



**CHINESE NEW YEAR CAMPAIGN 2022 (“Campaign”)
TERMS AND CONDITIONS**

1.0 The Campaign Period

This Campaign is organised by Malayan Banking Berhad (Co. Reg. No.: 196001000142) and Maybank Islamic Berhad (Co. Reg. No: 200701029411) (collectively referred to as “**Maybank**”). By participating in this Campaign, the **Eligible Participant(s)** (as defined below) hereby expressly agrees to be bound by these terms and conditions (“**Terms and Conditions**”) and Maybank’s decision. This Campaign commences from 1st January 2022 and will expire on 31st March 2022 (“**Campaign Period**”), both dates inclusive.

2.0 Eligibility Criteria for the Campaign (“Eligibility Criteria”)

2.1 This Campaign is open to all existing and new Maybank Privilege Customers aged 18 years and above, and applicable to both Malaysian and non-Malaysian citizens who fulfil both of the following requirements:

- (a) **Maybank Privilege** customers who open and/or maintain:
 - (i) Any combination or single product of Deposits/Investment Accounts and investments between RM50,000 to RM250,000; OR
 - (ii) Any combination or single product of financing, Deposits/Investment Accounts and investments between RM250,000 to RM1,000,000
- (b) is not an employee of Maybank and its group of companies.

[hereinafter will be referred to as “**Eligible Participants**”]

3.0 Campaign Details

3.1 Participating Products

Participating Product Category	Qualifying Criteria
DEPOSIT/INVESTMENT ACCOUNT	Refer to clause 4.1
INVESTMENT	Refer to clause 4.2
MIGA-i	Refer to clause 4.3
MORTGAGE	Refer to clause 4.4
CAR LOAN/FINANCING	Refer to clause 4.5
MAE APP	Refer to clause 4.6

[hereinafter referred to as the “**Participating Product(s)**”]

3.2 Campaign Rewards

The Campaign rewards are as set out below:

No.	Prize Type	Rewards
(a)	Grand Prize	1 unit of Mazda 3
(b)	Monthly Draw	20x Petronas card worth RM50 each per month
(c)	Li Chun	38x Lucky Pick - Tea set worth RM50 for investor with min RM 20,000 of conventional Unit Trust on 4 th February 2022
(d)	Top Investor	10x Tumbler set worth RM100 each for the top 10 investors with min single or combined investment of RM50,000 during the Campaign Period
(e)	Mortgage	First 40 Eligible Participants will be rewarded with e-vouchers worth RM100 with minimum loan/financing of RM300,000
(f)	Car Loan/Financing	First 40 Eligible Participants will be rewarded with e-vouchers worth RM100 with minimum car loan/financing of RM50,000
(g)	MIGA-i	First 500 Eligible Participants will be entitled to 0.1 gram of gold when they invest RM3,000 in a single or combined transaction

[hereinafter referred to as the “Campaign Reward(s)”]

**Malayan Banking Berhad is a member of PIDM. Products offered by Malayan Banking Berhad are protected by PIDM. Investment Accounts and Maybank Islamic Gold Account-i (MIGA-i) offered by Maybank Islamic Berhad are not protected by PIDM.*

3.3 Campaign Mechanics

3.3.1 Eligible Participants will be eligible for the Campaign Rewards subject to the fulfilment of the qualifying criteria for each product as set out below.

3.3.2 Entries are automatically tracked. No Campaign entry forms or registration are required.

3.3.3 Campaign Rewards for 3.2(b) is subject to qualifying criteria as set out in 4.2 below, based on first-come, first-served basis, while stock lasts.

3.3.4 Campaign Rewards for 3.2(c) is based on drawing subject to the qualifying criteria as set out in 4.2 below.

3.3.5 Campaign Rewards for 3.2(d) is based on the highest total investment portfolio during the Campaign Period.

3.3.6 Campaign Rewards for 3.2(e) and (f) are is upon the execution of the loan/financing; Campaign Rewards will be issued on a first-come, first-served basis, while stock lasts.

3.3.7 Campaign rewards for 3.2(g) is subject to qualifying criteria as set out in 4.3 below for the first 500 Eligible Participants.

3.3.8 The entitlement for Campaign Rewards 3.2 (b) - (g) (hereinafter referred to as “**Complimentary Rewards**”) is up to two (2) Complimentary Rewards only of the highest value per Eligible Participant.

3.3.9 The entitlement of Eligible Participants to the Campaign Rewards will be determined within three (3) months after the end of the Campaign Period.

3.3.10 The entries for the Grand Prize draw will be as follows: -

PRODUCT CATEGORY	ENTRIES FOR GRAND PRIZE & MONTHLY REWARD (Every additional product = 5 entries)	
DEPOSIT/INVESTMENT ACCOUNT	10 Entries per month, per Eligible Participant	
INVESTMENT	RM50,000 - RM149,999	20 Entries
	RM150,000 & above	30 Entries
MIGA-i	10 Entries per Eligible Participant	
MORTGAGE	10 Entries per package	
CAR LOAN/FINANCING	10 Entries per package	
MAE APP	5 Entries per Eligible Participant	

3.4 Other Terms and Conditions

3.4.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Reward with item(s) of equivalent value with twenty-one (21) days’ prior notice.

3.4.2 Maybank is not the supplier of the Campaign Rewards and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the gifts provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Campaign Rewards. Any dispute over the Campaign Rewards provided by the merchant should be resolved directly between Eligible Participants and the respective merchants.

3.4.3 The Grand Prize shall exclude car/vehicle registration fees, road tax, insurance and delivery fees. The Eligible Participant/ Grand Prize winner shall be responsible for any additional costs, duties, taxes and/or other incidental expenses, which may be incurred as a result of and/or related to their acceptance of the Grand Prize.

3.4.4 Grand Prize winner is required on their own accord and expenses to register with the Road Transport Department (*Jabatan Pengangkutan Jalan*) before the Grand Prize giving ceremony in which the date and venue will be determined by Maybank at its own discretion.

- 3.4.5 In the event that the authorized dealer is unable to supply the same model as described herein to Maybank due to reasons which include, but are not limited to manufacture(s) recall or damaged/lost/stolen during storage and delivery, Maybank reserves the right to substitute the Grand Prize(s) with another model of like or similar value as its sole discretion, with twenty-one (21) days prior notice by way of posting on the Maybank Website at www.maybank2u.com.my or any other methods as it deems fit.
- 3.4.6 Maybank gives no assurance or satisfaction guarantee in regards to the Grand Prize. It will be a direct arrangement/settlement between the Grand Prize winner and the authorized dealer without any resource to Maybank for any dispute in relation to quality or warranty of the Grand Prize or any terms and conditions in respect thereof.
- 3.4.7 The image(s) of the Campaign Rewards item (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 3.4.8 Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expense or damage whatsoever or howsoever incurred or sustained by the selected Winner and/or any other person by reason of, arising from or in connection with the Campaign and/or the usage of the gift and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.

4.0 Campaign Terms and Conditions - Participating Products

4.1 Deposit / Investment Account

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Grand Prize Entries
DEPOSIT/ INVESTMENT ACCOUNT	1. Premier Account 1 (PM1) 2. Premier Mudharabah Account-i (PMA-i)	Min incremental Average Daily Balance (ADB) growth of RM50,000 per month during Campaign Period	10 Entries per month, per Eligible Participant (refer also to clause 3.3.10)

- 4.1.1 The Campaign is open to the following Eligible Participants (“Account Holders”):
- Who hold new or existing Premier Account 1 (PM1) or Premier Mudharabah Account-i (PMA-i) (hereinafter collectively referred to as “Account”), which may consist of individuals or joint account holders;
 - Whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered; and
 - Who have not breached any agreement with Maybank.

**Malayan Banking Berhad is a member of PIDM. Premier Account 1 offered by Malayan Banking Berhad is protected by PIDM up to RM250,000 for each depositor. Premier Mudharabah Account-i offered by Maybank Islamic Berhad is not protected by PIDM.*

- 4.1.2 Eligible Participants are expected to have a minimum Incremental Average Daily Balance (“ADB”) of RM50,000 for the respective month.

4.1.3 For any joint account, only the successful primary account holder will be entitled to the entries.

4.1.4 Eligible Participants would not be eligible for the Campaign Rewards in the event that the Account is closed before the fulfilment of the reward.

4.1.5 Incremental Average Daily Balance (“ADB”) Calculation

a) Incremental ADB in the Account refers to the difference in the ADB during the current month during the Campaign Period as compared to the ADB in the Account for the preceding month (“Baseline”).

b) Baseline shall mean the following:

No	Customer Type	Baseline (RM)
1	New Account	Baseline shall be RM0
2	Existing Account	Baseline shall be ADB for the preceding month during the Campaign Period

c) ADB is calculated based on calendar month. It is calculated based on the total sum of end day balance and divided by number of days in the month. Definition of ADB shall be termed as follows :

NO	CUSTOMER TYPE	DETAILS
1	New Customer	For Account opened during the Campaign Period, the ADB for the respective month in which the Account was opened is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days in that month
2	Existing Customer	For Account opened before the Campaign Period, the ADB in the Account for the respective month is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days in that month

4.2 Investment

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward							
			Complimentary Rewards	Grand Prize Entries						
INVESTMENT	1. Unit Trusts/Shariah Compliant Unit Trust funds** 2. Structured Products/Islamic Structured Products 3. Retail Bonds/Retail Sukuk 4. Structured Deposits <i>**Note: Excluding ASNB variable funds</i>	Minimum investment of RM50,000 in a single or combined transaction during Campaign Period	38 winners will stand a chance to win Tea set worth RM50 based on drawing when Eligible Participant invests with minimum RM20,000 in conventional Unit Trust on 4 th February 2022	<table border="1"> <thead> <tr> <th>Investment Amount</th> <th>No. of Entries</th> </tr> </thead> <tbody> <tr> <td>RM50,000 - RM149,999</td> <td>20 Entries</td> </tr> <tr> <td>RM150,000 & above</td> <td>30 Entries</td> </tr> </tbody> </table>	Investment Amount	No. of Entries	RM50,000 - RM149,999	20 Entries	RM150,000 & above	30 Entries
			Investment Amount	No. of Entries						
			RM50,000 - RM149,999	20 Entries						
			RM150,000 & above	30 Entries						
10x Tumbler set worth RM100 each for the top 10 Eligible Participants with minimum single or combined investment of RM50,000 (with minimum 1.5% sales charge) during the entire Campaign Period.	(refer also to clause 3.3.10)									

4.2.1 The Campaign is open to the following four (4) investment product types:

	Investment Product Type	Description
1.	Unit Trusts/Shariah Compliant Unit Trust funds	Open to selected Unit Trust/Shariah Compliant Unit Trust funds (exclude ASNB variable funds) with minimum 1.5% sales charge
2.	Structured products/Islamic Structured	Open to selected Structured Products/Islamic Structured Products distributed by Maybank with minimum 1.5% sales charge
3.	Retail Bonds/Retail Sukuk	Open to selected Retail Bonds/Retail Sukuk with minimum 1.5% sales charge
4.	Structured Deposits	Open to selected Structured Deposits with minimum 1.5% sales charge

[hereinafter referred to as “Investment Product”]

4.2.2 Eligible Participants are expected to make an investment of a minimum of RM50,000 in a single or combined transaction.

4.2.3 Eligible Participants with minimum single or combined investment of RM20,000 in conventional Unit Trust on 4th February 2022 will be eligible to join the draw to win Tea set worth RM50.

4.2.4 The top 10 Eligible Participants with minimum single or combined accumulated investment portfolio of RM50,000 and above will be entitled to Tumbler set worth RM100. The top Eligible Participants will be determined by the highest total investment amount during the Campaign Period.

4.3 Maybank Islamic Gold Account-I (MIGA-i)

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complimentary Rewards	Grand Prize Entries
MIGA-i	MIGA-i	Minimum investment amount of RM3,000 in a single or combined transaction during Campaign Period	First 500 Eligible Participants will be entitled to 0.1	10 Entries (refer also to clause 3.3.10)

4.3.1 The first 500 Eligible Participants are expected to make investment in a single or combined transaction in MIGA-i of a minimum of RM3,000 to be entitled to the Complimentary Reward of 0.1 gram gold in MIGA-i on a first-come, first-served basis.

4.3.2 Eligible Participants are expected to a minimum of RM3,000 in a single and/or combined transaction(s) in MIGA-i to be entitled to 10 entries to the Grand Prize draw. No additional entries for investment amount beyond RM3,000.

4.3.3 As for Joint-Account, only principal MIGA-i account holder will be entitled for Campaign entries.

4.4 Mortgage

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complimentary Rewards	Grand Prize Entries
Mortgage	Open to: <ul style="list-style-type: none"> • Overseas Mortgage Loan, Foreign Currency Offshore Property Financing-i • New Mortgage Loan/Islamic Home Financing package • Completed and properties under construction: <ul style="list-style-type: none"> ▪ Remortgage ▪ Refinance ▪ Redraw. 	Based on loan/financing execution with minimum of RM300,000	e-vouchers worth RM100 for the first 40 Eligible Participants with minimum loan/financing of RM300,000	10 Entries (refer also to clause 3.3.10)

4.4.1 The Campaign is open to new Mortgage Loan/Islamic Home Financing facilities for completed and under construction properties amounting to a minimum of RM300,000. Each Eligible Participants that fulfils the Qualifying Criteria is entitled to 10 entries per loan/financing package to the Grand Prize draw per package.

4.4.2 Recognition of Islamic Home Financing facilities is based on execution date of financing documents during or one month after Campaign Period.

4.4.3 The first 40 Eligible Participants who fulfil the Qualifying Criteria are entitled to the e-voucher worth RM100, on a first-come, first-served basis, while stock lasts.

4.5 Car Loan/Financing

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Reward	
			Complimentary Rewards	Grand Prize Entries
Car Loan/Financing	Open to new application of Conventional/ Islamic Car Loan/Financing and applicable for New & Unregistered Reconditioned Cars only.	Minimum approved & disbursed car loan/financing of RM50,000	e-vouchers worth RM100 for the first 40 Eligible Participants	10 Entries (refer also to clause 3.3.10)

4.5.1 The application dates of Car Loan/Financing must be within the Campaign Period with minimum loan/financing of RM50,000. Each Eligible Participants that fulfils the Qualifying Criteria is entitled to 10 entries per loan/financing package to the Grand Prize draw per package.

4.5.2 Recognition of Car Loan/Financing is based on approval date and disbursement date during or one month after the Campaign Period.

4.5.3 The first 40 Eligible Participants who fulfil the Qualifying Criteria are entitled to the e-voucher worth RM100, on a first-come, first-served basis, while stock lasts.

4.6 MAE App

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Grand Prize Entries
MAE	MAE App	<ul style="list-style-type: none"> Existing MAE app user who has been on boarded to Privilege; Or Existing Privilege customer who has been on boarded/open MAE app 	5 Entries (refer also to clause 3.3.10)

4.6.1 Eligible Participants will be entitled to entries to the Grand Prize in the event they are existing Privilege customers who newly sign up/open the MAE App.

4.6.2 Eligible Participants will be entitled to entries to the Grand Prize in the event they are existing MAE App users who newly become Privilege customers.

4.6.3 Eligible Participants will be entitled to entries as per clause 3.3.10.

5 Campaign Rewards fulfilment

5.2 Eligible Participants who are successful winners for the Campaign Rewards will be contacted within four (4) months after the end of the Campaign Period i.e. by 31 July 2022. Winners will be assigned a Maybank Personal Financial Advisor from a Maybank branch to liaise with them on fulfilment of the Campaign Rewards.

5.3 Once the winners are contacted as stated above in clause 5.1, the winners will need to verify their home/email address for the purpose of sending the letter of notification, informing the winners of their entitlement. Three (3) call attempts will be made to the winners based on the current information registered with Maybank and failure to reach the said Eligible Participants will entitle Maybank to select a new winner as replacement.

5.4 The winners shall have twenty one (21) days to respond to the letter of notification upon receipt and claim the Campaign Rewards, after which any unclaimed Campaign Rewards will be deemed void.

5.5 Delivery of Campaign Rewards will be handled by Maybank's appointed courier service company.

5.6 MIGA-i gold will be credited into the winner's MIGA-i account. Winner must open a MIGA-i account if the winner does not have one yet. Failure to open the account within twenty one (21) days from the receipt of letter of notification will deem the entitlement to the MIGA-i gold as void.

6 General Terms and Conditions

- 6.1 Maybank 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 Maybank.
- 6.2 Maybank 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 prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my or through any other channel or channels determined by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- 6.3 By participating in this Campaign, 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 Maybank should any of the Terms & Conditions be not fully understood.
- 6.4 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 Maybank Group Personal Data Privacy Statement, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Notice”).
- 6.5 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 Maybank for:
- a) the purposes of the Campaign; and
 - b) marketing and promotional activities conducted by Maybank, 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 cooperate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
- 6.6 Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank 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 Maybank.
- 6.7 Maybank shall not be responsible and / or liable for any losses suffered by Eligible Participants resulting directly or indirectly from the Eligible Participants’ participation in this Campaign or otherwise. Furthermore, Maybank 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 or any events beyond the reasonable control of Maybank.

- 6.8 Maybank 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.
- 6.9 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 6.10 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, Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.

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