

## Save and Multiply Campaign Phase 2 (“Campaign”)

### Terms & Conditions

1. This Campaign is organised by Malayan Banking Berhad (196001000142) (“Maybank”) and shall be subjected to the terms and conditions herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1 herein) hereby expressly agree to be bound by these terms & conditions and any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding. This Campaign commences from 1<sup>st</sup> November 2024 to 30<sup>th</sup> April 2025, both days inclusive (“Campaign Period”).

### 2. Eligibility

#### 2.1 Account holder(s):-

- a) who hold new or existing \*accounts stated below (“Participating Accounts”) (which may consist of individuals or joint account holders);

Conventional Accounts
<ul style="list-style-type: none"><li>• Premier 1 Account (“PM1”)</li><li>• Maybank2u.Premier (“M2u.Premier”)</li><li>• Maybank2u Savers (“M2u Savers”)</li><li>• Kawanku Savings Account (“Kawanku”)</li><li>• Golden Savers Savings Account (“GSSA”)</li></ul>

- 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**”).

*\*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](http://www.maybank2u.com.my) for further details.*

### 3. Campaign Mechanics and Conditions

#### 3.1 The compulsory criteria to be fulfilled (“Campaign Enrolment Criteria”) are as follows:

- a) The Eligible Customers must have an existing or new Account (refer to Clause 3.2 (b) below for requirements for new Account);
- b) The Incremental Average Daily Balance (ADB) of the Account must be a minimum of RM10,000 up to a maximum of RM 250,000 for each respective month in the Participating Account(s); and
- c) The Account must have a minimum Balance Outstanding of RM10,000 at each respective month end.

#### 3.2 Campaign Rewards (as explained in Clause 3.3 below)

- a) Eligible Customers who have fulfilled the Campaign Enrolment Criteria, the requirements for Save & Multiply and the respective requirements of one, or more, of the Qualifying Product and/or Services [meaning the “Optional Product” and/or “Optional Service” as set out in Clause 3.2 (a) below] shall be entitled to the Campaign Rewards:

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
1	SAVE & MULTIPLY	<ul style="list-style-type: none"> <li>Minimum Incremental ADB of RM10,000 up to a maximum of RM 250,000 for the month.</li> <li>Refer to Clause 3.4.</li> </ul>	Compulsory criteria
2	CREDIT CARD/-i SPEND	<ul style="list-style-type: none"> <li>Cumulative Credit Card Spend of RM3,000 and above for the month.</li> <li>Refer to Clause 3.5.</li> </ul>	Optional Product
3	FIXED SAVINGS [Only 2 withdrawals (“Withdrawals”) allowed per month]	<ul style="list-style-type: none"> <li>Must have a minimum RM50,000 Balance Outstanding for the respective month.</li> <li>Customers are only allowed a maximum of 2 ‘Withdrawals’ per month for the Participating Account(s)</li> <li>Refer to Clause 3.6.</li> </ul>	Optional Service
4	DEBIT CARD SPEND	<ul style="list-style-type: none"> <li>Cumulative Debit Card Spend of RM500 and above for the month.</li> <li>Refer to point 3.7.</li> </ul>	Optional Product
5	eFIXED DEPOSIT/ eISLAMIC FIXED DEPOSIT- i/ eGeneral Investment Account-i (eFD/eIFD- i/eGIA-i) PLACEMENT	<ul style="list-style-type: none"> <li>New eFD/eIFD-i/eGIA-i placement of RM5,000 and above for the month.</li> <li>Refer to Clause 3.8.</li> </ul>	Optional Product

- b) Eligible Customers who have fulfilled the New Account Opening With On-Boarding of Privilege Service and its requirements as set out below shall be entitled to the Campaign Rewards.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	NEW ACCOUNT OPENING WITH ON-BOARDING OF PRIVILEGE SERVICE*	<ul style="list-style-type: none"> <li>Customers who open a new Premier 1 Account.</li> <li>Must have minimum Incremental ADB of RM10,000 for the month.</li> <li>Must have a minimum balance outstanding of RM 10,000 each respective month end.</li> <li>Must be on-boarded to Privilege Service.</li> <li>This is only available for the respective month of the new account opening.</li> </ul>

Note:\* The following are the requirements for ‘Privilege’ customers:

- i. any combination or single product of deposits and investments between RM50,000 to RM250,000; **OR**
- ii. any combination or single product of financing, deposits and investments between RM250,000 to RM1,000,000.

- c) Eligible Customers who have fulfilled the Senior Citizen Age 50 Or Above (as defined below) and its requirements shall be entitled to the Campaign Reward.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	SENIOR CITIZEN AGE 50 Or ABOVE	<ul style="list-style-type: none"> <li>Customers who are aged 50 or above.</li> <li>Customers who have an existing or new Participating Account(s)</li> <li>Must have minimum Incremental ADB of RM10,000 for the month.</li> <li>Must have a minimum balance outstanding of RM10,000 each respective month end.</li> </ul>

- d) Eligible Customers who have fulfilled the YEAR END Bonus Interest criteria as defined shall be entitled to YEAR END Bonus Interest.

NO	YEAR END BONUS INTEREST PERIOD	REQUIREMENTS
1	1 December 2024 - 31 December 2024	<ul style="list-style-type: none"> <li>Customers who have an existing or new Participating Account(s)</li> <li>Must have minimum Incremental ADB of RM10,000 as at 31<sup>st</sup> December 2024. [Baseline: 30 November 2024].</li> <li>Must have a minimum balance outstanding of RM10,000 as at 31<sup>st</sup> December 2024.</li> </ul>

- e) Definition of “Baseline” shall be as below:

NO	ACCOUNT TYPE	BASELINE (RM)
1	New PM1 account	Baseline shall be RM 0
2	Existing PM1 account	Baseline shall be ADB for the month of October 2024
3	New Participating Account(s) excluding PM1	Baseline shall be RM 0
4	Existing Participating Account(s) excluding PM1	Baseline shall be ADB for the month of November 2024

- f) Incremental ADB in the Participating Account(s) refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account as per table above, with the exclusion of Clause 3.2 (d).
- g) 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 Account opened during the Campaign Period, the ADB for the respective month in which the 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 Account opened before the Campaign Period, the ADB in the Account for the respective month is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days in that month

### 3.3 Bonus Interest

- a) For the purpose of this Campaign, the Bonus Interest is only awarded for Eligible Customers who have specifically met the Campaign Enrolment Criteria, the requirements for Save & Multiply and the respective requirements of one, or more, of the participating products/services [meaning the “Optional Product” and/or “Optional Service” as set out in Clause 3.2 (a - d) above] in the manner as illustrated below.

#### Bonus Interest for Clause 3.2(a)

ADB Growth Range (RM)	Bonus Interest (%) p.a.			Total Rate (Board Rate <sup>1</sup> + Bonus Rate)
	Save & Multiply Compulsory Criteria (RATE 1)	Save & Multiply + 1 Qualifying Products/Services (RATE 2)	Save & Multiply + 2 Qualifying Products/Services (RATE 3)	
RM10,000 to RM25,000	0.45%	0.65%	0.85%	Up to 1.85%
>RM25,000 to RM50,000	0.45%	0.65%	0.85%	Up to 1.85%
>RM50,000 to RM100,000	0.45%	0.65%	0.85%	Up to 1.85%
>RM100,000 to RM200,000	0.65%	0.85%	1.15%	Up to 2.15%
>RM200,000 to RM250,000	0.65%	0.85%	1.15%	Up to 2.15%

\*Total Rate is an Indicative Rate based on PM1 Board Rate of 1.00% (for Balance Band above RM500,000) and Bonus Rate.

### Bonus Interest for Clause 3.2 (b-d)

ADB Growth Range (RM)	Special Offerings Bonus Interest <sup>2</sup> (%) p.a			Total Rate (Board Rate <sup>1</sup> + Bonus Rate)
	New Account Opening With On-Boarding of Privilege Service	Senior Citizen Age 50 and Above	Year END Bonus Interest (%) p.a.	
RM10,000 to RM25,000	0.85%	0.85%	0.85%	Up to 1.85%
> RM25,000 to RM50,000	0.85%	0.85%	0.85%	Up to 1.85%
> RM50,000 to RM100,000	0.85%	0.85%	0.85%	Up to 1.85%
> RM100,000 to RM200,000	1.15%	1.15%	1.15%	Up to 2.15%
> RM200,000 to RM250,000	1.15%	1.15%	1.15%	Up to 2.15%

\*Total Rate is an Indicative Rate based on PM1 Board Rate of 1.00% (for Balance Band above RM500,000) and Bonus Rate.

#### Notes

<sup>1</sup> Board Rate is calculated based on the Account's Balance Outstanding and 'Split Tier'. 'Split Tier' is a profit calculation method that separates the account balance according to the respective rate tier. Board Rate is based on respective Participating Account.

<sup>2</sup> The Bonus Interest is calculated based on the Incremental ADB and the number of qualifying products/services (as per Clause 3.2(a)) OR Incremental ADB (as per Clause 3.2(b-c)). Save & Multiply is a compulsory criterion.

b) Bonus Interest Calculation Formula shall be termed as below:

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

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

c) Bonus Interest will be credited to the Account within 60 business days of the following month or on such other date (within 90 business days) as determined by Maybank. In the event that the Account is closed before the Bonus Interest is credited, no Bonus Interest shall be paid to the Eligible Customer.

### 3.4 Save & Multiply (Compulsory Criteria)

- a) To be eligible for "Save & Multiply", the Eligible Customer must meet the following requirements:
- minimum Incremental ADB of RM10,000 up to a maximum of RM250,000 for the respective month; and
  - minimum Balance Outstanding of RM 10,000 for each respective month end.

### 3.5 Credit Card Spend (Optional Product)

- a) To be eligible for the "Credit Card Spend", the Eligible Customer must meet the following requirements:
- the card products participating in this Campaign and the credit card spend are as per the product table below issued in Malaysia ("Participating Card Products"). The Participating Card Products are subject to change, with twenty-one (21) days prior notice;

PARTICIPATING CREDIT CARD PRODUCTS	CREDIT CARD SPEND (RM)
All Maybank/Maybank Islamic Visa Card, MasterCard and American Express Credit & Charge Card (excluding Corporate Card)	<ul style="list-style-type: none"> <li>• Cumulative credit cards spend of RM 3,000 and above on retail transactions per calendar month.</li> <li>• Applicable only to retail transaction with posting date within the calendar month using the credit card where the account holder is the principal holder.</li> </ul>

- ii. must be paired with “Save & Multiply”, Compulsory criteria;
- iii. the Eligible Customers must have a valid and active Participating Card Products and continue to be enrolled in the Campaign at the month end for the Bonus Interest computation. Cancelled Maybank Participating Card Products before the Bonus Interest computation shall not be considered;
- iv. for the purposes of this Campaign, “retail transactions” means the purchase of any good or services (local and overseas) using Participating Card Products and may, at Maybank’s discretion, include any Maybank Credit Card transactions as may be determined by Maybank except for transactions that include, but are not limited to:
  - Balance Transfer
  - Auto Debit and Recurring Payments
  - Payment of utilities, direct marketing, insurance premium, government related payment or payments via Maybank2u.com
  - Cash Advance / Cash Withdrawal, quasi cash, casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees
  - Cash Treats and EzyCash;
- v. the equivalent amount in MYR will be used if the spending is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the MYR equivalent;
- vi. for retail transactions made under any of Maybank’s instalment payment plans Ezipay and Ezipay Plus (as determined by Maybank), only the monthly instalment amount is considered when determining the minimum spend amount, and not the full transaction amount charged under the plan;
- vii. transactions using any other non-participating Maybank Credit Card will not be considered for this Campaign; and
- viii. Maybank will use the date which the transaction is posted to the Eligible Customer’s card account to calculate the minimum spend amount. Maybank reserves the right to reject or exclude any transaction.

### 3.6 Fixed Savings (Optional Service)

- a) to be eligible for the “Fixed Savings”, the Eligible Customer must meet the following requirements:
  - i. must meet “Save & Multiply”, Compulsory criteria on minimum of RM10,000 incremental growth.
  - ii. must have a minimum Balance Outstanding of RM 50,000 for each respective month end.
  - iii. a maximum of 2 Withdrawals from the Participating Account(s) are allowed for each respective month.

- iv. for this Campaign, Withdrawals refers to cash Withdrawals via ATM, cash Withdrawals via the Branches and Outward Telegraphic Transfers to other banks.

### 3.7 Debit Card Spend (Optional Product)

- a) to be eligible for the “Debit Card Spend”, the Eligible Customer must meet the following requirements:
  - i. eligible card members must have Maybank VISA / Mastercard Debit Card;
  - ii. eligible card members must have cumulative debit card spend of RM500 and above for the respective calendar month;
  - iii. must be paired with “Save & Multiply”, Compulsory criteria;
  - iv. eligible Debit transactions shall include domestic, overseas, online and/or in-store retail spending charged to debit card during the campaign period; and
  - v. eligible card member’s primary account name for the debit card spend must be the same as the Participating Account(s)

### 3.8 eFD/eIFD-i/eGIA-i Placement (Optional Product)

- a) to be eligible for the “eFD/eIFD-i/eGIA-i Placement”, the Eligible Customer must meet the following requirements:
    - i. must be new eFD/eIFD-i/eGIA-i of RM 5,000 and above for the respective month;
    - ii. applicable for all eFD/eIFD-i/eGIA-i Placement tenures (Minimum tenure is 1 month);
    - iii. must be paired with “Save & Multiply”, Compulsory criteria; and
    - iv. not eligible if the eFD/eIFD-i/eGIA-i Placement is uplifted before the payment of the Bonus Interest.
  - b) eFD/eIFD-i/eGIA-i Placement Features:
    - i. eFD/eIFD-i/eGIA-i Placement is an online Fixed Deposit placement through the Maybank2u website or MAE application.
    - ii. service availability is 6:00 a.m. till 10:00 p.m., 7 days a week;
    - iii. premature withdrawal terms are as follows: -
      - Immediate Premature (Without Prior Written Notice):
        - No interest shall be paid. The Customer shall waive his right to the Bank on the entire contracted interest.
      - Premature (With 31 days’ Prior Written Notice)
        - 50% of the contracted interest rate is payable when a ‘Notice Period’ of 31 days (inclusive of the day of notice) is given by the customer. Based on the notice, the principal amount and the accrued interest will be credited on the day 32<sup>nd</sup> into the customer’s CASA account.
- <sup>^</sup> eFD/eIFD-i is protected by PIDM up to RM250,000 for each depositor.

#### 4. Other Conditions

4.1 The “Save & Multiply”, incremental ADB and number of fulfilled requirements of one or more of the participating products/services shall determine the total accumulated Bonus Interest enjoyable by the Eligible Customers; i.e. as per the following illustrations:

DATE	PARTICULARS	BONUS INTEREST																		
<b>Scenario 1 - Deposit Growth</b>																				
Customer A is a new customer who opened the Participating Account(s) as at 1 November 2024. Customer A only met the enrolment criteria and requirements for “Deposit Growth”. Customer A did not meet Privilege service requirement. Thus, Customer A is only entitled for Bonus Interest under the category of Deposit Growth only.																				
1 November 2024	<ul style="list-style-type: none"> <li>Customer A deposits RM10,000 into the Participating Account(s)</li> </ul>	<ul style="list-style-type: none"> <li>Customer has Deposit Growth only</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Deposit Growth</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eFD/eIFD-i/eGIA-i</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Average daily balance (ADB) for November 2024 = [(19days x RM10,000) + (10days x RM15,000) + (1day x RM17,000) ÷ 30 days] = RM 11,900</li> <li>Baseline = RM0</li> <li>Incremental ADB = RM11,900 - RM0 = RM11,900</li> <li>Bonus Interest for November 2024 = RM11,900 x 0.45%p.a x 30 ÷ 366 = <u>RM4.39</u></li> </ul>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Deposit Growth	YES	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eFD/eIFD-i/eGIA-i	NO	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	NO
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20 November 2024	<ul style="list-style-type: none"> <li>Customer A deposits RM5,000 into the Participating Account(s).</li> </ul>																			
30 November 2024	<ul style="list-style-type: none"> <li>Customer A deposits RM2,000 into the Participating Account(s)</li> </ul>																			
<b>Scenario 2 - Deposit Growth + New Account Opening with On-Boarding of Privilege Service</b>																				
Customer B is a new customer who opened a Premier 1 Account (PM1) as at 10 November 2024. Customer B met the enrolment criteria and requirements for “Deposit Growth” and “Credit Card Spend”. Customer B met Privilege service requirement. Thus, Customer B is entitled for Bonus Interest for New Account Opening with On-Boarding of Privilege Service during the account opening month.																				
10 November 2024	<ul style="list-style-type: none"> <li>Customer B deposits RM50,000 into PM1.</li> </ul>	<ul style="list-style-type: none"> <li>Customer has New Account Opening with On-Boarding of Privilege Service</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Deposit Growth</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eFD/eIFD-i/eGIA-i</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Deposit Growth	YES	Credit Card Spend	YES	Fixed Savings	NO	Debit Card Spend	NO	New eFD/eIFD-i/eGIA-i	NO						
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Fixed Savings	NO																			
Debit Card Spend	NO																			
New eFD/eIFD-i/eGIA-i	NO																			
15 November 2024	<ul style="list-style-type: none"> <li>Customer B spend RM4,000 on retail purchases at the shopping mall using any Maybank / Maybank Islamic Visa Card, MasterCard and American Express Credit &amp; Charge</li> </ul>																			

	Card (excluding Corporate Card)	<table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td>YES</td> </tr> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td>NO</td> </tr> </tbody> </table>	REWARD	MET REQUIREMENTS	New Account & Service Tag	YES	Senior Citizen Age 50 / >	NO						
REWARD	MET REQUIREMENTS													
New Account & Service Tag	YES													
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20 November 2024	<ul style="list-style-type: none"> <li>Customer B deposits RM150,000 into PM1.</li> </ul>	<ul style="list-style-type: none"> <li>Average daily balance (ADB) for November 2024  <math>= [(10\text{days} \times \text{RM}50,000) + (10\text{days} \times \text{RM}200,000) + (1\text{day} \times \text{RM}150,000)] \div 21 \text{ days}</math>  <math>= \text{RM}126,190.48</math></li> <li>Baseline = RM0</li> <li>Incremental ADB = <math>\text{RM}126,190.48 - \text{RM}0 = \text{RM}126,190.48</math></li> </ul>												
30 November 2024	<ul style="list-style-type: none"> <li>Customer B withdraws RM10,000 from PM1.</li> <li>Customer B withdraws RM20,000 from PM1.</li> <li>Customer B withdraws RM20,000 from PM1.</li> <li>Customer on-board for Privilege Service.</li> </ul>	<ul style="list-style-type: none"> <li>Bonus Interest for November 2024  <math>= \text{RM}126,190.48 \times 1.15\% \text{ p.a} \times 21 \div 366 = \underline{\text{RM}83.27}</math></li> </ul>												
<p><b>Scenario 3 - Deposit Growth + 1 Qualifying Products/Services</b></p> <p>Customer C is an existing customer and has RM50,000 ADB and month end outstanding balance in the Participating Account(s) for the month of January 2025. Customer C met the enrolment criteria and requirements for “Deposit Growth” and “New eFixed Deposit”. Thus, Customer C is entitled for Bonus Interest under the category of 1 Qualifying Products/Services</p>														
1 January 2025	<ul style="list-style-type: none"> <li>Customer C deposits RM100,000 into Participating Account(s).</li> </ul>	<ul style="list-style-type: none"> <li>Customer has Deposit Growth + 1 Qualifying Products/Services</li> </ul>												
22 January 2025	<ul style="list-style-type: none"> <li>Customer C placed new fixed deposit of RM50,000.</li> <li>Current balance in Participating Account(s) is RM150,000.</li> </ul>	<table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Deposit Growth</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eFD/eIFD-i/eGIA-i</td> <td>YES</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Deposit Growth	YES	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eFD/eIFD-i/eGIA-i	YES
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Deposit Growth	YES													
Credit Card Spend	NO													
Fixed Savings	NO													
Debit Card Spend	NO													
New eFD/eIFD-i/eGIA-i	YES													
25 January 2025	<ul style="list-style-type: none"> <li>Customer C withdraws RM30,000 from Participating Account(s).</li> <li>Customer C withdraws RM10,000 from Participating Account(s).</li> <li>Customer C withdraws RM10,000 from Participating Account(s).</li> </ul>	<table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td>NO</td> </tr> </tbody> </table>	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	NO						
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New Account & Service Tag	NO													
Senior Citizen Age 50 / >	NO													
28 January 2025	<ul style="list-style-type: none"> <li>Customer C deposits RM50,000 into Participating Account(s).</li> </ul>	<ul style="list-style-type: none"> <li>Average daily balance (ADB) for January 2024  <math>= [(21 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000) + (3 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000)] \div 30 \text{ days}</math>  <math>= \text{RM}110,000</math></li> <li>Baseline = RM50,000</li> <li>Incremental ADB = <math>\text{RM}110,000 - \text{RM}50,000 = \text{RM}60,000</math></li> <li>Bonus Interest for November 2024  <math>= \text{RM}60,000 \times 0.65\% \text{ p.a} \times 30 \div 366 = \underline{\text{RM}31.97}</math></li> </ul>												

**Scenario 4 - Deposit Growth + 2 Qualifying Products/Services**

Customer D is an existing customer who opened the Participating Account(s) as at 3 January 2025. Customer D has RM10,000 ADB and month end outstanding balance in the Participating Account(s) for the month of January 2025. Customer D met the enrolment criteria and requirements for “Deposit Growth”, “Fixed Savings” and “Debit Card Spend”. Customer D is entitled for Bonus Interest under the category of 2 or more Qualifying Products/Services

1 January 2025	<ul style="list-style-type: none"> <li>Customer D deposits RM50,000 into Participating Account(s).</li> </ul>	<ul style="list-style-type: none"> <li>Customer has Deposit Growth + 2 Qualifying Products/Services</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Deposit Growth</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> <tr> <td>Debit Card Spend</td> <td>YES</td> </tr> <tr> <td>New eFD/eIFD-i/eGIA-i</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Deposit Growth	YES	Credit Card Spend	NO	Fixed Savings	YES	Debit Card Spend	YES	New eFD/eIFD-i/eGIA-i	NO	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																			
Deposit Growth	YES																			
Credit Card Spend	NO																			
Fixed Savings	YES																			
Debit Card Spend	YES																			
New eFD/eIFD-i/eGIA-i	NO																			
REWARD	MET REQUIREMENTS																			
New Account & Service Tag	NO																			
Senior Citizen Age 50 / >	NO																			
10 January 2025	<ul style="list-style-type: none"> <li>Customer D spend RM500 on retail purchases at the shopping mall using his Maybank VISA Debit Card.</li> <li>The current balance in Participating Account(s) is still RM49,500.</li> </ul>																			
20 January 2025	<ul style="list-style-type: none"> <li>Customer D deposits RM100,000 into Participating Account(s).</li> </ul>																			
21 January 2025	<ul style="list-style-type: none"> <li>Customer D withdraws RM50,000 from Participating Account(s).</li> <li>The current balance in PM1 is RM99,500.</li> </ul>																			
31 January 2025	<ul style="list-style-type: none"> <li>Customer D still maintains RM99,500 in the Participating Account(s).</li> </ul>																			

- Average daily balance (ADB) for January 2024  
 $= [(9 \text{ days} \times \text{RM}50,000) + (10 \text{ days} \times \text{RM}49,500) + (1 \text{ day} \times \text{RM}149,500) + (11 \text{ days} \times \text{RM}99,500) \div 31 \text{ days}]$   
 $= \text{RM}70,612.90$
- Baseline = RM10,000
- Incremental ADB =  $\text{RM}70,612.90 - \text{RM}10,000 = \text{RM}60,612.90$
- Bonus Interest for January 2024  
 $= \text{RM}60,612.90 \times 0.85\% \text{ p.a} \times 31 \div 366 = \underline{\text{RM}43.64}$

**Scenario 5 - Senior Citizen Age 50 Or Above**

Customer E is an existing customer and has RM50,000 ADB and month end outstanding balance in the Participating Account(s) for the month of November 2024. Customer E placed a new eFD/eIFD-i/eGIA-i RM10,000 via Maybank2u on 11 January 2025. On 21 January 2025, customer reached age 50 and is entitled for Senior Citizen Age 50 and above.

1 January 2025	<ul style="list-style-type: none"> <li>Customer E deposits RM150,000 into the Participating Account(s).</li> </ul>	<ul style="list-style-type: none"> <li>Customer has Deposit Growth + is a Senior Citizen Age 50</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Deposit Growth</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Deposit Growth	YES	Credit Card Spend	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS							
Deposit Growth	YES							
Credit Card Spend	NO							

11 January 2025	<ul style="list-style-type: none"> <li>Customer E made a new eFD/eIFD-i/eGIA-i placement worth RM10,000 via Maybank2u.</li> </ul>	<table border="1"> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eFD/eIFD-i/eGIA-i</td> <td>YES</td> </tr> </table>	Fixed Savings	NO	Debit Card Spend	NO	New eFD/eIFD-i/eGIA-i	YES
Fixed Savings	NO							
Debit Card Spend	NO							
New eFD/eIFD-i/eGIA-i	YES							
21 January 2025	<ul style="list-style-type: none"> <li>Customer E reached the age of 50.</li> <li>Customer E deposit RM50,000 into the Participating Account(s).</li> </ul>	<ul style="list-style-type: none"> <li>Average daily balance (ADB) for January 2025 = <math>[(20 \text{ days} \times \text{RM}150,000) + (10 \text{ days} \times \text{RM}200,000) + (1 \text{ day} \times \text{RM}150,000)] \div 31 \text{ days}</math> = RM166,129.03</li> <li>Baseline = RM50,000</li> <li>Incremental ADB = RM166,129.03 - RM50,000 = RM116,129.03</li> <li>Bonus Interest for January 2025 = <math>\text{RM}116,129.03 \times 1.15\% \text{ p.a} \times 31 \div 365</math> = <u>RM113.42</u></li> </ul>						
31 January 2025	<ul style="list-style-type: none"> <li>Customer E withdraws RM20,000 from the Participating Account(s).</li> <li>Customer E withdraws RM20,000 from the Participating Account(s).</li> <li>Customer E withdraws RM10,000 from the Participating Account(s).</li> </ul>							
			<table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td>YES</td> </tr> </tbody> </table>	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >
REWARD	MET REQUIREMENTS							
New Account & Service Tag	NO							
Senior Citizen Age 50 / >	YES							

#### Scenario 6 - YEAR END Bonus Interest

Customer F is an existing customer and holds RM50,000 month end outstanding balance in the Participating Account(s) as at 30 November 2024. Customer F top up another RM30,000 into his Participating Account on 11 December 2024 and maintains the balance until end of December 2024.

11 December 2024	<ul style="list-style-type: none"> <li>Customer F deposits RM30,000 into the Participating Account(s).</li> </ul>	<ul style="list-style-type: none"> <li>Customer has Deposit Growth</li> </ul>																		
31 December 2024	<ul style="list-style-type: none"> <li>Customer maintains month end balance of RM80,000 as at 31 December 2024</li> </ul>																			
			<table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Deposit Growth</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eFD/eIFD-i/eGIA-i</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Average daily balance (ADB) for December 2024 = <math>[(10 \text{ days} \times \text{RM}50,000) + (21 \text{ days} \times \text{RM}80,000)] \div 31 \text{ days}</math> = RM70,322.58</li> <li>Baseline = RM50,000</li> <li>Incremental ADB = RM70,322.58 - RM50,000 = RM20,322.58</li> <li>Bonus Interest for December 2025 = <math>\text{RM}20,322.58 \times 0.85\% \text{ p.a} \times 31 \div 366</math> = <u>RM14.63</u></li> </ul>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Deposit Growth	YES	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eFD/eIFD-i/eGIA-i	NO	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																			
Deposit Growth	YES																			
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New eFD/eIFD-i/eGIA-i	NO																			
REWARD	MET REQUIREMENTS																			
New Account & Service Tag	NO																			
Senior Citizen Age 50 / >	NO																			

#### 4.2 Treatment of Eligible Customers with Multiple Accounts of Same Product:

- a) Bonus Interest will be paid to the Account with the highest monthly Incremental ADB.
- b) If there is a tie in the monthly Incremental ADB amount amongst 2 or more accounts held by a single Eligible Customer, Bonus Interest will be rewarded to the latest Account opened.

4.3 After the Campaign Period, no Bonus Interest shall be awarded to the Account and prevailing interest rates shall apply.

4.4 Eligible Customers may be eligible for the Bonus Interest in one of the calendar months, but may not be eligible for Bonus Interest in the following month due to non-fulfilment of any of the eligibility criteria as specifically set out above.

#### 5. General Terms and Conditions

5.1 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.

5.2 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.

5.3 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.

5.4 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 Group Privacy Statement, which may be viewed on [www.maybank2u.com.my](http://www.maybank2u.com.my) (“Maybank Group Privacy Statement”) and the PDPA Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank Group 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).

5.5 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 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 any gross negligence or omission by Maybank.

- 5.6 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.
- 5.7 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.
- 5.8 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](http://www.maybank2u.com.my).