

## Islamic Fixed Deposit RUSH Campaign FY 2022

### Terms & Conditions

#### 1. The Campaign Period

1.1 These Terms and Conditions shall govern the “Islamic Fixed Deposit RUSH Campaign (“the Campaign”) commencing on 25 July 2022 until 30 September 2022 or upon reaching the Campaign set target by Maybank Islamic Berhad (200701029411) (“the Bank”), whichever is earlier, on a first-come, first-served basis. (“Campaign Period”).

#### 2. Eligibility

2.1 This Campaign is open to all Islamic Fixed Deposit (IFD-i) placements by new and existing customers (“Customers”) during the Campaign Period (“Eligible Customer”).

2.2 Customers are required to have either Islamic Current Account and/or Savings Account and/or Daily Fund-i account opened and maintained with any branches of Maybank /Maybank Islamic.

2.3 For the purpose of this Campaign, all IFD-i placement(s) of deposits must be made through the following channels:

Channel	Details
Over the Counter (Maybank/Maybank Islamic Branches)	<ul style="list-style-type: none"> <li>Must have Islamic Current/or Savings Account/ Daily Fund-i Account</li> <li>Profit will be credited to Islamic Current/ Savings/ Daily Fund-i Account.</li> </ul>
Online via <a href="http://www.maybank2u.com">www.maybank2u.com</a> Via FPX & Non FPX	

2.4 Only new and existing placements during the Campaign Period which satisfies the segmentations and placement amount set out in Paragraph 3 below are eligible to participate on this Campaign.

*\*Note: For the purpose of this Campaign, Fresh Funds means funds from other banks which are newly transferred into the Customer’s account maintained with Maybank Islamic Berhad.*

*Maybank and Maybank Islamic are members 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.*

#### 3. Mechanics/Features of the Campaign

3.1 The segmentation and the placement amount criteria for eligible IFD-i placements are as follows:

ELIGIBILITY	MINIMUM PLACEMENT	MAXIMUM PLACEMENT	Channel
Retail / Individuals	RM10,000 in a single certificate	RM15.0mil per customer	Online & Over the Counter Via <a href="http://www.maybank2u.com">www.maybank2u.com</a>
Enterprise / SMEBB	RM25,000 in a single certificate	RM20.0M per customer	Over the Counter Only

3.2 Details of the campaign rates (“Campaign Rates”) according to its tenure are as follows:

Channel	Over the Counter		Online		
	TENURE (MONTHS)	CAMPAIGN RATES % p.a ( Fresh Fund)	CAMPAIGN RATES % p.a ( Rollover)	Campaign Rates % p.a (via *FPX)	Campaign Rates % p.a (via non-FPX)
	6	2.90	2.85	2.90	2.85
	12	3.10	3.05	3.10	3.05

*Note:*

1. *The Campaign Rates may be revised accordingly to reflect changes in the overnight policy rate as set by Bank Negara Malaysia, if any shall occur during the Campaign Period.*
2. *Automatic rollover will not be entitled for this campaign rate due to system limitation.*
3. *\*Financial Process Exchanges (“FPX”) is an online payment website that facilitates real-time fund transfers between participating banks using customer’s savings, current account and/or Daily Fund-i. The FPX service is facilitated by Payment Network Malaysia (Paynet) formerly known as Malaysian Electronic Clearing Corporation (MyClear), a wholly-owned subsidiary of Bank Negara Malaysia). Further details to refer [www.paynet.my/](http://www.paynet.my/)*
4. For Maybank, each transaction is subject to maximum RM30,000 per transaction with maximum RM50,000 per day.

3.3 Campaign Rates above is only applicable during the Campaign Period, or upon reaching the campaign target set by the Bank, whichever is earlier, on a first-come, first-served basis.

3.4 Upon maturity of the IFD-i/eIFD-i, the rates shall be changed to the prevailing Islamic Board Rates for any renewal thereof. Please log-on to [www.maybank2u.com.my](http://www.maybank2u.com.my) to view the prevailing Islamic Board Rates and new premature withdrawal rule for Islamic Term Deposit and Term Fund-i.

#### 4. Specific Terms and Conditions.

- 4.1 Customer must have Islamic Current and/or Savings Account and/ or Daily Fund-i Account. For customers who do not have Islamic CASA/Daily Fund-i, they are required to open Islamic CASA/Daily Fund-i in order to participate in this campaign.
- 4.2 Profit will be credited to Islamic Current/ Savings/ Daily Fund-i Account upon maturity.
- 4.3 Early withdrawal of the fund before the agreed maturity date is subject to terms and conditions as stated in the General Terms and Conditions Governing Deposit Accounts and Mudarabah Investment for Islamic Banking.
- 4.4 Processing of eIFD-i with FPX will be immediate upon the successful completion of the debiting and crediting of funds. The Bank shall not responsible for such delay or unsuccessful transaction (if any) and the funds will be returned of the respective bank within three (3) working days. The effective date of the eFD-i placement shall commence after the successful completion of the process.

- 4.5 The eFD-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 Maybank on a first-come, first-served basis.
- 4.6 For eFD-i placed through Maybank2u Website using FPX, only customers with existing Maybank Islamic Joint eFD-i account is allowed to make a Joint eFD-i placement. For new joint eFD-i account, FPX would not be available.

## 5 General Terms and Conditions

- 5.1 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.
- 5.2 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 the Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined by the bank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- 5.3 By participating in this Campaign, Eligible Customers 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 the bank should any of the Terms & Conditions be not fully understood.
- 5.4 By participating in this Campaign, Eligible Customers 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 the Bank in accordance with 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 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, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of the Bank in relation to the Campaign.
- 5.5 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 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 unless caused by the any gross negligence or omission by the Bank.

- 5.6 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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of the Bank.
- 5.7 The Bank may disqualify/reject any Eligible Customer 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.
- 5.8 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 5.9 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 Customers may choose to e-mail the Bank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).