



## Maybank Year-End CASA Earmark Campaign

**Maybank Year-End CASA Earmark Campaign** (“**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**”).

By participating in this Campaign, **Eligible Participants** (as defined in Clause 2 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, conclusive and binding**.

### 1.0 Campaign Period

This Campaign commences on 3rd October 2025 and expires on 31st December 2025 (both dates inclusive), unless notified otherwise (“**Campaign Period**”).

### 2.0 Eligibility

2.1 This Campaign is **eligible** for:

2.1.1 **ALL new and existing Maybank individual customers** (which may consist of individuals or joint account holders) who open or hold/maintain ANY current/savings account/-i or investment account as follows:

Conventional Account	Islamic Account
Kawanku Savings Account	Savings Account-i
Golden Savers Savings Account	Golden Savvy Account-i
Maybank2u Savers Account	Maybank2u Savers Account-i
Personal Current Account	Current Account-i
Premier 1 Account	Premier Mudharabah Account-i
Private Banking Account	Private Banking Account-i

hereinafter referred to as the “**Participating Accounts**”.



Maybank and Maybank Islamic are members of PIDM. Protection by PIDM is subject to insurability criteria. Please refer the list of insured deposits displayed at [www.maybank2u.com.my](http://www.maybank2u.com.my) for further details.

2.1.2 **All permanent and contractual employees of Maybank (including the subsidiaries)** are eligible to participate in this Campaign EXCEPT for those employees from the following departments:

- i. Funding and Deposit
- ii. Maybank Islamic Berhad Deposit & Operations
- iii. Maybank Islamic Berhad Investment Account

2.2 For the avoidance of doubt, the following individuals are not eligible to participate in this Campaign:

- i. Maybank individual customers whose participating Maybank accounts in dormant or closed status.
- ii. 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.

Customers who fulfill the abovementioned requirements in Clause 2 are referred to as **"Eligible Customers"**.

### **3.0 Campaign Mechanics and Conditions**

#### **3.1 Mandatory Criteria**

There are three (3) mandatory criteria that the Eligible Customers must fulfill to be eligible for this Campaign:

- 3.1.1 Eligible Customers **MUST** deposit/placement and earmark a minimum fresh funds of RM 10,000 and above for 93 calendar days (number of days is inclusive of weekends and Public Holidays).
- i. Eligible Customers are allowed to make multiple earmarks to earn higher entries for the **Campaign Prizes (Clause 4)**.



- ii. The first 110 Eligible Customers who fulfill total earmark placement amount of minimum RM 100,000 or RM 500,000 are entitled to win the Guaranteed Maybank Islamic Gold Account-i (MIGA-i) worth RM 1,000 or RM 5,000 respectively.
- iii. Eligible Customers who withdraw their earmarked amount **in full before the earmark end date of 93 calendar days** will be disqualified from the **Winners Selection (Clause 4)**.

3.1.2 For the purpose of this Campaign, all earmarked deposit/placement transactions must be made with Fresh Funds (as defined below):  
“Fresh Funds” means funds from other banks or e-wallets which are newly transferred into the customer’s account maintained with Maybank within 7 days.

3.1.3 Eligible Customers **MUST** maintain a minimum Month End Balance of RM 10,000 in their Participating Accounts as at 31<sup>st</sup> December 2025.

### **3.2 Earmarking (Mandatory Criteria as per Clause 3.1.1)**

3.2.1 Deposit/placement earmarked in this Campaign refers to the deposit/placement amount that is locked in the Participating Accounts for the required earmark period of 93 calendar days (number of days is inclusive of weekends and Public Holidays).

3.2.2 The amount that is not locked in the account remains liquid.

3.2.3 The minimum earmark amount is RM 10,000.

3.2.4 Eligible customers can earmark their deposit/placement via Maybank branch or via Digital/Online:

#### **i. Physical Branch Earmarking**

Step 1: Visit any Maybank Branch



Step 2: Inform the Branch staff to earmark a minimum of RM 10,000 and above from any Participating Accounts for 93 calendar days (number of days is inclusive of weekends and Public Holidays). Eligible customers must fill in the “*Acknowledgment Form Maybank YE CASA Earmark Campaign*” to the respective branch.

## **ii. Digital / Online Earmarking**

Step 1: Make an online transfer of minimum RM 10,000 and above into Participating Accounts from other banks or e-wallets.

Step 2: Eligible Customers **MUST** include the word “**TIME25**” or “**Time25**” in the **Recipient Reference** to allow Maybank to earmark the amount.

Step 3: Maybank will then earmark the transferred amount for 93 calendar days (number of days is inclusive of weekends and Public Holidays).

*Note:*

- i. By inserting the keyword “TIME25” or “Time25” in the Recipient Reference field, the Eligible Customer expressly consents and authorises Maybank to digitally earmark the deposit/placement amount in the Participating Accounts for the purposes of this Campaign. This action shall constitute valid and binding authorization for Maybank to earmark the amount.*
- ii. Maybank will earmark the total transfer amount of the day with the keyword above inserted in the Recipient Reference field.*

## **3.3 Year-End Bonus**

- 3.3.1 This Year-End Bonus is only applicable for Eligible Customers with new earmarked deposit/placement between 1<sup>st</sup> December 2025 and 31<sup>st</sup> December 2025 (both dates inclusive).



3.3.2 Table below shows the eligible list of banking transactions that the Eligible Customers can perform to earn the offers from Year-End Bonus:

Transactions in December 2025	Year-End Bonus
Total New Locked-In Deposit/Placement of RM100,000–RM499,999.99	Twenty-four (24) MIGA-i worth RM1,000 each*  *Note: 1 <sup>st</sup> come, 1 <sup>st</sup> serve basis limit to 24 rewards only
Every RM10,000 locked-in deposit/placement	75X entries
For every RM20,000 month end balance growth as at 31 <sup>st</sup> December 2025.*  *Notes: 1. Baseline: Month End Balance as at 30th November 2025. 2. Balances contributing to growth are not subject to lock-in restrictions.	40X entries

### 3.4 Campaign Entries

3.4.1 For **every RM10,000 earmark deposit/placement transaction** done over-the-counter at any Maybank branch or digitally will earn **50X entries**.

#### **Examples:**

28 <sup>th</sup> October 2025	Customer A earmarks RM10,000, he/she will earn 50X entries
1 <sup>st</sup> November 2025	Customer A earmarks another RM20,000, he/she will earn 100X entries.  Total campaign entries earned = 50 + 100 = 150X entries.



3.4.2 Campaign Booster refers to an eligible list of banking transactions that the Eligible Customers can perform to earn higher entries for the **Campaign Prizes (Clause 4)**.

Bonus entries categories	Entries Earned
For every RM10,000 month end balance growth recorded during the Campaign Period.  Note: Balances contributing to growth are not subject to lock-in restrictions.	<b>20X</b>
Open a new Participating Account (individual or joint) with at least RM10,000 locked-in.  Note: New account can be opened via branch or Maybank2u website or MAE app.	<b>10X</b>
New or Existing customers with active status in Maybank Work+ programme	
Sign up as a Maybank Premier or Privilege customer.  Note: New sign up from 3 October 2025 onwards	
Deposit/Placement with a participating Maybank Islamic account	
Participate in the Maybank FD/IFD-i CASA bundle campaign	
Maybank Premier customers who participate in the Ultrabooster campaign	
Maybank Privilege customers who participate in the Ultrabooster campaign	

3.4.3 The Calculation for Month End Balance (MEB) calculation are as follows:

$$\text{MEB} = \text{Balance Outstanding as at 31<sup>st</sup> December 2025} - \text{Balance Outstanding as at 30<sup>th</sup> September 2025}$$



### **3.5 Campaign Total Entries by Participating Account**

- 3.5.1 Eligible Customers are allowed to participate in this Campaign with **more than one (1) Participating Account**.
- 3.5.2 If the Participating Accounts are of the same product type, such as two (2) Kawanku Savings Accounts, the Campaign total entries shall be based on the account with the highest balance only.
- 3.5.3 If the Participating Accounts are of the different products such as Kawanku Savings Account and Private Banking Account, the Campaign total entries are based on the TOTAL entries earned from ALL the Participating Accounts.
- 3.5.4 However, Islamic Participating Accounts may only be aggregated with other Islamic Participating Accounts, and cannot be combined with Conventional Participating Accounts, and vice versa.

### **3.6 Campaign Scenarios**

- 3.6.1 Table below shows different Campaign scenarios for better comprehension.

<b>Earmark Start Date</b>	<b>Total Earmarked Amount (inclusive of Multiple Earmarks)</b>	<b>Earmark for 93 calendar days</b>	<b>Month End Balance as at 31<sup>st</sup> December 2025</b>	<b>Eligibility</b>	<b>Reason</b>
3 <sup>rd</sup> October 2025	RM 10,000	Yes	RM 12,000  (RM 2,000 balance is not	Yes	<ul style="list-style-type: none"> <li>Participants <b>fulfill the Campaign mandatory criteria as per Clause 3.1.</b></li> <li>Total Campaign Entries earned for Swiss Luxury</li> </ul>



Earmark Start Date	Total Earmarked Amount (inclusive of Multiple Earmarks)	Earmark for 93 calendar days	Month End Balance as at 31 <sup>st</sup> December 2025	Eligibility	Reason
			earmarked.)		Timepieces = <b>50 entries</b>
30 <sup>th</sup> October 2025	RM 150,000	Yes	RM 200,000  (RM 50,000 balance is not earmarked.)	Yes	<ul style="list-style-type: none"> <li>Participants <b>fulfill</b> the Campaign mandatory criteria as per Clause 3.1 AND entitled for the Guaranteed MIGA-i reward worth RM 1,000.</li> <li>Total Campaign Entries earned for Swiss Luxury Timepieces = <b>750 entries</b></li> </ul>
1 <sup>st</sup> November 2025	RM 500,000	Yes	RM 600,000  (RM 100,000 balance is not earmarked.)	Yes	<ul style="list-style-type: none"> <li>Participants <b>fulfill the Campaign mandatory</b> criteria as per Clause 3.1 AND entitled for the Guaranteed MIGA-i reward worth RM 5,000.</li> <li>Total Campaign Entries earned for Swiss Luxury Timepieces = <b>2,500 entries</b></li> </ul> <p><i>Notes:</i></p> <p><i>RM 500,000/RM 10,000 = 50 times.</i></p> <p><i>Total entries = 50 times X 50 entries = 2,500 entries</i></p>





Earmark Start Date	Total Earmarked Amount (inclusive of Multiple Earmarks)	Earmark for 93 calendar days	Month End Balance as at 31 <sup>st</sup> December 2025	Eligibility	Reason
2 <sup>nd</sup> November 2025	RM 450,000	Yes	RM 500,000 (RM 50,000 balance is not earmarked.)	Yes	<ul style="list-style-type: none"> <li>Participants <b>fulfill the Campaign mandatory</b> criteria as per Clause 3.1 AND entitled for the Guaranteed MIGA-i reward worth RM 1,000.</li> <li>Participants only require to top up another RM 50,000 earmark to be entitled for the Guaranteed MIGA-i reward worth RM 5,000.</li> <li>Total Campaign Entries earned for Swiss Luxury Timepieces = <b>2,250 entries</b></li> </ul> <p><i>Notes:</i>  <math>RM\ 450,000 / RM\ 10,000 = 45\ times.</math>  <math>Total\ entries = 45\ times \times 50\ entries = 2,250\ entries</math></p>
29 <sup>th</sup> September 2025	RM 100,000	Yes	RM 180,000 (RM 80,000 balance is not earmarked.)	No	<ul style="list-style-type: none"> <li>Participants are not eligible for this Campaign as the <b>Campaign Period is from 3<sup>rd</sup> October 2025 to 31<sup>st</sup> December 2025.</b></li> </ul>
1 <sup>st</sup> December 2025	RM 5,000	Yes	RM 10,000 (RM 5,000 balance is not	No	<ul style="list-style-type: none"> <li>Participants <b>do not fulfill the Campaign mandatory criteria</b> as per <b>Clause 3.1.1</b> on <b>minimum earmark of</b></li> </ul>



Earmark Start Date	Total Earmarked Amount (inclusive of Multiple Earmarks)	Earmark for 93 calendar days	Month End Balance as at 31 <sup>st</sup> December 2025	Eligibility	Reason
			earmarked.)		<b>RM 10,000 and above.</b>
29 <sup>th</sup> November 2025	RM 100,000	No, withdraw <b>in full.</b>	RM 8,000 (RM 100,000 earmarked amount has been withdrawn in full.)	No	<ul style="list-style-type: none"> <li>Participants <b>do not fulfill the Campaign mandatory criteria as per Clause 3.1.1 (iii) and 3.1.2 on minimum Month End Balance of RM 10,000 as at 31<sup>st</sup> December 2025.</b></li> <li>Participants are not allowed to withdraw the earmarked amount <b>in full</b> as it will forfeit their eligibility.</li> </ul>
1 <sup>st</sup> November 2025	RM10,000	Yes	RM100,000 (RM 90,000 balance is not earmarked)  Digital Earmark : RM10,000  Top up total: RM90,000 within same day	Yes	<ul style="list-style-type: none"> <li>Participants <b>fulfill the Campaign mandatory</b> criteria as per Clause 3.1</li> <li>Total Campaign Entries earned for Swiss Luxury Timepieces = 230 entries</li> </ul>
1 <sup>st</sup> December	RM10,000	Yes	RM50,000 (RM 40,000	Yes	<ul style="list-style-type: none"> <li>Total Campaign Entries earned for</li> </ul>



Earmark Start Date	Total Earmarked Amount (inclusive of Multiple Earmarks)	Earmark for 93 calendar days	Month End Balance as at 31 <sup>st</sup> December 2025	Eligibility	Reason
2025			<p>balance is not earmarked)</p> <p>Balance growth against September 2025: RM 10,000</p> <p>Balance growth against November 2025: RM 20,000</p>		<p>Swiss Luxury Timepieces = 135 entries</p> <p><i>Notes:</i>  <i>RM10,000 earmarked in December = 75 entries</i>  <i>MEB growth against September (clause 3.4.2)= 20 entries</i>  <i>MEB growth against November (clause 3.4.2)= 40 entries</i>  <i>MEB growth against November (clause 3.3.2)= 40 entries</i>  <i>Total entries = 175 entries</i></p>

#### **4.0 Campaign Prizes and Winners Selection**

4.1 There are total prizes worth RM 750,000 offered in this Campaign.

4.2 There are 2 Prize Categories as per tabulated below:



#### **Guaranteed MIGA-i Reward**

- i. There are total Guaranteed MIGA-i worth RM 350,000 throughout the Campaign Period to be won by 110 winners based on **First come, First served** basis.
- ii. To be eligible for this reward, Eligible Customers have a total earmarked deposit/placement **amount of RM 100,000 or RM 500,000**.
- iii. Eligible Customers are eligible to **win once (1)** throughout the Campaign Period.
- iv. The 110 Winners of the Guaranteed MIGA-i are **still eligible to win the Monthly Prizes and Campaign Grand Prize**.

<b>Total Earmarked (RM)</b>	<b>Guaranteed Reward</b>	<b>Total Guaranteed Winners</b>	<b>Entries Earned for Grand &amp; Monthly Draws</b>
RM500,000 & above	MIGA-i worth RM 5,000	60	2,500X
RM100,000- RM499,999.99	MIGA-i worth RM 1,000	50	500X

#### **Swiss Luxury Timepieces**

- i. There are a total of 7 units of Swiss Luxury Timepieces to be won by 7 winners selected using the **Maybank's Randomiser programme** after the end of Campaign Period, based on the number of Campaign entries earned.
- ii. Guaranteed MIGA-i winners are still **eligible** to win the Swiss Luxury Timepieces under the Monthly Prizes and Campaign Grand Prize.
- iii. **Monthly Prizes winners are unique and non-repetitive** throughout the Campaign Period of 3 months.
- iv. **Monthly Prizes winners are still eligible to win the Campaign Grand Prize**.



Prize Category	Prize Description	Monthly Winners	Total Campaign Winners
Grand Prize	Swiss Luxury Timepiece worth more than RM200,000	-	1
Monthly Prizes	Swiss Luxury Timepieces worth RM30,000	2	6
<b>Total Swiss Luxury Timepieces Winners</b>			<b>7</b>

## 5.0 Prize Fulfillment

- 5.1 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.
- 5.2 All Prizes for this Campaign will be distributed within three (3) months **after the end of the Campaign Earmark period in April 2026**. The distribution of Prizes is expected to be completed by 31<sup>st</sup> July 2026 or any date determined by the Maybank.
- 5.3 Winners' Participating Account with Maybank must be active during Campaign Prize fulfillment period. Campaign Prizes will be forfeited should there be any closed or dormant account.
- 5.4 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.
- 5.5 Upon distribution, Maybank shall not be responsible for the use of the Prizes.
- 5.6 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.
- 5.7 Maybank will notify the winners via Push Notification ("PN") or electronic direct mailer (eDM) or through any mode of communication such as Maybank2u



Announcement with winners' names and the last 4 digits of the Participating Accounts of which Maybank deems appropriate.

- 5.8 The Prizes are given on an "as is" basis and are neither transferable nor exchangeable and are subject to this Terms and Conditions.
- 5.9 In the event the dealer is unable to supply the same Swiss Luxury Timepieces model as described herein to Maybank due to any reasons which include, but are not limited to manufacturer's recall or damage, force majeure, lost or stolen during storage and/or delivery, Maybank reserves the right to substitute the Swiss Luxury Timepieces with another model of like or similar value with prior notice of at least twenty one (21) calendar days on Maybank2u website at <https://www.maybank2u.com.my/> or any other methods as it deems fit. However, Maybank bears no responsibility to replace the Swiss Luxury Timepieces when it is damaged or stolen after delivery to the Winner.
- 5.10 The inclusion of the Swiss Luxury Timepieces in this Campaign cannot be construed as any endorsement or recommendation of the Swiss Luxury Timepieces by Maybank. For any dispute in relation to quality or warranty of the Swiss Luxury Timepieces or any Terms and Conditions in respect thereof, the winner shall deal with the dealer directly without any recourse to Maybank. Maybank shall not be held liable for any breach of quality or warranty of the Swiss Luxury Timepieces or any Terms and Conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Swiss Luxury Timepieces
- 5.11 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.
- 5.12 An Eligible Customer 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.



- 5.13 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.
- 5.14 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.
- 5.15 All Eligible Customers 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.
- 5.16 If there is any dispute 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 latest by 31<sup>st</sup> August 2026. No request for any inquiry shall be entertained after 31<sup>st</sup> August 2026.

## **6.0 General Terms & Conditions**

- 6.1 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, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 6.2 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 on 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.

6.3 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.

6.4 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 Privacy Statement, which may be viewed on [www.maybank2u.com.my](http://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 as 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).

6.5 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 negligence or omission by Maybank.

- 6.6 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.
- 6.7 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.
- 6.8 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).