

Tabung Daily Bonus (15th October – 31st December 2024) Terms & Conditions

Tabung Daily Bonus Campaign (“**Campaign**”) is organised by Malayan Banking Berhad (Company No.: 196001000142) (“**Maybank**”) and shall be subject to the Terms and Conditions set out herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of the Campaign shall be final and binding.

1. Campaign Period

This Campaign will commence on 15th October 2024, at 00:00:00 AM (MYT) and ends on 31st December 2024, at 11:59:59PM (MYT) [both dates inclusive] or upon reaching the Maximum Capping (as set out in Clause 2(c)), whichever is earlier. (“**Campaign Period**”).

2. Eligibility and Platform

- a. This Campaign is open to the following eligible customers (“**Eligible Customers**”):-
 - i. Non-Maybank customers who are individuals that have attained the age of twelve (12) years and above with valid identification document(s), and
 - ii. For individuals below the age of eighteen (18) years (“**Minor**”), they must obtain consent from their parents and/or legal guardian in order to participate in this Campaign. The use of the MAE app is an acknowledgement to Maybank that the Minor has obtained the prior consent of his or her parents and/or legal guardian to participate in this Campaign. These Terms and Conditions will be applicable to and binding upon the parents and/or legal guardian of the Minor as to the same effect as if the parents and/or legal guardian of the Minor was a direct party and agreed to these Terms and Conditions.
- b. Eligible Customers who meet the criteria as defined in Clause 3(a) below are entitled to earn RM0.50 bonuses in their MAE wallet (“**Earnings**”) at a maximum of seventy-six (76) times, equivalent to 76 days, between 17th October and 31st December 2024 (“**Earnable Period**”).
- c. The Campaign has a maximum capping of RM500,000 (“**Maximum Capping**”) on a first come, first served basis.
- d. Only the first Tabung that meets the criteria as defined in Clause 3 below is entitled to the Earnings (“**Eligible Tabung**”).
- e. For joint accounts, only the primary account holder shall qualify as an Eligible Customer.
- f. The following persons are **NOT** eligible to participate in this Campaign:

- i. Maybank employees, sole-proprietorships, partnerships, charitable/non-profit organisations/ societies, corporate and commercial customers;
 - ii. Any Eligible Customer who had cancelled their MAE wallet or the Eligible Tabung during the Campaign Period;
 - iii. Any Eligible Customer who has committed or is suspected of committing any misconduct, fraudulent, wrongful acts or in default and breach of terms in relation to their account(s), any facility, and/or any services granted by Maybank.
- g. This Campaign is accessible through the MAE by Maybank2u mobile app version 0.9.25 and above downloaded from Google Play Store, Apple App Store and Huawei AppGallery only ("**Campaign Platform**"). Tabung is a function within the MAE by Maybank2u mobile app.

3. Campaign Mechanics and Conditions

- a. **Eligible Customers** are required to fulfil the criteria as set out in Clause 3(a) in order to be entitled to the Earnings as set out in clause 4.

Step 1	As a new Maybank customer, open and activate a MAE wallet during the Campaign Period.
Note: Upon activating a MAE wallet, customers must activate Secure2u and wait for the 12-hour cooling off period to be over before they are able to create a Tabung in the MAE app	
Step 2	<p>Create a Tabung in the MAE app in the 'Coin Jar' category ("Eligible Tabung"). Choose the earliest start date option available (17th October or later) and set any desired amount (RM) as a goal amount. You can start funding your Tabung right away.</p> <p>Whenever the Customer meets an end-of-day balance (at 11:59PM) of RM500 or more in their Eligible Tabung during the Earnable Period (17th October to 31st December 2024), they earn RM0.50 which will be credited into their most recently activated MAE wallet within 7 days from the date the end-of-day balance criteria is fulfilled.</p>

b. **Scenario A**

The Campaign hits Maximum Capping at the end of day 28 of the Earnable Period. Customer A maintains his end of day balance at RM500 on day 27, 28 and 29 of the Earnable Period. Customer A will earn a total Earnings of RM1.00.

Scenario B

Customer B fulfils the criteria set out in Clause 3(a) and opens a second Tabung under the Coin Jar category. He maintains his end of day balance in the second Tabung at RM500 but is not entitled to any Earnings as Earnings are only applicable for the Customer's first Eligible Tabung.

4. Prizes and Prize Fulfilment

- a. Eligible Customers that have fulfilled the Eligibility Criteria(s) as set out in Clause 3(a) will be entitled to Earnings as stipulated below:

Earning amount and Fulfilment Method	Campaign Maximum Capping
RM0.50 credited into the Customer's most recently activated MAE wallet within 7 days from the date the Earning criteria is fulfilled	RM500,000 (equivalent to 1,000,000 Earnings of RM0.50), on a first come, first-serve basis

- b. If Earnings are not fully disbursed within a Campaign Month, they will not be carried forward to any future campaign.
- c. Maybank reserves the right to request for documentation or proof of identification, age, phone number and place of residence of any of the Winners and Maybank reserves the right to contact the Winners with regards to Prize giving ceremony which might take place in the future.
- d. Maybank will not ask for any banking details such as credit card/debit card number and bank Transaction Authorization Code (TAC), account password, PIN or one-time password (OTP) from the Winners to claim the Prize. The Winners acknowledge and agree that Maybank reserves the rights to disqualify their participation in this Campaign or clawback any Prize from the Winners if:
- the Winner is found or suspected of tampering with the Campaign Mechanics or the operation of the Campaign;
 - the Winner is found or suspected of undertaking fraudulent activities or other activities that are harmful to the Campaign; or
 - the Winner is in breach of his or her obligations or any Terms and Conditions of this Campaign.

Notwithstanding the above, Maybank reserves the right to reject any participation or the Winners at its reasonable discretion without assigning any reasons.

- e. In the event that the Maximum Capping is achieved before the end of the Campaign Period, Maybank reserves the right to conclude the Campaign early without prior notification.