



**Maybank**  
Islamic



**Maybank**

## Loyalty Double Rewards 2.0 Campaign (“Campaign”)

### Terms & Conditions

1. This Campaign is organised by Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411) (collectively referred to as “**Maybank**”) and shall be governed by the Terms & Conditions herein. By participating in this Campaign, Eligible Customers (as defined herein) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank. This Campaign commences from 1<sup>st</sup> November 2022 to 31<sup>st</sup> January 2023 (“**Campaign Period**”).

2. Eligibility

- 2.1 Existing or new account holder(s):-

- a) holding any of the following accounts (“**Participating Accounts**”) (which may consist of individuals or joint account holders);

Conventional Accounts	Islamic Accounts
Kawanku Savings Account	Savings Account-i
Basic Savings Account	Basic Savings Account-i
Personal Saver Account	Personal Saver-i Account
Maybank2u.Premier	Zest-i Account

*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.*

- b) whose Participating Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered;
      - c) who has not breached any agreement with Maybank; and
      - d) who is not an employee of Maybank

shall be eligible to participate in the Campaign (hereinafter referred to as “**Eligible Customers**”).

3. Campaign Mechanics and Conditions

- 3.1 To be eligible for the Campaign, Eligible Customers would need to fulfil the following Campaign Enrolment Criteria:

- a) The Eligible Customers must be an existing or new account holder of any of the Participating Accounts;
      - b) Participating Account must have ‘No Withdrawal’ for each respective month;
      - c) The Participating Account must have a minimum Average Daily Balance (ADB) Growth of RM500 up to maximum of RM50, 000 for the respective month; and
      - d) The Participating Account must have a minimum Balance Outstanding of RM500 for each respective month end.

For this Campaign, ‘No Withdrawal’ shall be termed as no cash withdrawal via ATM, no cash withdrawal via over the counter at the Branches/Centres and no outward Telegraphic Transfers to other banks i.e. outward Interbank Giro Transfer (IBG), RENTAS, and Third Party Transfer.

- 3.2 Eligible Customers who have fulfilled the campaign enrolment criteria and met the respective requirements shall be entitled for the following Campaign Rewards:



a) Bonus Rates

NO	CRITERIA	REQUIREMENTS	CAMPAIGN REWARDS
1)	<b>Deposit/Investment Growth</b> [Core and Compulsory for Eligible Customers]	For the first and second month of the Campaign [November and December 2022]:- <ul style="list-style-type: none"> <li>• Must have 'No Withdrawal' for each respective month.</li> <li>• Must have a minimum ADB Growth of RM500 up to a maximum of RM50,000 for each respective month.</li> <li>• Must have a minimum Balance Outstanding of RM500 for each respective month end.</li> <li>• Refer to Clause 3.3.</li> </ul>	Bonus Rates 0.15% p.a. [November and December 2022]
2)	<b>Collective Deposit/Investment Growth</b> [Collective Eligible Customers]	For the final month of the Campaign [January 2023]:- <ul style="list-style-type: none"> <li>• Must have 'No Withdrawal' for the respective month.</li> <li>• Must have a minimum ADB Growth of RM500 up to a maximum of RM50,000 for the respective month.</li> <li>• Must have a minimum Balance Outstanding of RM500 for the respective month end.</li> <li>• If the collective deposit/investment growth of Eligible Customers reach RM800 Million or more, Eligible Customers will enjoy a higher bonus rate of 0.30% p.a.</li> <li>• If the collective deposit/investment growth of Eligible Customers is less than RM800 Million, Eligible Customers will enjoy a bonus rate of 0.15% p.a.</li> <li>• Refer to Clause 3.4.</li> </ul>	Bonus Rates 0.30% or 0.15% p.a. [January 2023]

b) Cash Back Prizes

- Stand a chance to win the following cash back prizes after the end of the campaign.

Cash Back Prizes	Number of Winners	Amount (RM)
Grand Prize	5	RM1,000 each
Consolation Prize 1	50	RM500 each
Consolation Prize 2	100	RM50 each
<b>Total</b>	<b>155</b>	

- Lucky draw will be done after the end of the Campaign Period.
- Refer to Clause 3.6 for the requirements to earn entries for the lucky draw.

3.3 Deposit/Investment Growth Criteria (Core and Compulsory)

- Bonus Rates of 0.15% p.a. is applicable for the first and second month of the Campaign [November and December 2022].
- To be eligible for Deposit/Investment Growth, Eligible Customers must meet the following requirements:



- i. Participating Account must have 'No Withdrawal' for each respective month;
- ii. Participating Account must have a minimum ADB Growth of RM500 up to a maximum of RM50,000 for each respective month; and
- iii. Must have a minimum Balance Outstanding of RM500 for each respective month end.

c) ADB Growth in the Participating Account refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Participating Account for the month before the Campaign, October 2022 ("Baseline").

d) Definition of "Baseline" shall be termed as below:

NO	ACCOUNT TYPE	BASELINE (RM)
1)	New Account	Baseline shall be RM0
2)	Existing Account	Baseline shall be the ADB for the month before the Campaign, i.e October 2022

e) 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 below:

NO	CUSTOMER TYPE	DETAILS
1)	New Customer	For Participating Accounts opened during the Campaign Period, the ADB for each respective month in which the Participating Account was opened is determined by computing the sum of every day-end balance from the day opened to the last day of calendar month divided by the same total number of days.
2)	Existing Customer	For Participating Accounts opened before the Campaign Period, the ADB in the Participating Account for each respective month is determined by computing the sum of every day-end balance in the Participating Account for that month divided by the number of days in that month.

### 3.4 Collective Deposit/Investment Growth (Collective Eligible Customers)

- a) Bonus Rates of 0.30% p.a. or 0.15% p.a. is applicable for the final month of the Campaign [January 2023].
- b) To be eligible for Collective Deposit/Investment Growth, Eligible Customers must meet the following requirements:
  - i. Participating Account must have 'No Withdrawal' for the respective month;
  - ii. Participating Account must have a minimum ADB Growth of RM500 up to a maximum of RM50,000 for each respective month; and
  - iii. Must have a minimum Balance Outstanding of RM500 for each respective month end.
- c) If the Collective Deposit/Investment growth of eligible customers reach RM800 Million or more, Eligible Customers will enjoy a bonus rate of 0.30% p.a.
- d) If the Collective Deposit/Investment growth of eligible customers is less than RM800 Million, Eligible Customers will enjoy a bonus rate of 0.15% p.a.



- e) Collective Deposit/Investment Growth is the total ADB Growth of all the Participating Accounts during the month.
- f) ADB Growth is defined in Clause 3.3 c), d) and e).

### 3.5 Bonus Rates

- a) For the purposes of this Campaign, Bonus Rates are only awarded to Eligible Customers who have met the Campaign Enrolment Criteria and the respective requirement as set out in Clause 3.2 1) and 2).
- Campaign Bonus Rates for the 1<sup>st</sup> and 2<sup>nd</sup> Month of the Campaign, i.e November - December 2022

ACCOUNT	ADB BALANCE BAND (RM)	<sup>1</sup> BOARD RATE (% p.a.)	<sup>2</sup> BONUS RATES (% p.a.)	<sup>3</sup> TOTAL RATE (% p.a.)
KAWANKU SAVINGS / SAVINGS ACCOUNT-i	RM 500 – RM 50,000	0.20%	0.15%	0.35%
BASIC SAVINGS ACCOUNT/-i	RM 500 – RM 50,000	0.25%		0.40%
PERSONAL SAVER/-i	RM 500 – RM 50,000	0.20%		0.35%
MAYBANK2U.PREMIER	RM 500 – RM 50,000	0.20%		0.35%
ACCOUNT	ADB BALANCE BAND (RM)	<sup>1</sup> INDICATIVE PROFIT RATE (% p.a.)	<sup>2</sup> BONUS RATES (% p.a.)	<sup>3</sup> TOTAL RATE (% p.a.)
*ZEST-i ACCOUNT	RM 500 – RM 50,000	0.05%	0.15%	0.20%

- Campaign Bonus Rate for Final Month i.e. January 2023

#### Collective Deposit/Investment Growth RM800M Or More

ACCOUNT	ADB BALANCE BAND (RM)	<sup>1</sup> BOARD RATE (% p.a.)	<sup>2</sup> BONUS RATES (% p.a.)	<sup>3</sup> TOTAL RATE (% p.a.)
KAWANKU SAVINGS / SAVINGS ACCOUNT-i	RM 500 – RM 50,000	0.20%	0.30%	0.50%
BASIC SAVINGS ACCOUNT/-i	RM 500 – RM 50,000	0.25%		0.55%
PERSONAL SAVER/-i	RM 500 – RM 50,000	0.20%		0.50%
MAYBANK2U.PREMIER	RM 500 – RM 50,000	0.20%		0.50%
ACCOUNT	ADB BALANCE BAND (RM)	<sup>1</sup> INDICATIVE PROFIT RATE (% p.a.)	<sup>2</sup> BONUS RATES (% p.a.)	<sup>3</sup> TOTAL RATE (% p.a.)
*ZEST-i ACCOUNT	RM 500 – RM 50,000	0.05%	0.30%	0.35%

OR



### Collective Deposit/Investment Growth Less Than RM800M

ACCOUNT	ADB BALANCE BAND (RM)	<sup>1</sup> BOARD RATE (% p.a.)	<sup>2</sup> BONUS RATES (% p.a.)	<sup>3</sup> TOTAL RATE (% p.a.)
KAWANKU SAVINGS / SAVINGS ACCOUNT-i	RM 500 – RM 50,000	0.20%	0.15%	0.35%
BASIC SAVINGS ACCOUNT/-i	RM 500 – RM 50,000	0.25%		0.40%
PERSONAL SAVER/-i	RM 500 – RM 50,000	0.20%		0.35%
MAYBANK2U.PREMIER	RM 500 – RM 50,000	0.20%		0.35%

ACCOUNT	ADB BALANCE BAND (RM)	<sup>1</sup> INDICATIVE PROFIT RATE (% p.a.)	<sup>2</sup> BONUS RATES (% p.a.)	<sup>3</sup> TOTAL RATE (% p.a.)
*ZEST-i ACCOUNT	RM 500 – RM 50,000	0.05%	0.15%	0.20%

#### Notes

<sup>1</sup> Board Rate [effective 12.09.2022] / <sup>1</sup> Indicative Profit Rate [effective 16.09.2022] is calculated based on the Account's Outstanding Balance.

<sup>2</sup> The Bonus Rates is calculated based on ADB Growth.

<sup>3</sup> The Total Rate is dependent on the rate earned from Board Rate / Indicative Profit Rate + Bonus Rate.

\*Indicative profit rate and subject to changes every 16<sup>th</sup> of the months

Please note that the Board Rate / Indicative Profit Rate and / or Bonus Rates may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia or non OPR related.

- b) Bonus Rates Calculation Formula shall be termed as below:

$$\text{Incremental ADB} \times \text{Bonus Rate} \times \text{No. of Participating Days} / \text{^No of Days in a Year}$$

^Leap year = 366 days, Non-leap year = 365 days

- c) Bonus Rates will be credited to the Participating Account within 30 business days of the following month or on such other date (within 90 business days) as determined by Maybank. In the event that the Participating Account is closed before the Bonus Rates is credited, no Bonus Rates shall be paid to the Eligible Customer.
- d) After the Campaign Period, no Bonus Rates shall be awarded to the Participating Account and prevailing rates shall apply.
- e) Eligible Customers may be eligible for the Bonus Rates in one of the calendar months but may not be eligible for Bonus Rates in the following month due to non-fulfilment of any of the eligibility criteria as specifically set out above.
- f) Treatment of Eligible Customers with Multiple Accounts of Same Product:
- Bonus Rates will be paid to the account with the highest monthly ADB Growth.
  - If there is a tie in the monthly ADB Growth amount amongst two or more Participating Accounts held by a single Eligible Customer, Bonus Rates will be rewarded to the latest Participating Account opened.

### 3.6 Cash Back Prizes



- a) A total of 155 Eligible Customers will win cash back prizes after the end of the Campaign.
- b) To be eligible for cash back prizes, Eligible Customers must meet the following requirements:
  - i. Participating Account must have 'No Withdrawal' for each respective month;
  - ii. Must have a minimum ADB Growth of RM500 for each respective month; and
  - iii. Must have a minimum Balance Outstanding of RM500 for each respective month end.
- c) In addition, the requirements to earn entries for the lucky draw are as follows :

CATEGORY	REQUIREMENTS	ENTRIES (per month)
New Account Opening	New accounts with min. ADB Growth of RM500 will be able to earn entries per month.	Conventional Accounts: 10 Islamic Accounts: 20
Monthly ADB Growth	ADB Growth of RM50,000 and above will be able to earn entries per month.	Conventional Accounts: 25 Islamic Accounts: 35

- d) Entries will be calculated monthly and accumulated until the end of the Campaign Period for the lucky draw.
- e) Each Eligible Customer is entitled to win only one cash back prize throughout the Campaign. For example: If an Eligible Customer has won the grand prize, the customer is not able to win the consolation prize.
- f) All Eligible Customers of New Account Opening will be automatically tracked by Maybank's system and calculated monthly.
- g) Using Maybank's randomizer programme, the winners will be selected and distributed after the Campaign Period - refer to clause 3.7 a).

### 3.7 The distribution of the cash back as stipulated below:

- a) The cash back will be distributed within three (3) months after the end of the Campaign Period i.e 3 months after 31 January 2023.
- b) For the cash back, the winner's Participating Account must be active for the fulfilment of the reward.
- c) For multiple Participating Accounts with the same Eligible Customer, the cash back will be credited into the Participating Account with the highest balances.
- d) Any cash back will be forfeited after three (3) unsuccessful crediting attempts.
- e) Upon distribution, Maybank shall no longer be responsible for the use of the cash back.
- f) The cash back is given on "as is" basis and is neither transferable nor exchangeable, whether in part or in full and is subject to the Terms and Conditions.
- g) It shall be the Winners' responsibility to ensure that the contact details provided and maintained in Maybank's record are current and updated.

### 3.8 An Eligible Customer who closes his / her Participating Account(s) before the winner selection and fulfilment of the Campaign Rewards shall not be entitled to receive any Campaign Rewards.



- 3.9 Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.
- 3.10 Maybank'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.
- 3.11 Picture(s) of the Campaign Rewards 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 Campaign Rewards.
- 3.12 All Eligible Customers 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.
- 3.13 If there is any dispute related to reward distribution or non-receipt of the Campaign Rewards, winners are required to contact Maybank Customer Service at 1300 88 6688, within three (3) months after the notification of winner is made i.e. April 2023, to request for an inquiry. No request for any inquiry shall be entertained thereafter i.e. after July 2023.
- 3.14 In the event that accountholders meet the criteria / have been registered / rewarded for other concurrent Maybank deposit/investment Campaigns during the Campaign Period, such accountholders will be excluded from the pool of Eligible Customers.

#### 4 General Terms and Conditions

- 4.1 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.
- 4.2 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 ("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 Customers to be informed of or otherwise seek out any such notice validly posted.
- 4.3 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 Maybank should any of the Terms & Conditions be not fully understood.
- 4.4 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 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 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.

- 4.5 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 or customers 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.
- 4.6 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 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 Maybank.
- 4.7 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.
- 4.8 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- 4.9 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 Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).