

Terms and Conditions
ZEST-i STRAIGHT THROUGH PROCESS (STP) CAMPAIGN FY 2021

The Campaign Period

1. The Terms & Conditions (“Terms and Conditions”) shall govern “ZEST-i STRAIGHT THROUGH PROCESS (STP) CAMPAIGN” (“Campaign”). This campaign will commence from 1st August 2021 to 30th October 2021. Both dates inclusive or upon reaching the Campaign target as determined and set by Maybank Islamic Berhad 200701029411 (78743-M) (“the Bank), whichever is earlier (“Campaign Period”).
2. By participating in this Campaign, the Eligible Participants (as defined in Clause 3 below) 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 all customers of the Bank who do not have a Zest-i account yet. (referred to as “Eligible Participant”)
4. For joint accounts, only the primary account holder shall qualify as the Eligible Participant.

Qualifying Criteria & Campaign Mechanics

For Individual Customers

5. In order to be eligible for the Campaign Prize, Eligible Participants would need to fulfil the following criteria: -
 - a) Open and Activate the Zest-i Account.
 - b) 1st 50 customers every month who open & activate Zest-i via Maybank2u Straight Through Process (“STP) and maintain Month End Balance (“MEB”) of RM200.
 - c) Grow minimum Average Daily Balance (“ADB”) of RM3,500 throughout Campaign Period. (Baseline in August: RM 0, Baseline in Sept: ADB of Aug 2021 & Baseline in Oct: ADB of Sept 2021)
 - d) Maintain a minimum Month End Balance (“MEB”) at RM3,500 throughout campaign period.
6. MEB calculation is as follows:

$$\text{MEB} = \text{Balance Outstanding as at end of 31}^{\text{st}} \text{ October 2021}$$

7. ADB growth calculation for Prize draw is as follows:

ie: August Formula Calculation

$$\frac{\text{End of Day Balance x Number of Days in Aug 2021 (31 days)}}{\text{Number of Days in August (31 days)}} - \text{BASELINE}$$

Remarks: This will apply to the rest of the participating months.

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8. The Baseline is as follows:
- a) For New and Existing customer who open Zest-i Account(s) during the Campaign Period, the Baseline in August is Zero.
 Remarks: This will apply to the rest of the participating months.
9. In the event that the Eligible Participants have been rewarded by the Bank on other concurrent deposit/investment account campaign (excluding Zest-i Monthly, Quarterly, Half-yearly and Yearly Prize Draw) during the Campaign Period, such Eligible Participants shall no longer be qualified to win the Prizes offered under this Campaign.

Campaign Mechanic and Prizes

10. The Campaign offers Prizes as below:

Category	Mechanic	Prizes
Early Bird for STP	<ul style="list-style-type: none"> ✓ 1st 50 customers EVERY MONTH during the campaign period who open and activate Zest-i via STP. ✓ Maintain MEB RM200. 	<ul style="list-style-type: none"> ✓ MAE e-Wallet worth RM50 X 50 winners every month during Campaign period.
Special for STP	<ul style="list-style-type: none"> ✓ Open Zest-i online through M2U Website during the campaign period. ✓ Maintain a minimum MEB at RM3,500 as at 31st October 2021. ✓ Grow minimum ADB of RM3,500 throughout the Campaign Period. (Baseline in Aug: RM 0, Baseline in Sept: ADB of Aug 2021 & Baseline in Oct: ADB of Sept 2021) 	<ul style="list-style-type: none"> ✓ Extra 10 entries on the <u>monthly draw ONLY</u>. ✓ No limit on Number of Account (NOA) ✓ Higher chance to win Monthly Draw; for the 3 months (Aug, Sept, Oct 2021)

11. Each Eligible Participant is only entitled to one (1) Prize.
12. Cash Prize
- a) The cash prize will be credited to the Eligible Participants' MAE e-Wallet within three (3) months from the end of the Campaign period. The Eligible Participants will receive notification of the MAE e-Wallet cash prize, if any, through the respective cash statement that follows after the date of crediting the MAE Wallet.
- b) In the event that any MAE e-Wallet Cash Prize awarded to and received by person(s) who is an Eligible Participant, but has committed fraudulent or wrongful acts in relation to their any transactions made thereof, the Bank reserves the right to disqualify such person(s) from participating in the Campaign. The MAE e-Wallet Cash Prize shall stand forfeited.

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- c) The Bank reserves the right to substitute the Prizes (of equivalent value) for any reasons the Bank reasonably deems fit. The Bank will notify the Winners through any mode of communication which the Bank deems appropriate.
- d) The Prize is given on an “as is” basis and are neither transferable nor exchangeable and are subject to the Terms and Conditions stated any herein and any Prize left unclaimed for three (3) months after the notification of Winner is made will be forfeited.
- e) The Eligible Participants’ MAE e-Wallet must be valid and/or activated. In the event the Eligible Participants do not have MAE e-Wallet or refuse to open MAE e-Wallet, Cash Prizes will be credited to Zest-i Account. If, at any time during and after the Campaign Period, the Eligible Participants’ cancels the Zest-i Account for any reason whatsoever, his/her participation in the campaign becomes null and void with immediate effect.
- f) Upon crediting of Cash Prize, the Bank shall no longer be responsible for the use of Prizes.

Miscellaneous

- 13. An Eligible Participant who closes his/her Zest-i account(s) before the selection of winner is completed and notified shall not be entitled to receive any Prize under the Campaign.
- 14. Only active Zest-i Accounts shall be eligible to participate in the Campaign. Zest-i Accounts that are in dormant status shall not be considered.
- 15. 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.
- 16. 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.
- 17. 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.
- 18. 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.
- 19. If there is any dispute (except dispute under clause 25 below) 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.

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General Terms and Conditions

20. By participating in this Campaign, the Eligible Participants agree and consent to allow his/her personal data being collected, process and used by the Bank in accordance with the Bank Privacy Notice, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Notice”).
21. 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.
22. 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.
23. 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.
24. 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.
25. 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.
26. 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.

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27. In addition, and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Participants 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 Participant agrees to co-operate and participate in all reasonable advertising and publicity activities of the Bank in relation to the Campaign.
28. 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).