

“SALARY FINANCING-i CASH BACK CAMPAIGN” CAMPAIGN - TERMS AND CONDITIONS

1. Campaign Period

The “Salary Financing-i Cash Back Campaign (“Campaign”) is organized by Malayan Banking Berhad (Company No. 196001000142) and Maybank Islamic Berhad (Company No. 200701029411), (collectively referred to as “we, our, us, Maybank”) from 15 February 2023 until 15 June 2023, both dates inclusive (“Campaign Period”).

2. Eligibility

- i. The Campaign is open to employees of selected companies, new and existing individual customers of Malayan Banking Berhad and/or Maybank Islamic Berhad of 18 years and above and are Malaysian citizen. Maybank Group and its subsidiaries’ employees are also eligible to participate in this Campaign (“Eligible Customer”).
- ii. Notwithstanding to the above, the following persons are NOT eligible to participate in this Campaign:
 - a. Sole-proprietorships, partnerships, charitable/ non-profit organizations/ societies, corporate and commercial customers;
 - b. individuals below the age of 18.

3. Qualifying Criteria & Entries for the Campaign

- i. This Campaign is open to Eligible Customer who apply for our Salary Financing-i with a minimum financing amount of Ringgit Malaysia Fifty Thousand (RM50,000.00) under individual name(s) (“Participating Product”).
- ii. Eligible Customers will gain automatic entry into the Campaign based on the Eligible Customer’s Participating Product’s origination and disbursement during Campaign Period; as per criteria below: -

Financing Amount	Number of Entries
Up to RM 200,000	10
RM200,000 & above	20

- iii. In the event the Eligible Customer’s application for the Participating Product is unsuccessful for any reasons whatsoever, the said Eligible Customer will not be entitled to participate in the Campaign.

4. The Prizes

- i. The Eligible Customers who are selected to win the prizes (“Winners”) will be rewarded with cash reward (‘Prizes’) as detailed out below:

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Monthly Prizes	Reward & No of winner per month	Total winners (4 months)
Grand Prize	3% cashback up to RM 10,000 x 1 winner	4 winners
Consolation Prize	RM300 Cashback x 20 winners	80 winners

- ii. Maybank reserves the right to change or substitute the Prizes with any other item(s) of similar market value at its reasonable discretion with twenty-one (21) calendar days' prior notice to the Winners via an announcement made on Maybank's website at www.maybank2u.com.my ("Maybank2u Website").
- iii. The Prizes are non-exchangeable, non-transferable, and not redeemable for other Prizes and shall be subject to such terms and conditions which Maybank may impose.
- iv. The Prizes cannot be transferred to any other type of Maybank account(s) or Maybank users, and it may not be exchanged with other rewards.
- v. The Consolation Prizes and The Grand Prizes will be credited directly to the Winners' Maybank /Maybank Islamic Current Account & Saving Account (CASA) within three (3) months after the respective month ends.
- vi. The Grand Prizes is not applicable for Maybank Group and its subsidiaries' employees.
- vii. Each Winner is entitled for one reward only during the Campaign Period.
- viii. The eligible winners will be selected randomly via Maybank Randomizer Programme.
- ix. We disclaim any responsibilities or liability for any damages, loss or injury whatsoever arising out of the Prizes or the Campaign.

5. Winners Selection

The procedures for the selection of the winners are as follows:

- i. There will be a total of 21 monthly winners during the Campaign Period.
- ii. The Winners will be selected within three (3) months after the respective month ends.
- iii. Maybank shall make a maximum of five (5) call attempts during working hours (9:00am to 6:00pm) within three (3) business days to contact the Winners at the latest contact number furnished to Maybank as shown in Maybank's records for verification. We have the discretion to fix the date and time to make the telephone calls to the short-listed Eligible Customers. We will not be held responsible for calls made to Winners which are (i) not completed or disconnected due to any reasons whatsoever (ii) not answered or proceeded with due to the unavailability of short-listed Eligible Customers at the appointed date and time and /or due to any other reasons.
- iv. The telephone call(s) made to the short-listed Eligible Customers will be based on the telephone number(s) supplied by the Eligible Customers and maintained in our records. It will be the Eligible Customers' responsibility to ensure that their phone numbers provided to us are current and updated.
- v. We reserve the right to record these telephone conversations.

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- x. The Winners will also be announced in our Maybank2u website within three (3) months after the respective month ends.
- vi. 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. Failure to attend the Prize presentation ceremony and/or other publicity programs shall constitute a forfeiture of the Prize.

6. Other Conditions

- i. Customer's application for the Participating Product is subject to our standard credit checking and the Customer's acceptance of our terms and conditions governing our Salary Financing-i product which are separate from these terms and conditions.
- ii. By participating in the Campaign, the Customer is deemed to have read and agreed to be bound by the terms and conditions herein and all decisions made by us in relation to every aspect of the Campaign will be final and conclusive. Any subsequent correspondences, protests, appeals or enquiries will not be entertained.
- iii. The features and mechanics under the Campaign, including the amount and type of the Prizes, are subject to change at any time and from time to time by us, at its discretion, by way of posting on www.maybank2u.com.my, or in other methods which we deem practical, by giving twenty one (21) days prior notice to the Eligible Customers.

7. General Terms and Conditions

- i. 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.
- ii. 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 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.
- iii. 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.
- iv. 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,

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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.

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

- v. 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.
- vi. 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.
- vii. 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.
- viii. 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.