

Save and Multiply Campaign Phase 2 (“Campaign”) for Private Banking Account (PBA)

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 1st November 2024 to 30th April 2025, both days inclusive (“Campaign Period”).

2. Eligibility

2.1 Account holder(s):-

- a) who hold new or existing ***Private Banking Account (PBA)** (“Account”) (which may consist of individuals or joint account holders);
- b) whose 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. Private Banking Account is protected by PIDM up to RM250,000 for each depositor.*

3. Campaign Mechanics and Conditions

3.1 The Campaign Enrolment Criteria that are compulsory to be fulfilled 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 RM20,000 up to a maximum of RM1,000,000 for each respective month in the Private Banking Account; and
- c) The Account must have a minimum Balance Outstanding of RM20,000 for 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"> • Minimum Incremental ADB of RM20,000 up to a maximum of RM1,000,000 for the month. • Refer to Clause 3.4. 	Compulsory criteria
2	CREDIT CARD SPEND	<ul style="list-style-type: none"> • Cumulative Credit Card Spend of RM10,000 and above for the month. • Refer to Clause 3.5. 	Optional Product
3	FIXED SAVINGS	<ul style="list-style-type: none"> • Must have a minimum RM250,000 Balance Outstanding for the respective month. 	Optional Service

	[Only 2 withdrawals (“Withdrawals”) allowed per month]	<ul style="list-style-type: none"> Customers are only allowed a maximum of 2 ‘Withdrawals’ per month for the Private Banking account. Refer to Clause 3.6. 	
4	DEBIT CARD SPEND	<ul style="list-style-type: none"> Cumulative Debit Card Spend of RM1,000 and above for the month. Refer to Clause 3.7. 	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"> New eFD/eIFD-i/eGIA-i placement of RM10,000 and above for the month. Refer to Clause 3.8. 	Optional Product

- b) 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"> Customers who are aged 50 or above. Customers who have an existing or new Private Banking Account. Must have minimum Incremental ADB of RM20,000 for the month. Must have a minimum balance outstanding of RM20,000 each respective month end.

- c) Eligible Customers who have fulfilled the criteria as defined below 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"> Customers who have an existing or new Participating Account(s) Must have minimum Incremental ADB of RM20,000 as at 31st December 2024. [Baseline: 30 November 2024]. Must have a minimum balance outstanding of RM20,000 as at 31st December 2024.

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

NO	ACCOUNT TYPE	BASELINE (RM)
1	New Account	Baseline shall be RM0
2	Existing Account	Baseline shall be ADB for the month of October 2024

- e) 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 (c).
- f) 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 - c) above] in the manner as illustrated below.

Bonus Interest for Clause 3.2(a)

ADB Growth Range (RM)	Bonus Interest ² (%) p.a			Total Rate* (Board Rate ¹ + Bonus Rate)
	Save Multiply Criteria (RATE 1)	Save Multiply Criteria + 1 Qualifying Products/Services (RATE 2)	Save Multiply Criteria + 2 Qualifying Products/Services (RATE 3)	
RM20,000 to RM50,000	0.65%	0.85%	1.05%	Up to 2.80%
> RM50,000 to RM100,000	0.65%	0.85%	1.05%	Up to 2.80%
> RM100,000 to RM250,000	0.75%	0.95%	1.15%	Up to 2.90%
> RM250,000 to RM500,000	0.75%	0.95%	1.15%	Up to 2.90%
> RM500,000 to RM1.0 mil	0.85%	1.05%	1.25%	Up to 3.00%

*Total Rate is an Indicative Rate based on PBA Board Rate of 1.75% (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 ² (%) p.a		Total Rate
	Senior Citizen Age 50 Or Above	YEAR END Bonus Interest (%) pa.a	(Board Rate ¹ + Bonus Rate)
RM20,000 to RM50,000	1.05%	1.05%	Up to 2.80%
>RM50,000 to RM100,000	1.05%	1.05%	Up to 2.80%
>RM100,000 to RM250,000	1.15%	1.15%	Up to 2.90%
>RM250,000 to RM500,000	1.15%	1.15%	Up to 2.90%
>RM500,000 to RM1.0 mil	1.25%	1.25%	Up to 3.00%

*Total Rate is an Indicative Rate based on PBA Board Rate of 1.75% (for Balance Band above RM500,000) and Bonus Rate.

Notes

¹ 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.

² 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 RM20,000 up to a maximum of RM1,000,000 for the respective month; and
 - minimum Balance Outstanding of RM20,000 for the 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"> • Cumulative credit cards spend of RM10,000 and above on retail transactions per calendar month. • Applicable only to retail transaction with posting date within the calendar month using the credit card where the account holder is the principal holder.

- 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 the 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 will be 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 RM20,000 incremental growth
 - ii. must have a minimum Balance Outstanding of RM250,000 for each respective month end.
 - iii. a maximum of 2 Withdrawals from the Private Banking Account are allowed for each respective month.

- iv. for this Campaign, Withdrawals refer to cash Withdrawals via ATM, Cash Withdrawal 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 RM1,000 and above for the respective calendar month;
 - iii. must be paired with “Save & Multiply”, and 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 Private Banking Account (PBA).

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 Placement of RM10,000 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 contacted 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 32nd into the customer’s CASA account.
- [^] 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 Eligible Customers; i.e. as per the following illustrations:

DATE	PARTICULARS	BONUS INTEREST												
<p>Scenario 1 - Deposit Growth</p> <p>Customer A is a new customer who opened a new Private Banking Account (PBA) as at 1 November 2024. Customer A only met the enrolment criteria and requirements for “Deposit Growth”. Customer A did not meet Premier service requirement. Thus, Customer A is only entitled for Bonus Interest under the category of Deposit Growth only.</p>														
1 November 2024	<ul style="list-style-type: none"> Customer A deposits RM100,000 into PBA. 	<ul style="list-style-type: none"> Customer has Deposit Growth only <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 eFixed Deposit</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Deposit Growth	YES	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eFixed Deposit	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Deposit Growth	YES													
Credit Card Spend	NO													
Fixed Savings	NO													
Debit Card Spend	NO													
New eFixed Deposit	NO													
20 November 2024	<ul style="list-style-type: none"> Customer A deposits RM50,000 into PBA. 													
30 November 2024	<ul style="list-style-type: none"> Customer A deposits RM20,000 into PBA. 	<ul style="list-style-type: none"> Average daily balance (ADB) for November 2024 $= [((19\text{days} \times \text{RM}100,000) + (10\text{days} \times \text{RM}150,000) + (1\text{day} \times \text{RM}170,000)) \div 30 \text{ days}]$ $= \text{RM}119,000$ Baseline = RM0 Incremental ADB = $\text{RM}119,000 - \text{RM}0 = \text{RM}119,000$ Bonus Interest for November 2024 $= \text{RM}119,000 \times 0.75\% \text{p.a} \times 30 \div 366$ $= \underline{\text{RM}73.16}$ 												
<p>Scenario 2 - Deposit Growth + 1 Qualifying Products/Services</p> <p>Customer C is an existing customer. He has RM50,000 ADB and month end outstanding balance in Private Banking Account (PBA) for the month of November 2024. 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 November 2024	<ul style="list-style-type: none"> Customer C deposits RM500,000 into PBA. 	<ul style="list-style-type: none"> Customer has Deposit Growth + 1 Qualifying Products/Services <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 eFixed Deposit</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 eFixed Deposit	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Deposit Growth	YES													
Credit Card Spend	NO													
Fixed Savings	NO													
Debit Card Spend	NO													
New eFixed Deposit	YES													
22 November 2024	<ul style="list-style-type: none"> Customer placed a new FD of RM50,000 Current balance in PBA is RM550,000. 													

25 November 2024	<ul style="list-style-type: none"> Customer C withdraws RM100,000 from PBA. Customer C withdraws RM30,000 from PBA. Customer C withdraws RM20,000 from PBA. 	<table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Senior Citizen Age 50 / ></td> <td>NO</td> </tr> </tbody> </table>	REWARD	MET REQUIREMENTS	Senior Citizen Age 50 / >	NO
REWARD	MET REQUIREMENTS					
Senior Citizen Age 50 / >	NO					
28 November 2024	<ul style="list-style-type: none"> Customer C deposits RM300,000 into PBA. 	<ul style="list-style-type: none"> Average daily balance (ADB) for November 2024 = $[(21 \text{ days} \times \text{RM}500,000) + (3 \text{ days} \times \text{RM}550,000) + (3 \text{ days} \times \text{RM}400,000) + (3 \text{ days} \times \text{RM}700,000) \div 30 \text{ days}] = \text{RM}515,000$ Baseline = RM50,000 Incremental ADB = $\text{RM}515,000 - \text{RM}50,000 = \text{RM}465,000$ Bonus Interest for November 2024 = $\text{RM}465,000 \times 0.95\% \text{ p.a} \times 30 \div 366 = \underline{\text{RM}362.09}$ 				

Scenario 3 - Deposit Growth + 2 or more Qualifying Products/Services

Customer D is an existing customer who opened a Private Banking Account (PBA) as at 3 January 2025. Customer D has RM10,000 ADB and month end outstanding balance in Private Banking Account (PBA) for the month of October 2024. Customer D met the enrolment criteria and requirements for “Deposit Growth”, “Fixed Savings” and “Debit Card Spend”. Thus, 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"> Customer D deposits RM500,000 into PBA. 	<ul style="list-style-type: none"> Customer has Deposit Growth + 2 Qualifying Products/Services <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 eFixed Deposit</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Senior Citizen Age 50 / ></td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for January 2025 = $[(9 \text{ days} \times \text{RM}500,000) + (10 \text{ days} \times \text{RM}499,500) + (1 \text{ day} \times \text{RM}1,499,500) + (11 \text{ days} \times \text{RM}1,349,500) \div 31 \text{ days}] = \text{RM}833,516.13$ Baseline = RM10,000 Incremental ADB = $\text{RM}833,516.13 - \text{RM}10,000 = \text{RM}823,516.13$ Bonus Interest for January 2025 = $\text{RM}823,516.13 \times 1.25\% \text{ p.a} \times 31 \div 366 = \underline{\text{RM}871.89}$ 	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Deposit Growth	YES	Credit Card Spend	NO	Fixed Savings	YES	Debit Card Spend	YES	New eFixed Deposit	NO	REWARD	MET REQUIREMENTS	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 eFixed Deposit	NO																	
REWARD	MET REQUIREMENTS																	
Senior Citizen Age 50 / >	NO																	
10 January 2025	<ul style="list-style-type: none"> Customer D spend RM500 on retail purchases at the shopping mall using his Maybank VISA Debit Card. The current balance in PBA is RM499,500. 																	
20 January 2025	<ul style="list-style-type: none"> Customer D deposits RM1,000,000 into PBA. 																	
21 January 2025	<ul style="list-style-type: none"> Customer D withdraws RM150,000 from PBA. The current balance in PBA is RM1,349,500. 																	
31 January 2025	<ul style="list-style-type: none"> Customer D still maintains RM1,349,500 in PBA. 																	

Scenario 4 - Deposit Growth + Senior Citizen Age 50 And Above

Customer E is an existing customer and has RM50,000 ADB and month end outstanding balance in Private Banking Account (PBA) for the month of January 2025. Customer E placed a new eFixed Deposit RM10,000 via Maybank2u on 11 December 2024. On 21st January 2025, customer reached age 50 and is entitled for Senior Citizen Age 50 and above. Thus, Customer E is entitled for Bonus Interest under the category of Senior Citizen Age 50 And Above

<p>1 January 2025</p>	<ul style="list-style-type: none"> Customer E deposits RM250,000 into PBA. 	<ul style="list-style-type: none"> Customer has Deposit Growth + is a Senior Citizen Age 50 <table border="1" data-bbox="895 383 1481 645"> <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 eFixed Deposit</td> <td>YES</td> </tr> </tbody> </table> <table border="1" data-bbox="895 663 1481 763"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Senior Citizen Age 50 / ></td> <td>YES</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for January 2025 $= [(20 \text{ days} \times \text{RM}250,000) + (10 \text{ days} \times \text{RM}500,000) + (1 \text{ day} \times \text{RM}450,000) \div 31 \text{ days}]$ $= \text{RM}337,096.77$ Baseline = RM50,000 Incremental ADB = RM337,096.77 - RM50,000 $= \text{RM}287,096.77$ Bonus Interest for January 2025 $= \text{RM}287,096.77 \times 1.15\% \text{ p.a} \times 31 \div 366$ $= \underline{\text{RM}279.64}$ 	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Deposit Growth	YES	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eFixed Deposit	YES	REWARD	MET REQUIREMENTS	Senior Citizen Age 50 / >	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																	
Deposit Growth	YES																	
Credit Card Spend	NO																	
Fixed Savings	NO																	
Debit Card Spend	NO																	
New eFixed Deposit	YES																	
REWARD	MET REQUIREMENTS																	
Senior Citizen Age 50 / >	YES																	
<p>11 January 2025</p>	<ul style="list-style-type: none"> Customer E made a new eFixed Deposit placement worth RM10,000 via Maybank2u. 																	
<p>21 January 2025</p>	<ul style="list-style-type: none"> Customer E reached the age of 50. Customer E deposit RM250,000 into PBA. 																	
<p>31 January 2025</p>	<ul style="list-style-type: none"> Customer E withdraws RM20,000 from PBA. Customer E withdraws RM20,000 from PBA. Customer E withdraws RM10,000 from PBA. 																	
<p>Scenario 5 - YEAR END Bonus Interest</p>																		
<p>Customer F is an existing customer and holds RM50,000 month end outstanding balance in Private Banking Account (PBA) as at 30 November 2024. Customer F top up another RM30,000 into his PBA on 11 December 2024 and maintains the balance until end of December 2024.</p>																		
<p>11 December 2024</p>	<ul style="list-style-type: none"> Customer F deposits RM30,000 into Private Banking Account (PBA) 	<ul style="list-style-type: none"> Customer has Deposit Growth <table border="1" data-bbox="895 1473 1481 1736"> <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" data-bbox="895 1753 1481 1856"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account & Service Tag</td> <td>NO</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	NO	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO
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																	

31 December 2024	<ul style="list-style-type: none"> Customer maintains month end balance of RM80,000 as at 31 December 2024 	Senior Citizen Age 50 / >	NO
		<ul style="list-style-type: none"> Average daily balance (ADB) for December 2024 = $[(10 \text{ days} \times \text{RM}50,000) + (21 \text{ days} \times \text{RM}80,000)] \div 31 \text{ days}$ = RM70,322.58 Baseline = RM50,000 Incremental ADB = $\text{RM}70,322.58 - \text{RM}50,000$ = RM20,322.58 Bonus Interest for December 2025 = $\text{RM}20,322.58 \times 0.85\% \text{ p.a} \times 31 \div 366$ = <u>RM14.63</u> 	

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

- Bonus Interest will be paid to the Account with the highest monthly Incremental ADB.
- 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 Eligible Customer with Private Banking Account (PBA):

- For account to qualify for criteria “Save & Multiply”, account need to have the respective Incremental ADB Growth.
- For account to qualify for product “Credit Card Spend”, account must have credit card spend of RM10,000.
- In the scenario if the qualifying product “Credit Card Spend” met the requirements for only one (1) account (PBA/PBA-i), the account with the highest Incremental ADB will be qualified. The account with the lower Incremental ADB would not be qualified for “Credit Card Spend”.
- For account to qualify for “Fixed Savings”, account must have met the minimum balance outstanding of RM250,000 and only a maximum of 2 Withdrawals per month for the respective account.
- For account to qualify for “Debit Card Spend”, account must have met the minimum cumulative debit card spend of RM1,000 for the respective account.
- For account to qualify for “eFixed Deposit Placement”, account must have met the respective qualified product (eFixed Deposit /eiFD-i /eGIA-i) and minimum RM10,000 placements each.

4.4 For conversion from ^Premier 1 Account to Private Banking Account, the baseline is the existing baseline. For conversion from ^^Personal Current Account to Private Banking Account, baseline will be zero.

^Premier 1 Account is protected by PIDM up to RM250,000 for each depositor.

^^Personal Current Account is protected by PIDM up to RM250,000 for each depositor.

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

4.6 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.

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 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 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 (“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.