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Malaysia Save & Grow Champions Campaign - Terms and Conditions

1. The “Malaysia Save & Grow Champions” Campaign (“**Campaign**”) commences on 1st November 2023 and expires on 31st March 2024 (both dates inclusive), unless notified otherwise (“**Campaign Period**”).
2. This Campaign is organised by Malayan Banking Berhad (Company No.: 196001000142) and Maybank Islamic Berhad (Company No.: 200701029411) (collectively referred to as “**Maybank**”) and shall be subjected to the Terms and Conditions herein (“**Terms and Conditions**”).
3. By participating in this Campaign, Eligible Participants (as defined in Clause 4 below) hereby expressly agree to be bound by the Terms and Conditions and any decisions made by Maybank in respect of this Campaign shall be final and binding.

Eligibility

4. This Campaign is open to all new and existing Maybank account holders (which may consist of individuals and joint account holders) (hereinafter referred to as “**Eligible Participants**”) of the following accounts (“**Participating Accounts**”):

Conventional Accounts	Islamic Accounts
<ul style="list-style-type: none"> • Maybank2u.Premier (“M2u.Premier”) • Maybank2u Savers (“M2u Savers”) • Kawanku Savings Account (“Kawanku”) • Basic Savings Account (“BSA”) • Personal Saver Account (“PSVR”) • Golden Savers Savings Account (“GSSA”) 	<ul style="list-style-type: none"> • Zest-i Account (“Zest-i”) • Maybank2u Savers-i (“M2u Savers-i”) • Savings Account-i (“SA-i”) • Basic Savings Account-i (“BSA-i”) • Personal Saver-i Account (“PSVR-i”) • Golden Savvy Account-i (“GSA-i”)
<p><i>Malayan Banking Berhad and Maybank Islamic Berhad are members 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.</i></p>	

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

Qualifying Criteria & Campaign Mechanics

7. To be eligible for this Campaign, Eligible Participants must fulfil the following criteria:
 - Open/hold any of the Participating Account(s);
 - Grow a minimum of RM2,000 Average Daily Balance (“**ADB**”) in Participating Account(s) during the span of the Campaign Period; and
 - Maintain a minimum Month End Balance (“**MEB**”) of RM2,000 as at end of Campaign Period, i.e. 31st March 2024.
8. Eligible Participants earn 1 entry for every RM1,000 ADB growth throughout Campaign Period.



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9. Based on the total ADB growth calculated at the end of the Campaign Period, a multiplier shall then be applied for the entries earned based on the table as depicted below:

Total ADB Growth	Entries Multiplier for Conventional Accounts	Entries Multiplier for Islamic Accounts
RM2,000 - RM4,999.99	1X multiplier	2X multiplier
RM5,000 - RM9,999.99	3X multiplier	6X multiplier
RM10,000 and above	5X multiplier	10X multiplier

10. Eligible Participants who opened any new Participating Accounts during the Campaign Period shall earn 10 bonus entries*.
11. Eligible Participants who nominate any Participating Accounts for salary crediting (i.e. employees under the Maybank Work+ scheme or received a salary payment of minimum RM700 via Maybank's Regional Cash Management System (RCMS), Maybank Auto Credit System (MAS) or Maybank2u Biz) during the Campaign Period shall earn 30 bonus entries*.

*Bonus entries are one-off only and subject to meeting all qualifying criteria as defined in Clause 7.

12. The MEB calculation is as follows:

$$\text{MEB} = \text{Balance outstanding as at 31st Mar 2024}$$

13. The ADB growth calculation for the Campaign is as follows:

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

$$\text{ADB Growth throughout Campaign Period} = \frac{\text{Sum of Daily End Day balances from date of account opening till 31st Mar 2024}}{\text{Number of days from date of account opening till 31st Mar 2024}} - \text{Baseline}$$

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

$$\text{ADB Growth throughout Campaign Period} = \frac{\text{Sum of Daily End Day balances from 1st Nov 2023 till 31st Mar 2024}}{\text{Number of campaign days, i. e. 152 days}} - \text{Baseline}$$

14. The Baseline calculation is as follows:

- i. For new accounts opened during the Campaign Period, the Baseline for the Campaign is zero (0).
- ii. For existing accounts, the Baseline for the Campaign is ADB of October 2023.

$$\text{Baseline} = \text{ADB of October 2023} = \frac{\text{Sum of Daily End Day balances in October 2023}}{31 \text{ days}}$$



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15. For the purpose of this Campaign (as per Clause 17 below), Eligible Participants' states are determined by the state code in their Malaysian NRIC. All Federal Territories (Kuala Lumpur, Labuan and Putrajaya) and passport holders shall be grouped as 1 state. Hence, for the Campaign, there will be 14 states as below, along with the state codes in brackets:

- Johor (01, 21, 22, 23, 24)
- Kedah (02, 25, 26, 27)
- Kelantan (03, 28, 29)
- Malacca (04, 30)
- Negeri Sembilan (05, 31, 59)
- Pahang (06, 32, 33)
- Penang (07, 34, 35)
- Perak (08, 36, 37, 38, 39)
- Perlis (09, 40)
- Sabah (12, 47, 48, 49)
- Sarawak (13, 50, 51, 52, 53)
- Selangor (10, 41, 42, 43, 44)
- Terengganu (11, 45, 46)
- Federal Territories (Kuala Lumpur, Labuan and Putrajaya) and States Not Known as above (14, 54, 55, 56, 57, 15, 58, 16, 82) + Passport holders

16. All Eligible Participants' entries will be automatically tracked by Maybank's system and assigned at account level before aggregating it at customer level for random winner selection.

Campaign Prizes

17. This Campaign offers Cash Prize ("Prize") as stipulated below:

Category	No. of winners	Prize	Remarks
Top Saver	1 per state	RM3,000	Based on highest ADB growth <i>Note: In case of a tie, highest MEB shall prevail</i>
Lucky Saver	5 per state	RM1,000	Lucky draw based on entries earned
Consolation Prize	80 per state	RM100	
New Saver	320 nationwide	RM50	Lucky draw based on entries earned among New-to-Bank customers as per Clause 19 below

18. Winners for the Lucky Saver, Consolation Prize and New Saver categories will be selected using Maybank's randomizer programme after the end of the Campaign Period from the pool of Eligible Participants ("Winners").

19. New-to-Bank customers refer to customers who qualify for the Campaign and without holding any relationship or product with Maybank and its affiliated subsidiaries prior to the Campaign Period.

20. Each Eligible Participant is only entitled to win a maximum of one (1) prize from either the Top Saver/Lucky Saver/Consolation Prize category and one (1) prize from the New Saver category.

21. Distribution of Prizes

- i. All Prizes for this Campaign will be distributed within three (3) months after the Campaign Period has ended, i.e. by 30th June 2024.



- ii. Winners must have at least one (1) valid and active Participating Account for the crediting of Cash Prizes. Cash Prizes will be forfeited should there be any unsuccessful crediting attempt(s).
 - iii. It shall be the Winners' responsibility to ensure that the contact details provided and maintained in Maybank's records are current and up-to-date.
 - iv. Upon distribution, Maybank shall not be responsible for the use of the Prizes.
 - v. Maybank reserves the right to substitute the Prizes (at equivalent value of which to be decided by Maybank) for any reason Maybank reasonably deems fit. Maybank will notify the Winners through any mode of communication which Maybank deems appropriate.
 - vi. The Prizes are given on an "as is" basis and are neither transferable nor exchangeable and are subject to this Terms and Conditions.
22. 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 Maybank according to this Terms and Conditions. Failure to attend the Prize presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.
23. An Eligible Participant who closes his/her account(s) before the winner selection, distributions of Prizes are completed and being notified of being selected as the winners (whichever is later) shall not be entitled to receive any Prize under this Campaign.
24. Only customers with an active Participating Account(s) shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.
25. 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.
26. 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.
27. 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 Maybank. Maybank is not responsible for any breach of quality or warranty of the Prizes or any terms and conditions thereof.
28. 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.
29. If there is any dispute (except dispute under Clause 27 above) related to Prize distribution or non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688 to request for an inquiry. No request for any inquiry shall be entertained after 30th September 2024.

General Terms & Conditions

30. 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.
31. 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 or through any other



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channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.

32. 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.
33. 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 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 Participants 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. 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 Maybank in relation to the Campaign.

**Note: "PDPA" refers to Personal Data Protection Act (2010).*

34. 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.
35. 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.
36. 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.
37. 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 Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.