

Terms and Conditions
Mega Growth Mega Gold

The Campaign Period

1. The Terms & Conditions (“Terms and Conditions”) shall govern the “**MEGA GROWTH MEGA GOLD**” (“**Campaign**”) commencing from **1st October** to **31st December 2022** (both dates inclusive) or upon reaching the Campaign set target (as determined by Maybank Islamic Berhad (“**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. This Campaign is open to all new and existing Maybank Islamic account holders (which may consist of individuals and joint account holders) (“**Eligible Participants**”) of the following accounts (“**Participating Accounts**”): -
 - Private Banking Account-i (PBA-i)*
 - Premier Mudharabah Account-i (PMA-i)*

*Maybank Islamic is a member of PIDM. Participating accounts are not protected by PIDM.

4. For joint accounts, only the primary account holder shall qualify as the Eligible Participant.
5. All Employees of Maybank Group are not eligible to participate in this Campaign.

Qualifying Criteria & Campaign Mechanics

6. To be eligible for this Campaign’s prize draw, Eligible Participants would need to fulfil the following criteria:
 - a. Open/have any of the Participating Account(s);
 - b. Grow minimum Average Daily Balance (“**ADB**”) of RM5,000 in Participating Account(s) throughout Campaign Period;
7. Eligible Participants can qualify for 3 different prize tiers according to ADB growth in Participating Account(s), as below :-

Product	ADB Growth		
	TIER 1	TIER 2	TIER 3
PBA-i	RM5,000 - RM19,999.99	RM100,000.01 - RM299,999.99	RM300,000 and above
PMA-i	RM5,000 - RM9,999.99	RM250,000.01 - RM299,999.99	RM300,000 and above

Note: Every RM5,000 ADB growth = 1 entry

Additional mechanics:

- Eligible Participants with Privilege/Premier service tagging shall be awarded with 10 bonus entries
- Eligible Participants under IWM shall be further awarded 10 bonus entries

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Campaign Prize Draw

8. The prizes for the Campaign Prize Draw in accordance to each Tier are as below: -

Tier 1	Tier 2 (min. 1,000 qualifiers)	Tier 3 (min. 1,000 qualifiers)
RM1,000 gold in Maybank Islamic Gold Account-i (MIGA-i)	RM5,000 gold in Maybank Islamic Gold Account-i (MIGA-i)	RM15,000 gold in Maybank Islamic Gold Account-i (MIGA-i)
x 10 winners	x 5 winners	x 3 winner

- Prize tier 2 and 3 will be unlocked subject to reaching a minimum amount of qualifiers as above.
- Should any tier not be unlocked due to insufficient qualifiers, Eligible Participants would be in the running for the previous unlocked prize tier.
- Any unutilized prizes due to insufficient qualifiers to unlock prize tiers can be repurposed for subsequent campaigns.

9. The ADB growth calculation for Campaign prize draw is as follows:

- For new accounts (i.e. accounts opened during Campaign Period):

ADB Growth throughout Campaign Period

$$= \frac{\text{Sum of Daily End Day balances from the date of account opening till 31 Dec 2022} - \text{Baseline}}{\text{Number of Days from the date of account opening till 31 Dec 2022}}$$

- For existing accounts (i.e. accounts opened prior to Campaign Period):

ADB Growth throughout Campaign Period

$$= \frac{\text{Sum of Daily End Day balances from 1 Oct till 31 Dec 2022} - \text{Baseline}}{\text{Number of Campaign days: 150 days}}$$

10. The Baseline calculation is as follows:

- For new accounts opened during the Campaign Period, the Baseline for the Campaign is zero (0).
- For existing accounts, the Baseline for the Campaign is ADB of September 2022, as below

Baseline (existing accounts)

$$= \frac{\text{Sum of Daily End Balance in September 2022}}{30 \text{ days}}$$

11. In the event that accountholders have been rewarded by the Bank or Malayan Banking Berhad on other concurrent deposit/investment account campaign or Zest-i monthly Prize Draw during the

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Campaign period, such account holder will be excluded from the pool of Eligible Participants for this Campaign prize draw.

12. Campaign prize draw winners will be selected at the end of the Campaign Period via the Maybank Group's randomizer programme from the pool of Eligible Participants ("Winners")

13. 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 the Terms and Conditions stated herein 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.

14. 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 Prizes.

Miscellaneous

15. 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.
16. Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.
17. 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.
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 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. 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 Bank.
21. Bank reserves the right to withdraw, cancel, suspend, extend or terminate this Contest 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 or through any other channel determined by The Bank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
22. By participating in this Contest, Eligible Participants agree to access the Maybank2u website at 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.
23. By participating in this Contest, 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 The Bank in accordance with the Maybank Privacy Statement, which may be viewed on 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 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 Contest; 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, Eligible Participants agree to co-operate and participate in all advertising and publicity activities of The Bank in relation to the Contest.
24. 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 Contest) shall not be liable to Eligible Participants in this Contest 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 Contest unless caused by the any gross negligence or omission by The Bank.
25. The Bank shall not be liable for any default of its obligation under this Contest due to any force majeure events which include but not limited to act of God, war, riot, lockout, industrial action,

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fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of The Bank.

26. 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 Contest and/or its process or the operations of this Contest which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Contest.
27. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
28. 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 Contest, 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 The Bank via the feedback form at Maybank2u website www.maybank2u.com.my.