

Terms and Conditions
ISLAMIC CASA CAMPAIGN FY2021/22

The Campaign Period

1. The Terms & Conditions (“Terms and Conditions”) shall govern the “ISLAMIC CASA CAMPAIGN” (“Campaign”) commencing from 1st November 2021 to 28th February 2022 (both dates inclusive) or upon reaching the Campaign set target (as determined by Maybank Islamic Berhad Company No 200701029411 (“the Bank”), whichever is earlier (“Campaign Period”).
2. By participating in this Campaign, the Eligible Participants (as defined in Clause 3 below) hereby expressly agree to be bound by these Terms & Conditions and any decision made by the Bank in respect of the Campaign shall be final and binding.

Eligibility

3. The Campaign is open to the Bank’s new and existing Current Account and Savings Account holders, who may consist of individuals, joint account holders and Small Medium Enterprise/Business Banking (SME/BB) business account holders (hereinafter referred to as “Eligible Participant”) of the following products: -

| Commodity Murabahah Based Account | |
|---|--|
| RETAILS SEGMENT | |
| Savings Account | Current Account |
| <ul style="list-style-type: none"> • Basic Savings Account-i • Savings Account-i • Yippie-i • imteen-i • Maybank2u Savers-i • Personal Savers-i/Flexi Saver-i | <ul style="list-style-type: none"> • Basic Current Account-i • Current Account-i |
| SME BB SEGMENT | |
| Current Account | |
| <ul style="list-style-type: none"> • SME First Account-i • Current Account-i | |

All of the above products are referred to as the Participating Accounts. These products are protected by PIDM up to RM250,000 for each depositor.

Qualifying Criteria & Campaign Mechanics

For Individuals Customer

4. In order to be eligible for the Campaign prize draw, Eligible Participants would need to fulfil the following criteria: -
 - a) Open or maintain any of the Participating Accounts;
 - b) Grow minimum Average Daily Balance (“ADB”) of RM3,000 throughout the Campaign Period (baseline: ADB of October 2020); and
 - c) Maintain a minimum Month End Balance (“MEB”) at RM3,000 as at 28th Feb 2022.
5. For every RM3,000 ADB growth in the Participating Accounts, the Eligible Participants will earn five (5) qualifying entries into Campaign prize draw.
6. New Customer or customer who switch to Participating Accounts from Maybank Conventional Account via Account Portability will qualify for additional ten (10) qualifying entries into Campaign prize draw.

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7. Account Portability is a switching exercise of existing Conventional Current/Savings Account into Islamic Current/Savings account online via Maybank2u website.

For SME/BB Customer

8. In order to be eligible for the Campaign prize draw, Eligible Participants would need to fulfil the following criteria: -
- a) Open/have any of the Participating Accounts;
 - b) Grow minimum Average Daily Balance (“ADB”) of RM20,000 throughout the Campaign Period (baseline: ADB of October 2020); and
 - c) Maintain a minimum Month End Balance (“MEB”) at RM20,000 as at 28th Feb 2021.
9. For every RM20,000 ADB growth in the Participating Accounts, the Eligible Participants will earn five (5) qualifying entries into Campaign prize draw.
10. New Customer or existing customer who switch to Participating Account from Maybank Conventional Account via Account Portability will qualifies for additional ten (10) qualifying entries into Campaign prize draw.
11. Account Portability is a switching of existing Conventional Current/Savings Account into Islamic Current/Savings account.

12. The Month End Balance (“MEB”) is as follow:

MEB = Balance Outstanding as at end of 28th February 2022

13. The Average Daily Balance (“ADB”) growth calculation for Prize is as follow:

For New Customer:

= Sum of Daily End Day Balance from date of account opening till 28th Feb 2022 - Baseline
4 months/120 days

For Existing Customer:

= Sum of Daily End Day Balance from 1st Nov 2021 till 28th Feb 2022 - Baseline
4 months/120 days

14. The baseline calculation as follow:

- a. For New Customer who open Participant Account(s) during the Campaign period, the Baseline is Zero
- b. For Existing Customer, the Baseline is ADB of October 2021. i.e.
= Sum of Day Balance in Oct 2021
30days

15. In the event that accountholders have been rewarded for the Bank’s or Malayan Banking Berhad on other concurrent deposit/investment account campaign or Zest-i monthly Prize Draw during the Campaign period, such accountholder will be excluded from the pool of Eligible Participants for this Campaign prize draw.

16. Campaign prize draw winners will be selected at the end of the Campaign Period via the Bank’s randomizer programme from the pool of Eligible Participants (“Winners”)

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Campaign Prizes

17. The Campaign offers Prizes as below:

| Prize Category | Prize |
|-------------------|--|
| GRAND PRIZE x20 | Electrical item from Harvey Norman worth RM2,000 |
| CONSOLATION x 100 | Petrol Voucher worth RM100 |

18. Each Eligible Participant is only entitled to one (1) prize.

19. Distribution of Prizes

- a. Winners must have a valid mobile number and email address registered with the Bank to be contacted for fulfilment of the Prizes.
 - b. Eligible Participants who wish to receive winning notifications via their Maybank2u inbox and push notifications on the Maybank2u app, must be registered on Maybank2u and be an active user of the Maybank2u app.
 - c. The Bank reserves the right to substitute the Prizes (value of which to be decided by the Bank) for any reason the Bank reasonably deems fit. The Bank will notify the Winners through any mode of communication which the Bank deems appropriate.
 - d. The Prizes for the Campaign will be distributed within three (3) months after the selection of the Winners is completed.
 - e. It shall be the Winners' responsibility to ensure that the mailing address and contact details provided and maintained in the Bank's records are current and updated.
 - f. The Prize is given on an "as is" basis and are neither transferable nor exchangeable and are subject to this Terms and Conditions and any Prize left unclaimed for three (3) months after the notification of Winner is made will be forfeited.
 - g. Upon distribution, the Bank shall no longer be responsible for the use of the Prizes.
20. The Winners may be required to attend a Prize presentation ceremony and/or other publicity programs, as and when required, and the Winners consent to any disclosure of the same in any manner as determined by the Bank. Failure to attend the Prize presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.

Miscellaneous

21. An Eligible Participant who closes his/her account(s) before the selection of winner is completed and notified shall not be entitled to receive any Prize under the Campaign.
22. Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.
23. The Bank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.

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24. Picture(s) of the Prizes shown in any advertisement, promotion and other publicity materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specification of the Prize.
25. Any dispute in relation to quality, merchantability and/or warranty of the Prizes (whichever applicable) must be settled directly by the Winner with the dealer/supplier without recourse to the Bank. The Bank is not responsible for any breach of quality or warranty of the Prizes or any terms and conditions thereof.
26. All Eligible Participants 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.
27. If there is any dispute (except dispute under clause 25) or non-receipt of the Prizes, winners are required to contact Maybank Customer Service at 1300 88 6688, within three (3) months after the notification of Winner is made. No request shall be entertained thereafter.

General Terms and Conditions

28. By participating in this Campaign, the Eligible Participants agree and consent to allow his/ her personal data being collected, processed and used by the Bank in accordance with the Bank Privacy Notice, which may be viewed on www.maybank2u.com.my (“Maybank Group Privacy Notice”).
29. The Bank shall not be responsible or held liable in any manner whatsoever in respect of 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 QRPay or Maybank2u, provided the same is not caused by the Bank nor the determination of the customers’ eligibility for the Campaign.
30. The Bank reserves the right to amend, shorten, cancel, suspend or terminate this Campaign or any part thereof with twenty-one (21) calendar days’ prior notice on such addition, deletion or amendment of the Terms and Conditions or termination of the Campaign. Such notice may be published by the Bank via Maybank2u website (www.maybank2u.com.my) and/or through any other mode of communication as determined by the Bank. It shall be the responsibility of Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
31. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by the Bank shall not entitle the Eligible Participants or any other persons whatsoever to any claim or compensation against the Bank for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination.
32. The Bank shall not be liable for any losses, damages or costs incurred or suffered by any Eligible Participants as a result of participating in this Campaign. Furthermore, the Bank 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, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of the Bank.
33. 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.

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34. The Bank is entitled to, at its discretion, disqualify/reject any Eligible Participants 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. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
35. Any variation (of any of the terms and conditions stated herein) shall be binding on the Eligible Participants (through any notice displayed at the Maybank2u website).
36. In addition, and without prejudice to the terms in the Maybank Group Privacy Notice, Eligible Participants 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, each Eligible Participant agrees to co-operate and participate in all reasonable advertising and publicity activities of the Bank in relation to the Campaign.
37. Eligible Participants are welcome to seek clarification from the Bank should any of the Terms and Conditions be not fully understood. For 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 Participants may choose to e-mail the Bank via the feedback form at Maybank2u website (www.maybank2u.com.my).
38. In the event of any inconsistency between the English and Bahasa Malaysia versions of the Terms and Conditions, the English version will prevail.