

Terms and Conditions  
BIG DEPOSIT CAMPAIGN

### Campaign Period

1. The Terms & Conditions (“Terms and Conditions”) shall govern the “**BIG DEPOSIT CAMPAIGN FY2022**” (“**Campaign**”) organised by Maybank Islamic Berhad (“**the Bank**”) commencing from **5<sup>th</sup> December 2022 to 31<sup>st</sup> March 2023** (“**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 onboard participating account holders, who may consist of Small Medium Enterprise/Business Banking business account holders comprising of sole-proprietorships, partnerships, limited liability partnerships, private limited companies, societies, charitable organizations and professional bodies (hereinafter referred to as “**Eligible Participants**”) of the following products (“**Participating Accounts**”): -

<b>Participating Account - Islamic Account</b>
SME First Investment Account-i.
SME First Account-i.
Basic Current Account-I for SME.
Current Account-i.
Premier Mudarabah Account-i for SMEBB.

*Maybank Islamic is a member of Perbadanan Insurans Deposit Malaysia (“PIDM”). Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at [www.maybank2u.com.my](http://www.maybank2u.com.my) for further details.*

### Qualifying Criteria & Campaign Mechanics

4. In order to be eligible for the Campaign prize draw, Eligible Participants would need to fulfil the following criteria: -

#### Campaign Rewards Eligibility & Mechanics

Eligible Participants will be selected randomly by the Bank’s randomizer program based on entries criteria achieved by the participants. Campaign Rewards are based on entries. Eligible Participants are required to maintain minimum average daily balance (ADB) and month end balance (MEB) of RM25,000 in their account for each respective month throughout the Campaign Period.

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Winner Selection will be carried out based on the following criteria;

Entries Criteria	No of entries
Customer New-To-The Bank (NTB) & Open New Business (Participating Account) during the Campaign Period (Online / Over the counter) with minimum Month End Balance (MEB) & Average Daily Balance (ADB) of RM25,000.	10 entries
For every incremental ADB Growth of >RM25,000 till RM59,999 for each month	5 entries
For every incremental ADB Growth of >RM60,000 till RM119,999 for each month	10 entries
For every incremental ADB Growth of >RM120,000 till RM179,999 for each month	20 entries
For every incremental ADB Growth of >RM180,000 and more for each month	30 entries
Successful QR Merchant Registration (during campaign period)	5 entries
QR Sales transactions - Minimum 15 transactions (min. RM10/month)	5 entries

**Scenario**

➤ **Monthly winner**

Customer	ADB as at 30 Nov'22 (Baseline)	ADB as at 31 Dec'22	ADB Growth	Campaign Requirement (each month)		Entry Rewarded
				Average Daily Balance	Month End Balance	
A	RM0	RM25,000	RM25,000	RM25,000	RM25,000	15 entries
B	RM0	RM10,000	RM10,000	RM25,000	RM25,000	10 entries - New-to-Bank customer & account opened during Campaign Period
C	RM0	RM30,000	RM30,000	RM25,000	RM20,000	No entries since it does not satisfy the Campaign qualifying criteria.

➤ **Grand Prize winner (Highest total entries throughout the Campaign Period)**

Customer	Dec'22	Jan'23	Feb'23	Mar'23	Campaign Requirement (Throughout campaign)		Total Entries Rewarded
					Average Daily Balance	Month End Balance	
A	10	10	30	5	RM25,000	RM25,000	55 entries
B	20	10	10	30	RM25,000	RM25,000	70 entries

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C	20	10	10	30	RM25,000	RM20,000 (One of the months i.e. Feb'23)	No entries since it does not satisfy the Campaign qualifying criteria.
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**Campaign Rewards**

Reward	Prizes	No of winners	Targeted Eligible Participants
Monthly	<b>Nespresso Essenza Mini</b> Coffee Machine D30 (Red)	40	Average Daily Balance (ADB) growth between RM30,000.00 - RM59,999.99
	<b>Apple iPad</b> Wi-Fi 64GB (10th Generation)	40	Average Daily Balance (ADB) growth of more than RM60,000.00
Grand	<b>Apple MacBook Air</b> 13inch M2 chip with 8-core CPU	25	Highest entries collected throughout 4 months Campaign Period

- Monthly winners will be selected randomly by the Bank's randomiser program based on entries requirements and at the same time meeting the requirement ADB & MEB of RM25,000.
- As for Grand Prize winners, selection shall be based on the highest entries recorded throughout the Campaign Period and at the same time meeting the minimum requirement ADB & MEB of RM25,000.
- Participating Accounts must be active throughout the Campaign Period.
- Baseline

Campaign Month	Baseline
Dec 2022	Nov 2022
Jan 2023	Dec 2022
Feb 2023	Jan 2023
Mar 2023	Feb 2023

- Formula for ADB:

$$\text{ADB} = \frac{\text{Sum of 1-month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}$$

Non-leap years = 365 days

- The calculation of **ADB growth** are as follows:

Average Daily Balance (for the month) *minus* Average Daily Balance Baseline (previous month).

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For December,

ADB Dec'22 (5<sup>th</sup> Dec - 31<sup>st</sup> Dec 2022) - ADB Baseline Nov'22 (5<sup>th</sup> Nov - 30<sup>th</sup> Nov 2022).

11. The calculation of **Month End Balance (MEB) Growth** are as follows:

Month End Balance (for the month) *minus* Month End Balance Baseline (previous month).  
For December,

MEB Dec'22 (5<sup>th</sup> Dec - 31<sup>st</sup> Dec 2022) - MEB Baseline Nov'22 (5<sup>th</sup> Nov - 30<sup>th</sup> Nov 2022).

12. All prizes will be given away within 90 working days after the completion of the Campaign Period.
13. Winners can only win one time in any of Maybank's business deposit campaigns running concurrently i.e. Payroll4U and Top-Up Booster campaigns etc.
14. Eligible Participants whose accounts have been suspended from carrying out any transactions out of or into their account or whose accounts have been frozen due to any court orders including but not limited to court order made pursuant to the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 and/or whose accounts have been under overdrawn status shall not be entitled for this Campaign.
15. Eligible Participants can only win one Monthly Prize during the Campaign Period.
16. The Bank has the right to discontinue the Campaign at any time during the Campaign Period.
17. Eligible Participants will not be selected as winners if they have been selected as winners of other Maybank deposit campaigns, during the selection period.
18. 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 notifications on the Campaign's result via their Maybank2u inbox and push notifications on their Maybank2u application must register their Maybank2u and be an active user of the Maybank2u application.
  - c. The Bank reserves the right to substitute the Prizes (equivalent 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 days after the completion of the Campaign Period
  - 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.

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g. Upon distribution, the Bank shall no longer be responsible for the use of the Prizes.

19. 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 Maybank. Failure to attend the Prize presentation ceremony and/or other publicity programs may result in a forfeiture of the Prize.

**Miscellaneous**

20. 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 Prizes under the Campaign.

21. Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.

22. 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.

23. 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 color, model or specification of the Prize.

24. 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 will not be responsible for any breach of quality or warranty of the prizes or any terms and conditions thereof.

25. 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.

26. If there is any dispute (except dispute under clause 2524) 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**

27. The Bank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by the Bank.

28. 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 ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.

29. By participating in this Campaign, Eligible Participants agree to access the Maybank2u 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 Maybank should any of the Terms & Conditions be not fully understood.

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30. By participating in this Campaign, Eligible Participants agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Maybank's Privacy Statement") and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers, 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) 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, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of the Bank in relation to the Campaign.

31. The Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank for the purposes of this Campaign) shall not be liable to Eligible Participants 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 unless caused by the any gross negligence or omission by the Bank.

32. The Bank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of the Bank.

33. The Bank may disqualify/reject any Eligible Participant who does 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 which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

34. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

35. In the event of any inconsistency between the English and Bahasa Malaysia versions of the Terms and Conditions, the English version will prevail.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).