

Terms and Conditions
SME CASA LOYALTY CAMPAIGN

The Campaign Period

1. The Terms & Conditions (“Terms and Conditions”) shall govern the “SME CASA LOYALTY CAMPAIGN FY2022” (“Campaign”) commencing from 20th May 2022 to 31st July 2022 (Phase 1) and 1st August 2022 to 31st October 2022 (Phase 2) (both dates inclusive) or upon reaching the Campaign set target (as determined by Maybank Berhad) (Reg. No. 196001000142) (“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. The Campaign is open to the Bank’s existing participating account holders, who may consist of Small Medium Enterprise/Business Banking business account holders comprising of sole-proprietorship, partnerships, limited liability partnerships, private limited companies, societies, charitable organizations and professional bodies (hereinafter referred to as “Eligible Participant”) of the following products: -

Conventional
Business Account Corporate Current Account
SME First Account
Basic Current Account for SME

*Maybank is a member of PIDM.
Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at 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:-

Rewards Eligibility & Mechanics

Eligible Participants will be selected randomly by the randomizer program based on the ADB growth requirement from the respective Group tier of each respective month against baseline. (Phase I Baseline : Average ADB from January 2022 until April 2022 and Phase II Baseline : Average ADB from April 2022 until July 2022) during the Campaign Period.

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

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Group	Total ADB Range Group (30th April 2022 - 31st July 2022)	Campaign Eligibility
Group 1	RM1,000-RM9,999	Customer MUST achieve incremental ADB of RM10,000 throughout the campaign period.
Group 2	RM10,000-RM49,999	Customer MUST achieve incremental ADB of RM50,000 throughout the campaign period.
Group 3	RM50,000-RM100,000	Customer MUST achieve incremental ADB of RM200,000 throughout the campaign period.

The baselines are;

Campaign Phase	Average ADB between
Phase I	31 st January 2022 - 30 th April 2022
Phase II	30 th April 2022 - 31 st July 2022

REWARDS;

Month	Prize	Total ADB Range Group	No of winner
Phase I: May-July 2022	Petrol Voucher RM500	Group 1	5
		Group 2	30
		Group 3	40
Phase II: Aug-Oct 2022 <small>(Commencement of Phase II subject to the performance of Phase I)</small>	Petrol Voucher RM500	Group 1	5
		Group 2	30
		Group 3	40

- a. Winner selection & prizes giveaway will be awarded according to the respective campaign phases Phase I (May-July 2022) and Phase II (Aug-Oct 2022).
- b. Winner will be selected randomly by the randomizer program.
- c. Account must be active during the Campaign Period.

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5. Formula for ADB:

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

Number of days in a month

Non-leap years = 365 days

6. Formula for ADB Growth:

ADB Growth: Total average ADB* - Baseline**

***Total average ADB:**

(Example Phase I);

Total average ADB : $\frac{(\text{Total ADB partial May'22 (20th May'22-31st May'22) + Total ADB June'22 + Total ADB July'22)}{2 \text{ months} + 12\text{days}(20 \text{ May}-31\text{May})}$

(Example Phase II);

Total ADB : $\frac{(\text{Total ADB Aug'22} + \text{Total ADB Sep'22} + \text{Total ADB Oct'22})}{3 \text{ months}}$

****Baseline:**

(Example Phase I);

Baseline: $\frac{\text{Total average ADB of (31st Jan'22} + 28\text{th Feb'22} + 31\text{st Mar'22} + 30\text{th Apr'22})}{4 \text{ months}}$

(Example Phase II)

Baseline: $\frac{\text{Total average ADB of (30th Apr'22} + 31\text{st May'22} + 30\text{th June'22} + 31\text{st July'22})}{4 \text{ months}}$

- All prizes will be given away within three (3) months after the selection of the winners per phase is completed.
- Commencement of Phase 2 campaign is subjected to Phase 1 campaign performance. Otherwise, the campaign ended.
- Winner selection will be carried out by Bank's Strategic Data Management (SDM).
- Eligible Participants can only win once in each of the phases throughout the Campaign Period.

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11. 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 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.
12. To ensure better campaign effectiveness, our distribution channel shall be provided with Customer Relationship Management (CRM) leads on the selected customer whereby close tracking shall be undertaken throughout the Campaign Period.
13. Eligible Participants shall be analyzed by the ADB growth calculation in the campaign winner selections.
14. Winners' selection will be conducted after the completion of each campaign phase.
15. Eligible Participant who is unsuccessful to be selected on the Phase I as winner is entitled for another chance to win rewards in Phase II, as long as they meet the Campaign Criteria and the commencement of Phase II.
16. Eligible Participants will not be selected as winners if they have been selected as winners of other Maybank deposit campaigns, during the selection period.
17. Each Eligible Participant is only entitled to one (1) prize.
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 after the selection of the winners per phase 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 this Terms and Conditions 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.

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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 the Bank. Failure to attend the Prize presentation ceremony and/or other publicity programs may constitute 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 Prize 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 colour, 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 is not 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 25) 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. 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.
28. 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 ("days" shall have the same meaning as calendar days), 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 Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
29. By participating in this Campaign, Eligible Customers 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.

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30. 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 Maybank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Statement”) and the PDPA Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank’s Privacy Statement and the 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 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 Customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
31. 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 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 Maybank.
32. 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, epidemic and pandemic or any events beyond the reasonable control of Maybank.
33. Maybank 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.
34. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

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 Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.