

## **FY2022 PAYROLL4U CAMPAIGN TERMS AND CONDITIONS (CONVENTIONAL)**

### **General Terms**

1. FY2022 Payroll4U Campaign (the “Campaign”) is organised by Malayan Banking Berhad (Registration No. 196001000142 (3813-K)) and shall run from 17 January 2022(12.00AM) to 31 December 2022 (11.59PM) (both dates inclusive) (the “Campaign Period”).

### **Campaign Eligibility**

2. This Campaign is open to -
  - a) New Maybank Payroll Customers (Malaysians and non-Malaysians) of Maybank2u Biz (M2uBiz), Maybank2U (M2U) and Maybank2E Regional Cash Management System (M2E) RCMS under the Small Medium Enterprise (“SME”) and Business Banking (“BB”) segments comprising of sole-proprietorships, partnerships, private limited companies, societies and professional bodies; and
  - b) Existing Maybank customers (Malaysians and non-Malaysians) who signed up in 2020, 2021 and 2022 with Maybank Payroll under the SME and BB segments and remain active by performing payroll transaction every month;  
(Hereinafter referred to as “Eligible Customers”).
3. Maybank Payroll Customers are customers who utilize either one of the following systems/accounts - Maybank2uBiz (M2UBiz) Bulk Payment, Maybank2u Biz (M2UBiz) Single Transfer, Maybank Auto Credit System (MAS) (existing), Maybank2E Regional Cash Management System (M2E) RCMS and Maybank2U (M2U).
4. It is compulsory for Eligible Customers to subscribe and utilize the Maybank Payroll system (item (i) below) and perform the following (item (ii) below) throughout the Campaign Period:
  - i) Subscribe: Employers download and fill up the Maybank Payroll application form at [https://www.maybank2u.com.my/iwovresources/pdf/business/Maybank2uBiz/M2UBIZ\\_MAS-AppForm-edit.pdf](https://www.maybank2u.com.my/iwovresources/pdf/business/Maybank2uBiz/M2UBIZ_MAS-AppForm-edit.pdf) for Maybank2uBiz Bulk Payment and for Maybank2E Regional Cash Management System (M2E) RCMS email to [m2ehelpdesk-my@maybank.com.my](mailto:m2ehelpdesk-my@maybank.com.my) for processing.
  - ii) Perform Salary Transaction:
    - a) Employer who logs-into MAS, M2uBiz Bulk Payment and/or M2e and performs the monthly salary transaction every month during the entire Campaign Period shall be deemed as an active payroll OR;
    - b) Employer who logs-into Maybank2u Biz (M2UBiz) Single Transfer and Maybank (M2U) and performs the salary transaction more than RM1,000 every month to a third party account (Individual) during the entire Campaign Period shall be deemed as an active payroll.

#### **Note:**

- i. Eligible Customers who fulfil the conditions in clauses 4(i) and 4(ii) above will automatically participate in this Campaign.
- ii. Eligible Customers will not be entitled to win the grand prize and quarter prizes if he or she fails to perform the salary transaction for a certain month.

## 5. Participating Products/Accounts

1.	Corporate Current Account (CCA)
2.	SME First Account
3.	Basic Current Account For SME

Malayan Banking Berhad (Maybank) and Maybank Islamic Berhad are members of PIDM.

Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits at [www.maybank2u.com.my](http://www.maybank2u.com.my) for further details.

## 6. Prizes, Rewards & Eligibility and Mechanics

DESCRIPTION	ELIGIBILITY AND MECHANICS																									
<b>1<sup>st</sup> Reward: Grand Prize</b>	a) The Eligible Customer must ensure an active payroll every month (see clause 4(ii) above) and maintain an Average Daily Balance (ADB) monthly growth of RM100, 000 throughout the entire Campaign Period.																									
	b) The customer also needs to maintain a Month End Balance (MEB) of RM100, 000 throughout the entire Campaign Period.																									
	<table><tr><th>Reward category</th><th>No. of winners</th><th>Prizes (RM)</th></tr><tr><td>Grand Prize</td><td>1 SME*</td><td>1 unit of Toyota Hilux</td></tr><tr><td></td><td>1 BB**</td><td>1 unit of Toyota Hilux</td></tr></table>	Reward category	No. of winners	Prizes (RM)	Grand Prize	1 SME*	1 unit of Toyota Hilux		1 BB**	1 unit of Toyota Hilux																
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	*SME: Company with a Business Annual Sales Turnover of equal or less than RM25mil.																									
	**BB: Company with a Business Annual Sales Turnover of more than RM25mil.																									
	Daily Average Balance = $\frac{\text{Sum of 1-month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}$																									
	c) Winner selection will be carried out using the Maybank Randomizer Program based on the following entries: -																									
<table><tr><th>Entries Criteria</th><th>No of entries (Conventional)</th></tr><tr><td>Opening of New Business CA</td><td>5 entries</td></tr><tr><td>Opening of New Business CA via M2U</td><td>5 entries</td></tr><tr><td>Sign up M2Ubiz and M2e</td><td>5 entries</td></tr><tr><td>Sign up &amp; activate M2Ubiz Bulk Payment and M2E</td><td>5 entries</td></tr><tr><td>Utilizing payroll transaction - M2Ubiz, bulk payment &amp; M2E Payroll</td><td>10 entries</td></tr><tr><td>Use Maybank as main banker</td><td>5 entries</td></tr><tr><td>Every incremental ADB Growth of RM100,000</td><td>10 entries</td></tr><tr><td>SME BB Loan &amp; Financing/Merchant Point of Sales</td><td>10 entries</td></tr><tr><td>Commercial Credit Card/Banca/Trade/HP/Islamic HP</td><td>5 entries</td></tr><tr><td>Download M2UBIZ App and transact payroll</td><td>5 entries</td></tr><tr><td>Register QRPay Merchant and active with &gt;5 transaction per month</td><td>5 entries</td></tr></table>			Entries Criteria	No of entries (Conventional)	Opening of New Business CA	5 entries	Opening of New Business CA via M2U	5 entries	Sign up M2Ubiz and M2e	5 entries	Sign up & activate M2Ubiz Bulk Payment and M2E	5 entries	Utilizing payroll transaction - M2Ubiz, bulk payment & M2E Payroll	10 entries	Use Maybank as main banker	5 entries	Every incremental ADB Growth of RM100,000	10 entries	SME BB Loan & Financing/Merchant Point of Sales	10 entries	Commercial Credit Card/Banca/Trade/HP/Islamic HP	5 entries	Download M2UBIZ App and transact payroll	5 entries	Register QRPay Merchant and active with >5 transaction per month	5 entries
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Table 1: Entries Criteria																										

	<p><u>Additional conditions</u></p> <p>d) Eligible Customers may win the 1<sup>st</sup> reward and 2<sup>nd</sup> reward.</p> <p>e) It is a mandatory requirement for Eligible Customers to actively use (see clause 4(ii) above) the M2UBiz Bulk Payment, M2UBiz Single Transfer, M2E/RCMS, MAS and/or M2U Personal consecutively every month for the Maybank Payroll transactions.</p> <p>f) Eligible Customers must also remain active (see clause 4(ii) above) throughout the Campaign Period and register a positive deposit growth (by an increase in the deposit amount within the account), which will be calculated at the end of the Campaign Period.</p> <p>g) Eligible Customers who have chosen Maybank as their main banker (i.e. to perform payment transactions for utilities bills and statutory bodies every month) will gain additional entries.</p> <p>h) The potential winners for the Grand Prize(s) will be shortlisted internally via a computer generated ‘Random Selection’ program which randomly selects the shortlisted winners (“Shortlisted Winner(s)”) and the winners are entitled to more than one (1) prize throughout the entire Campaign Period.</p>															
<p><b><u>2<sup>nd</sup> Reward:</u></b> <b>Quarterly</b> <b>Reward</b></p>	<p>a) Eligible Customers must ensure an active payroll every month (see clause 4(ii) above) and maintain an ADB monthly growth of RM100, 000 throughout the entire Campaign Period.</p> <p>b) Eligible Customers also need to maintain a month end balance (MEB) of RM100, 000 throughout the entire Campaign Period.</p> <table><tr><th>Reward Category</th><th>No. of winners</th><th>Prizes (RM)</th></tr><tr><td>Quarter 1</td><td>10 winners</td><td>3,000 each</td></tr><tr><td>Quarter 2</td><td>10 winners</td><td>3,000 each</td></tr><tr><td>Quarter 3</td><td>10 winners</td><td>3,000 each</td></tr><tr><td>Quarter 4</td><td>10 winners</td><td>3,000 each</td></tr></table> <p>Daily Average Balance = <math>\frac{\text{Sum of 1-month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}</math></p> <p>c) The winner selection will be carried out using the Maybank Randomizer Program based on the following entries criteria in Table 1 above.</p> <p><u>Additional conditions</u></p> <p>d) Eligible Customers may win the 1<sup>st</sup> reward and 2<sup>nd</sup> reward.</p> <p>e) It is a mandatory requirement for the Eligible Customers to actively use (see clause 4(ii) above) the M2UBiz Bulk Payment, M2UBiz Single Transfer, M2E/RCMS, MAS and/or M2U Personal consecutively every month for the payroll transactions.</p> <p>f) Eligible Customers must also remain active (see clause 4(ii) above) throughout the Campaign Period and register a positive Deposit growth (by an increase in</p>	Reward Category	No. of winners	Prizes (RM)	Quarter 1	10 winners	3,000 each	Quarter 2	10 winners	3,000 each	Quarter 3	10 winners	3,000 each	Quarter 4	10 winners	3,000 each
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	<p>the deposit amount within the account), which will be calculated at the end of the Campaign Period.</p> <p>g) Eligible Customers who use Maybank as their main banker (i.e. to perform the payment transactions for utilities bills and statutory bodies every month) will gain additional entries.</p> <p>h) The potential winners for the Quarterly Reward will be shortlisted internally via a computer generated 'Random Selection' program which randomly selects the shortlisted winners ("Shortlisted Winner(s)") and the winners are entitled to more than one (1) prize throughout the entire Campaign Period.</p>
<b><u>Employer Benefits:</u></b>	<p>a) <b>Promotional Fee Waiver</b> for 6 months for M2uBiz Bulk Payment and M2e RCMS whereby Eligible Customers must perform the Maybank Payroll transactions from the first sign up/on board month to enjoy the waiver. Note: M2e RCMS Fee Waiver as per Cash Bundle Requirement</p> <p>b) <b>Merchant Point of Sales</b> with 3 months fee waiver on POS Card Terminal Rental which Eligible Customers would need to sign up for during the Campaign Period.</p> <p>c) <b>Commercial Credit Cards</b> with 1-year Annual Fee Waiver subject to Eligible Customers' credit credibility review. Note: The above are applicable to SME First Account Holder only</p> <p>d) <b>Maybank Corporate Debit Card</b> for M2UBiz customers as an alternative mode of payment to Government Agencies and Statutory Bodies. The card offers no annual and transaction fees to the M2UBiz customers.</p>

7. The Quarterly winners will be notified through a phone call from the related Maybank branch within ninety (90) calendar days after each complete cycle of reward frequency (period). Grand Prize winners will be notified after the Campaign Period (after 31 December 2022). It is the responsibility of the winners to update his or her mobile phone number registered with Maybank for this purpose. Maybank will not be held liable in the event that the winner cannot be contacted through his or her mobile phone number registered with the Bank after three (3) continuous attempts have been made.
8. All Prizes are neither transferable nor exchangeable for cash or kind and are subject to the Terms and Conditions stated herein.
9. All winners will be announced by Maybank via Maybank2u ([www.maybank2u.com.my](http://www.maybank2u.com.my)). Any Prizes which are not claimed within three (3) months from the date that the winner receives the phone call from Maybank shall be forfeited and no appeals by the winner will be entertained. It is the responsibility of the winners to regularly check the Maybank2u website.

## **General Terms & Conditions**

- a) 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.
- b) 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) calendar days' prior notice thereof, the notice of which shall be posted through Maybank2u website at [www.maybank2u.com](http://www.maybank2u.com) or through any other channel or channels 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.
- c) By participating in this Campaign, Eligible Customers agree to access the Maybank 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.
- d) 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 Maybank Privacy Notice, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) ("Maybank's Privacy Notice").

In addition and without prejudice to the terms in the Maybank's Privacy Notice, Eligible Customers agree and consent to his/ her personal data or information being collected, processed and used by Maybank for:

- i. the purposes of the Campaign; and
  - ii. 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.
  - iii. 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, each Eligible Customers agrees to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
- e) 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.

- f) Maybank shall not be responsible and / or liable for any losses suffered by Eligible Customers resulting directly or indirectly from the Eligible Customers' 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 event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
- g) 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.
- h) These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- i) 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 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 Customers may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).