of one or more of the participating products/services as illustrated below in item 3.3 (c).

Note: <sup>1</sup>The Bonus Profit may be revised accordingly to reflect the changes of the Overnight Policy Rate (“OPR”) set by Bank Negara Malaysia.

- b) Bonus Profit is according to Incremental ADB & each product/service requirements.
- c) Invest & Grow and a maximum of 2 qualifying products / services.
- i. Invest & Grow criteria
- Bonus Profit of 0.15% p.a. up to 0.20% p.a.

ADB Balance Band (RM)	Bonus Profit (%) p.a.
RM10,000 to RM25,000	0.15%
Up to RM50,000	0.15%
Up to RM100,000	0.15%
Up to RM200,000	0.20%
Up to RM250,000	0.20%

- ii. Invest & Grow + 1 Qualifying Product/Service
- Bonus Profit of 0.20% p.a. up to 0.25% p.a.

ADB Balance Band (RM)	Bonus Profit (%) p.a.
RM10,000 to RM25,000	0.20%
Up to RM50,000	0.20%
Up to RM100,000	0.20%
Up to RM200,000	0.25%
Up to RM250,000	0.25%

- iii. Invest & Grow + 2 Qualifying Products/Services
- Bonus Profit of 0.25% p.a. up to 0.40% p.a.

ADB Balance Band (RM)	Bonus Profit (%) p.a.
RM10,000 to RM25,000	0.25%
Up to RM50,000	0.25%
Up to RM100,000	0.25%
Up to RM200,000	0.40%
Up to RM250,000	0.40%

- d) For New Account Opening of PMA-i with Privilege Tagging, the Eligible Customer will be given the “Invest & Grow + 2 Qualifying Products/Services” Bonus Profit of 0.25% p.a. up to 0.40% p.a., per table above in point 3.3(b)(iii) for the respective account’s opening month. Bonus Profit is subject to ADB Growth.

e) Bonus Profit Calculation Formula shall be termed as below :

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

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

f) Bonus Profit will be credited to the Account within thirty (30) business days of the following month or on such other date as determined by the Bank. In the event that PMA-i is closed before the Bonus Profit is credited, no Bonus Profit shall be paid to the Eligible Customer.

3.4 Invest & Grow (Core and Compulsory criteria)

- a) To be eligible for “Invest & 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. Minimum Month End Balance of RM 10,000 for each respective month.

3.5 Inward Fund Transfer (Optional Service)

- 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 PMA-i 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 “Invest & Grow”, Core and Compulsory criteria.

3.6 Ikhwan Credit Card Spend (Optional Product)

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

PARTICIPATING CREDIT CARD	CREDIT CARD SPEND (RM)
<ul style="list-style-type: none"> <li>• Maybank Islamic Mastercard Ikhwan Platinum</li> <li>• Maybank Islamic Petronas Ikhwan Visa Platinum</li> <li>• Maybank Islamic Ikhwan American Express Platinum</li> </ul>	<ul style="list-style-type: none"> <li>• Cumulative credit card spend of RM3,000 and above on retail transactions per calendar month.</li> <li>• Applicable only to retail transactions with posting date within the calendar month using the credit card where the account holder is the principal holder.</li> </ul>

- ii. Must be paired with “Invest & Grow”, Core and Compulsory criteria;
  - iii. The Eligible Customer must have a valid and active Participating Credit Card and continue to be enrolled in the Campaign at month end for the Bonus Profit computation. Any cancelled Participating Credit Card before the Bonus Profit computation shall not be considered;
  - iv. For the purpose of this Campaign, “retail transactions” refer to the purchase of any good or services (local and overseas) with the use of the Participating Credit Card and may, at the Bank’s discretion, include any Maybank Islamic Credit Card transactions as may be determined by the Bank except for transactions that include but are not limited to:
    - Balance transfer;
    - Auto debit and recurring payments;
    - Payment of utilities, direct marketing, takaful contribution/ insurance premium, government related payment or payments via Maybank2u.com;
    - Cash advance / Cash withdrawal, quasi cash, non-Shariah compliant Merchant Category Codes including casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees; and
    - Cash Treats-i and EzyCash-i
  - v. The equivalent amount in Malaysian Ringgit (“MYR”) will be used if the spending is in a foreign currency. The Bank has the discretion to apply the relevant exchange rates to derive the MYR equivalent;
  - vi. For retail transactions made under any of the Bank’s instalment plans Ezipay-i and Ezipay Plus-i (as determined by the Bank), only the monthly instalment amount will 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 Profit under the Campaign; and
  - viii. The Bank will use the date which the transaction is posted to the Eligible Customer’s credit card to calculate the minimum spend amount. The Bank reserves the right to reject or exclude any transaction.
- 3.7 Online Islamic Fixed Deposit-i/Online General Investment Account-i (“eIFD-i/ eGIA-i”) Placement Via FPX (as defined in Clause 3.7 (a) (v) below) (Optional Product)
- a) To be eligible for the “eIFD-i/eGIA-i Placement Via FPX”, the Eligible Customer must meet the following requirements:
    - i. Must have cumulative new eIFD-i/eGIA-i Placement via FPX of RM 10,000 and above for the respective month;
    - ii. The eIFD-i/eGIA-i Placement Via FPX will enjoy the prevailing contracted rate during the placement;
    - iii. Must be paired with “Invest & Grow”, Core and Compulsory criteria;
    - iv. Not eligible if the eIFD-i/eGIA-i Placement via FPX is uplifted before payment of Bonus Profit; and

- v. All new placement(s) of eIFD-i/eGIA-i with FPX must be made from fund transfers from other banks via <sup>2</sup>Financial Process Exchanges (“FPX”). This is done through M2U Website; and

Note: <sup>2</sup>FPX 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](http://www.paynet.my)

- vi. Only new eIFD-i/eGIA-i placements (using <sup>3</sup>Fresh Funds) made via **Maybank2u** using FPX during the Campaign Period which satisfies the segmentation and placement amount set out in 3.7 (c) (iv) below are eligible to participate in this Campaign (“Eligible eIFD-i/eGIA-i Placements”).

Note: <sup>3</sup>For the purposes of this Campaign, Fresh Funds means funds from other financial institutions which are newly transferred into the Customer’s New eIFD-i/ eGIA-i account maintained at Maybank.

- b) Only eIFD-i and imteen-i placements are protected by PIDM up to RM250,000 for each depositor. eGIA-i placements are not protected by PIDM.

- c) eIFD-i/eGIA-i Placement via FPX Features

- i. Processing of eIFD-i/eGIA-i placements with FPX will be immediate upon the successful completion of the debiting & crediting of funds. The Bank shall not be responsible for such delay or unsuccessful transaction (if any) and the funds will be returned to the respective financial institutions within three (3) working days. The effective date of the eIFD-i/eGIA-i placement shall commence after the successful completion of the process;
- ii. The eIFD-i/eGIA-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 the Bank on a first-come, first-served basis;
- iii. For placement of eIFD-i/eGIA-i, debiting and crediting of ‘imteen-i’ account is not available; and
- iv. The standard segmentation and the placement amount criteria are as follows:

Channel	Segment	Minimum Placement	Maximum Placement	Profit Payment Mode
M2U Website With FPX	Retail Individuals/ <sup>4</sup> Existing Joint Account Holders	<ul style="list-style-type: none"> <li>• RM1,000 in a single certificate (for two (2) months &amp; above)</li> <li>• RM 5,000 (for one (1) month)</li> </ul>	RM 30,000 per transaction	Credit to Account / Add to Principal

Note: <sup>4</sup> For eIFD-i/ eGIA-i placed through Maybank2u Website using FPX, only Eligible Customers with existing Joint Islamic Fixed Deposit-i/General Investment Account-i is allowed to make a Joint eIFD-i/ eGIA-i Placement. For New Joint eIFD-i/ eGIA-i, FPX would not be available. For

*joint eIFD-i/eGIA-i accounts of subsequent placement and crediting of profit, it must be made by the same primary customer of joint account and eIFD-i/eGIA-i.*

d) Profit Calculations for Premature eIFD-i/eGIA-i Withdrawal

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

- i. Immediate eIFD-i/ eGIA-i Premature Withdrawal (Without thirty-one (31) days' Notice Period): No profit shall be paid on any immediate eIFD-i/eGIA-i premature withdrawal (Without thirty-one (31) days' Notice Period) that has not completed its respective full tenure period.
- ii. eIFD-i/ eGIA-i Premature Withdrawal (With thirty-one (31) days' notice period): 50% of the contracted profit rate is payable when a 'Notice Period' of thirty-one (31) days (inclusive of the day of notice) is given by the customer. Based on the notice, the principal amount and the accrued profit will be credited on the day 32<sup>nd</sup> into the customer's account.
- iii. The above conditions does not apply for eGIA-i one (1) month placement(s). Customers may withdraw the Fund at any time and will receive the accrued profit (if any) based on the number of days of the investment.

3.8 Fixed Savings (Optional Service)

- a) To be eligible for the "Fixed Savings", the Eligible Customer must meet the following requirements:
  - i. Must be paired with "Invest & Grow", Core and Compulsory criteria;
  - ii. Must have a minimum Month End Balance of RM50,000 in PMA-i for each respective month; and
  - iii. Customers are only allowed a maximum of 2 'Withdrawals' per month from PMA-i
- b) 'Withdrawals' are defined as the following transactions:
  - i. Cash Withdrawal via ATM;
  - ii. Cash Withdrawal via Over The Counter at branches; and
  - iii. Outward Telegraphic transfers to Other Banks Account i.e IBG, RENTAS

3.9 New Account Opening With On-boarding of Privilege Service (Additional Reward)

- a) To be eligible for the "New Account Opening With On-Boarding of Privilege Service", the Eligible Customer must meet the following requirements:
  - i. Only for Eligible Customers who open a new Account;
  - ii. The Eligible Customer must be on-boarded to 'Privilege' service;
  - iii. Must be paired with "Invest & Grow", Core and Compulsory criteria; and
  - iv. This is only available for the respective month of the new account opening.
- b) The following are the requirements for customers to be eligible for 'Privilege Service':
  - i. Any combination or single product of funds and investments between RM 50,000 to RM 250,000; **OR**
  - ii. Any combination or single product of financing, funds and investments between RM 250,000 to RM 1,000,000.

#### 4.0 Other Conditions

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

INVEST & GROW																
DATE	PARTICULARS	BONUS PROFIT														
<p><b>Scenario 1:</b> Customer A is a new customer who opened a PMA-i as at 1 August 2021. Customer A only met the criteria and requirements for “Invest &amp; Grow”.</p>																
1 August 2021	<ul style="list-style-type: none"> <li>Customer A makes a placement of RM 20,000 into PMA-i.</li> </ul>	<ul style="list-style-type: none"> <li>Customer met the “Invest &amp; Grow” criteria</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest &amp; Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Average daily balance (ADB) for August 2021  <math>= [(19 \text{ days} \times \text{RM}20,000) + (11 \text{ days} \times \text{RM}30,000) + (1 \text{ day} \times \text{RM}45,000) \div 31 \text{ days}]</math>  <math>= \text{RM } 24,354.84</math></li> <li>Baseline = RM 0</li> <li>Incremental ADB = RM 24,354.84 - RM 0  <math>= \text{RM } 24,354.84</math></li> <li>Bonus Profit for August 2021  <math>= \text{RM } 24,354.84 \times 0.15\% \text{ p.a.} \times 31 \div 365</math>  <math>= \text{RM } 3.10</math></li> </ul>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	NO	Ikhwan Credit Card Spend	NO	eIFD-i/eGIA-i Placement Via FPX	NO	Fixed Savings	NO	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	NO															
Ikhwan Credit Card Spend	NO															
eIFD-i/eGIA-i Placement Via FPX	NO															
Fixed Savings	NO															
New Account & Service Tag	NO															
20 August 2021	<ul style="list-style-type: none"> <li>Customer A makes a placement of RM 10,000 into PMA-i.</li> </ul>															
31 August 2021	<ul style="list-style-type: none"> <li>Customer A makes a placement of RM 15,000 into PMA-i.</li> </ul>															



**INVEST & GROW + 1 QUALIFYING PRODUCT/SERVICE**

DATE	PARTICULARS	BONUS PROFIT
------	-------------	--------------

**Scenario 2:** Customer B is a new customer who opened a PMA-i as at 10 September 2021. Customer B met the criteria and requirements for “Invest & Grow” and “Ikhwan Credit Card Spend” in the month of September 2021.

10 Sept 2021	<ul style="list-style-type: none"> <li>Customer B makes a placement of RM 35,000 into PMA-i.</li> </ul>	<ul style="list-style-type: none"> <li>Customer met the “Invest &amp; Grow + 1 Qualifying Product/Service” criteria</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest &amp; Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	NO	Ikhwan Credit Card Spend	YES	eIFD-i/eGIA-i Placement Via FPX	NO	Fixed Savings	NO	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	NO															
Ikhwan Credit Card Spend	YES															
eIFD-i/eGIA-i Placement Via FPX	NO															
Fixed Savings	NO															
New Account & Service Tag	NO															
15 Sept 2021	<ul style="list-style-type: none"> <li>Customer B spends RM 4,000 on retail purchases online using his/her Maybank Islamic Petronas Ikhwan Visa Platinum Credit Card</li> </ul>															
20 Sept 2021	<ul style="list-style-type: none"> <li>Customer B makes a placement of RM 25,000 into PMA-i.</li> </ul>															
30 Sept 2021	<ul style="list-style-type: none"> <li>Customer B withdraws RM 15,000 via IBG from PMA-i.</li> </ul>															

- Average daily balance (ADB) for September 2021 = [(10 days x RM35,000) + (10 days x RM60,000) + (1 day x RM 45,000) ÷ 21 days] = RM 47,380.95
- Baseline = RM 0
- Incremental ADB = RM 47,380.95 - RM 0 = RM 47,380.95
- Bonus Profit for September 2021 = RM 47,380.95 x 0.20% p.a. x 21 ÷ 365 = RM 5.45

**Scenario 3:** Customer C is an existing customer. He/she has a RM 20,000 ADB and month end outstanding balance in PMA-i for the month of July 2021 and maintains the same in August 2021. In the month of September 2021, Customer C met the criteria and requirements for “Invest & Grow” and “Inward Fund Transfer”.

1 Sept 2021	<ul style="list-style-type: none"> <li>Customer C makes a placement of RM 50,000 into PMA-i.</li> </ul>	<ul style="list-style-type: none"> <li>Customer met the “Invest &amp; Grow + 1 Qualifying Product/Service” criteria</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest &amp; Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>YES</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	YES	Ikhwan Credit Card Spend	NO	eIFD-i/eGIA-i Placement Via FPX	NO	Fixed Savings	NO	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	YES															
Ikhwan Credit Card Spend	NO															
eIFD-i/eGIA-i Placement Via FPX	NO															
Fixed Savings	NO															
New Account & Service Tag	NO															
20 Sept 2021	<ul style="list-style-type: none"> <li>Customer C uses Interbank Giro Transfer (IBG) for a RM 25,000 inward transfer to PMA-i.</li> <li>Current balance in PMA-i is RM 95,000.</li> </ul>															
22 Sept 2021	<ul style="list-style-type: none"> <li>Customer C withdraws RM 15,000 via IBG from PMA-i.</li> </ul>															

- Average daily balance (ADB) for September 2021 = [(19 days x RM70,000) + (2 days x RM95,000) + (3 days x RM80,000) + (2 days x RM77,000) + (1 day x RM 67,000) + (3 days x RM97,000) ÷ 30 days] = RM 75,733.33

**INVEST & GROW + 1 QUALIFYING PRODUCT/SERVICE**

DATE	PARTICULARS	BONUS PROFIT
25 Sept 2021	<ul style="list-style-type: none"> <li>Customer C withdraws RM3,000 via ATM from PMA-i.</li> </ul>	<ul style="list-style-type: none"> <li>Baseline = RM 20,000</li> <li>Incremental ADB = RM 75,733.33 - RM 20,000 = RM 55,733.33</li> <li>Bonus Profit for September 2021 = <math>RM\ 55,733.33 \times 0.20\% \text{ p.a.} \times 30 \div 365 = RM\ 9.16</math></li> </ul>
27 Sept 2021	<ul style="list-style-type: none"> <li>Customer C withdraws RM10,000 via IBG from PMA-i.</li> </ul>	
28 Sept 2021	<ul style="list-style-type: none"> <li>Customer C makes a placement of RM 30,000 into PMA-i.</li> </ul>	

**Scenario 4:** Customer D is an existing customer with RM 30,000 ADB and month end outstanding balance in PMA-i for the month of August 2021. In the month of September 2021, Customer D met the criteria and requirements for “Invest & Grow” and “Fixed Savings”.

1 Sept 2021	<ul style="list-style-type: none"> <li>Customer D makes a placement of RM 100,000 into PMA-i</li> </ul>	<ul style="list-style-type: none"> <li>Customer met the “Invest &amp; Grow + 1 Qualifying Product/Service” criteria</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest &amp; Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	NO	Ikhwan Credit Card Spend	NO	eIFD-i/eGIA-i Placement Via FPX	NO	Fixed Savings	YES	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	NO															
Ikhwan Credit Card Spend	NO															
eIFD-i/eGIA-i Placement Via FPX	NO															
Fixed Savings	YES															
New Account & Service Tag	NO															
15 Sept 2021	<ul style="list-style-type: none"> <li>Customer D withdraws RM20,000 via IBG from PMA-i.</li> <li>Current balance in PMA-i is RM 110,000.</li> </ul>															
20 Sept 2021	<ul style="list-style-type: none"> <li>Customer D withdraws RM10,000 via ATM from PMA-i.</li> </ul>															
25 Sept 2021	<ul style="list-style-type: none"> <li>Customer D makes a placement of RM 120,000 into PMA-i.</li> </ul>															
		<ul style="list-style-type: none"> <li>Average daily balance (ADB) for September 2021 = <math>[(14 \text{ days} \times RM130,000) + (5 \text{ days} \times RM110,000) + (5 \text{ days} \times RM100,000) + (6 \text{ days} \times RM220,000) \div 30 \text{ days}] = RM\ 139,666.67</math></li> <li>Baseline = RM 30,000</li> <li>Incremental ADB = RM 139,666.67 - RM 30,000 = RM 109,666.67</li> <li>Bonus Profit for September 2021 = <math>RM\ 109,666.67 \times 0.25\% \text{ p.a.} \times 30 \div 365 = RM\ 22.53</math></li> </ul>														

**INVEST & GROW + 2 QUALIFYING PRODUCTS/SERVICES**

DATE	PARTICULARS	BONUS PROFIT														
<p><b>Scenario 5:</b> Customer E is a new customer who opened a PMA-i as at 3 August 2021. Customer E met the criteria and requirements for “Invest &amp; Grow”, “eIFD-i/eGIA-i Placement Via FPX”, and “Fixed Savings” in the month of August 2021.</p>																
3 August 2021	<ul style="list-style-type: none"> <li>Customer E opened new PMA-i</li> <li>Customer E makes a placement of RM 45,000 into PMA-i.</li> </ul>	<ul style="list-style-type: none"> <li>Customer met the “Invest &amp; Grow + 2 Qualifying Products/Services” criteria</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest &amp; Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>YES</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	NO	Ikhwan Credit Card Spend	NO	eIFD-i/eGIA-i Placement Via FPX	YES	Fixed Savings	YES	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	NO															
Ikhwan Credit Card Spend	NO															
eIFD-i/eGIA-i Placement Via FPX	YES															
Fixed Savings	YES															
New Account & Service Tag	NO															
10 August 2021	<ul style="list-style-type: none"> <li>Customer E makes a new eIFD-i/eGIA-i Placement via FPX of RM 15,000.</li> <li>The current balance in PMA-i is still RM 45,000.</li> </ul>															
12 August 2021	<ul style="list-style-type: none"> <li>Customer E withdraws RM10,000 via IBG from PMA-i.</li> </ul>															
24 August 2021	<ul style="list-style-type: none"> <li>Customer E makes a placement RM 20,000 into PMA-i.</li> </ul>															
<ul style="list-style-type: none"> <li>Average daily balance (ADB) for August 2021 = [(9 days x RM45,000) + (12 days x RM35,000) + (8 days x RM55,000) ÷ 29 days] = RM 43,620.69</li> <li>Baseline = RM 0</li> <li>Incremental ADB = RM 43,620.69 - RM 0 = RM 43,620.69</li> <li>Bonus Profit for August 2021 = RM 43,620.69 x 0.25% p.a. x 29 ÷ 365 = RM 8.66</li> </ul>																
<p><b>Scenario 6:</b> Customer F is an existing customer with a RM 50,000 ADB and month end outstanding balance in PMA-i for the month of July 2021. Customer F met the criteria and requirements for “Invest &amp; Grow”, “Inward Fund Transfer”, “Ikhwan Credit Card Spend”, “eIFD-i/eGIA-i Placement Via FPX” and “Fixed Savings” in the month of August 2021.</p>																
1 August 2021	<ul style="list-style-type: none"> <li>Customer F makes a placement of RM 150,000 into PMA-i</li> </ul>	<ul style="list-style-type: none"> <li>Customer met the “Invest &amp; Grow + 2 Qualifying Products/Services” criteria; maximum of 2 qualifying products/services</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest &amp; Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>YES</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>YES</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	YES	Ikhwan Credit Card Spend	YES	eIFD-i/eGIA-i Placement Via FPX	YES	Fixed Savings	YES	New Account & Service Tag	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	YES															
Ikhwan Credit Card Spend	YES															
eIFD-i/eGIA-i Placement Via FPX	YES															
Fixed Savings	YES															
New Account & Service Tag	NO															
8 August 2021	<ul style="list-style-type: none"> <li>Customer F uses Interbank Giro Transfer (IBG) for a RM 15,000 inward transfer to PMA-i</li> <li>Current balance in PMA-i is RM 215,000.</li> </ul>															
11 August 2021	<ul style="list-style-type: none"> <li>Customer F makes a new eIFD-i/eGIA-i Placement via FPX of RM 10,000.</li> <li>The current balance in PMA-i is still RM 215,000.</li> </ul>															

**INVEST & GROW + 2 QUALIFYING PRODUCTS/SERVICES**

DATE	PARTICULARS	BONUS PROFIT
15 August 2021	<ul style="list-style-type: none"> <li>Customer F spends RM 2,000 on retail purchases using his/her Maybank Islamic Mastercard Ikhwan Platinum</li> </ul>	<ul style="list-style-type: none"> <li>Average daily balance (ADB) for August 2021 = [(7 days x RM200,000) + (20 days x RM215,000) + (1 day x RM265,000) + (3 days x RM260,000) ÷ 31 days] = RM 217,580.65</li> <li>Baseline = RM 50,000</li> <li>Incremental ADB = RM 217,580.65 - RM 50,000 = RM 167,580.65</li> <li>Bonus Profit for August 2021 = RM 167,580.65 x 0.40% p.a. x 31 ÷ 365 = RM 56.93</li> </ul>
22 August 2021	<ul style="list-style-type: none"> <li>Customer F spends RM 5,000 on retail purchases online using his/her Maybank Islamic Mastercard Ikhwan Platinum</li> </ul>	
28 August 2021	<ul style="list-style-type: none"> <li>Customer F uses Interbank Giro Transfer (IBG) for a RM 50,000 inward transfer to PMA-i.</li> <li>Current balance in PMA-i is RM 265,000.</li> </ul>	
29 August 2021	<ul style="list-style-type: none"> <li>Customer F makes a withdrawal of RM5,000 via ATM from PMA-i.</li> </ul>	

**NEW ACCOUNT OPENING AND SERVICE TAG**

DATE	PARTICULARS	BONUS PROFIT														
<p><b>Scenario 7:</b> Customer G is a new customer who opened a PMA-i on 3 August 2021. Customer G met the enrolment criteria and requirements for “Invest &amp; Grow” and “New Account &amp; Service Tag”. Only for the month of August 2021, Customer G will be awarded the “Invest &amp; Grow + 2 Qualifying Product/Services” bonus profit based on the according ADB growth band. For the next following month(s), bonus profit will be subject to Customer G’s eligibility on the respective required criteria.</p>																
3 August 2021	<ul style="list-style-type: none"> <li>Customer G opens a new PMA-i</li> <li>Customer G makes a placement of RM 45,000 into PMA-i</li> <li>Customer G meets the requirements for the “Privilege” service tag.</li> </ul>	<ul style="list-style-type: none"> <li>Customer met the “New Account Opening and Service Tag” criteria</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Invest &amp; Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Ikhwan Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>eIFD-i/eGIA-i Placement Via FPX</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>New Account &amp; Service Tag</td> <td>YES</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Average daily balance (ADB) for August 2021 = [(29 days x RM45,000) ÷ 29 days] = RM 45,000.00</li> </ul>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Invest & Grow	YES	Inward Fund Transfer	NO	Ikhwan Credit Card Spend	NO	eIFD-i/eGIA-i Placement Via FPX	NO	Fixed Savings	NO	New Account & Service Tag	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Invest & Grow	YES															
Inward Fund Transfer	NO															
Ikhwan Credit Card Spend	NO															
eIFD-i/eGIA-i Placement Via FPX	NO															
Fixed Savings	NO															
New Account & Service Tag	YES															

		<ul style="list-style-type: none"> <li>• Baseline = RM 0</li> <li>• Incremental ADB = RM 45,000.00 - RM 0 = RM 45,000.00</li> <li>• Bonus Profit for August 2021 = RM 45,000.00 x 0.25% p.a. x 29 ÷ 365 = RM 8.94</li> </ul>
--	--	--

- 4.2 Treatment of Eligible Customers with Multiple Accounts of the Same Product :
- a) Bonus Profit 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 two (2) or more accounts held by a single Eligible Customer, Bonus Profit will be rewarded to the latest Account opened.
- 4.3 After the Campaign Period, there shall not be Bonus Profit awarded to the Account and Prevailing Profit rates shall apply.
- 4.4 Eligible Customers may be eligible for the Bonus Profit in one of the calendar months, but may not be eligible for Bonus Profit in the following month due to non-fulfilment of any of the eligibility criteria for Bonus Profit.

## 5.0 General Terms and Conditions

- 5.1 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) days prior notice thereof, the notice of which shall be posted through the Bank's website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel or channels that the Bank 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 the Bank's website at [www.maybank2u.com.my](http://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 and to ensure that they are kept-up-to-date with any changes or variations made to the Terms and Conditions herein. Any variation (of any of the Terms and Conditions stated herein) shall be binding on the Eligible Customers (through any notice displayed at the Bank's Website at [www.maybank2u.com.my](http://www.maybank2u.com.my)).
- 5.3 By participating in this Campaign, Eligible Customers agree to be bound by the Terms and Conditions herein set forth including any amendment thereto.
- 5.4 The Bank is entitled to, at its discretion, disqualify/reject any Eligible Customers who do not comply with these 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.

- 5.5 In no event shall the Bank nor any of 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) be liable to the 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.
- 5.6 The Bank shall not be responsible and/or liable nor shall it accept 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, 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.
- 5.7 By participating in this Campaign, 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 at [www.maybank2u.com.my](http://www.maybank2u.com.my) ("**Maybank's Privacy Notice**"). Eligible Customers are welcome to seek clarification from the Bank should any of these Terms and Conditions be not fully understood.
- 5.8 In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Customers agree and consent to his/ her personal data or information being collected, processed and used by the Bank for:
- i) the purposes of the Campaign; and
  - ii) 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, each Eligible Customer agrees to co-operate and participate in all reasonable advertising and publicity activities of the Bank in relation to the Campaign.
- 5.9 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.