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Maybank

Terms and Conditions

Grow Your Business Deposit & Win! Campaign FY2025

1. The **"Grow Your Business Deposit & Win! Campaign FY2025"** ("**Campaign**") is organized by Malayan Banking Berhad (Company No 196001000142) and Maybank Islamic Berhad (Company No 200701029411) (collectively referred to as "**Maybank**"), and shall be governed by these Terms and Conditions ("**Terms and Conditions**"). By participating in this Campaign, the Eligible Participants (as defined in Clause 3 below) hereby expressly agree to be bound by these Terms & Conditions and any decision made by Maybank in respect of the Campaign shall be final and binding.

The Campaign Period

2. This Campaign shall commence from **21st April 2025** to **31st October 2025** (both dates inclusive) ("**Campaign Period**").

Eligibility

3. The Campaign is open to Maybank's new and existing Small Medium Enterprise/Business Banking ("**SME/BB**") business account holders comprising of sole-proprietorship, partnerships, limited liability partnerships, private limited companies, societies, charitable organizations and professional bodies (hereinafter referred to as "**Eligible Participant(s)**") of the following products ("**Participating Accounts**"):-

Conventional	Islamic
Business Account Corporate Current Account	SME First Investment Account-i
SME First Account	SME First Account-i
Basic Current Account	Basic Current Account-i for SME/BB
	Current Account-i
	Premier Mudarabah Account-i for SME/BB

Maybank is a member of PIDM.

** Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits at www.maybank2u.com.my for further details.*



Campaign Registration (subject to Qualifying Criteria & Campaign Mechanics clause)

4. Eligible Participants must register their participation for the Campaign within the Campaign Period.
 - 4.1. Campaign registration can be made via the campaign page on Maybank2u website or other channels that Maybank may introduce from time to time as specified via marketing materials sent or published to the Eligible Participants.
 - 4.2. Eligible Participants are responsible to ensure that the details provided for registration are accurate and submitted within the Campaign Period. Failing which, the registration will be considered invalid and/ or unsuccessful.
 - 4.3. For avoidance of doubt, Eligible Participants with multiple Maybank Business Accounts are only required to register once within the Campaign Period.
 - 4.4. In the event that the information provided by the Eligible Participants during the registration process does not match the records within the Maybank system, Maybank reserves the right to reject the said registration.
 - 4.5. In the event that the Eligible Participant registered twice via multiple channels, Maybank will only acknowledge and accept the first registration as the official record.

Qualifying Criteria & Campaign Mechanics

5. Eligible Participants will be selected randomly to be Winners ("**Winner(s)**") by Maybank randomiser program based on the number of entries earns.
 - 5.1 For newly opened Participating Accounts during the Campaign Period, an initial top-up with a **minimum of RM10,000** is required to qualify for the Campaign and be eligible for earning additional entries as prescribed in the table below.
 - 5.2 For existing Participating Accounts, an initial top up with a **minimum of RM30,000** is required to qualify for the Campaign and be eligible for earning additional entries as prescribed in the table below.



Details	Entries Criteria	No. of entries (Conventional Account)	No. of entries (Islamic Account)
1st month (For New Account Opening)	Open new Participating Account within Campaign Period	10 entries	15 entries
	To participate in the Campaign: Fresh growth month end balance of RM20,000 & above	30 entries	
	To participate in the Campaign: Fresh growth month end balance between RM10,000 until RM19,999.99	20 entries	
1st month (For Existing Participating Account Holders)	To participate in the Campaign: 1st month Top-up in the participating account of RM30,000 & above on-top of the existing balance in previous month	20 entries	30 entries
During Campaign Period (2nd month onwards)	For every Average Daily Balance (“ADB”) ADB growth* of RM20,000 till RM39,999	10 entries	
	For every ADB growth* of RM40,000 till RM99,999	20 entries	
	For every ADB growth* of RM100,000 and more	30 entries	
	Enrolment for Maybank2u Biz & Maybank2E access	10 entries	
Bonus entries for product take up	Sign up Maybank ScaleUp SME Solutions (LITE UP TOP)	20 entries	
	Successful sign-up of Maybank Work+ - Minimum total salary crediting of RM20,000 and above	50 entries	
Note on the ADB Growth*	The growth is based on ADB monthly moving baseline		

5.3 Eligible Participant's account must be active throughout the Campaign Period.



5.4 Formula for ADB:

$$\text{ADB} = \frac{\text{Sum of 1-month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}$$

5.5 Formula for ADB growth

ADB Growth: ADB (for the campaign month) – ADB of Baseline* (previous month)

* Note: The growth is based on ADB monthly moving baseline

Scenario:

			month end balances					
New Customer	Open New Account	Fresh Growth Month End Balances as at 30/06/25	31/07/25	31/08/25	30/09/25	31/10/25	Additional entries	Total Entries Earned
A - Conventional	10/6/2025	20,000	50,000	30,000	100,000	80,000	Enrolment for	
			ADB Growth				Maybank2u	
			30,000	(20,000)	70,000	(20,000)	Biz	
Total Entries	10	30	10	0	20	0	10	80

			Top Up RM30K on top of existing balances*	month end balances						
Existing Customer	Participate Date	Baseline: 30/04/2025	31/05/25	30/06/25	31/07/25	31/08/25	30/09/25	31/10/25	Total Entries Earned	
B - Islamic	15/5/2025	80,000	120,000	100,000	250,000	200,000	90,000	160,000		
			ADB Growth							
		40,000	(20,000)	150,000	(50,000)	(110,000)	70,000			
Total Entries			30	0	30	0	0	20	80	

* the first top up will be based on the month of campaign participation

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			Top Up of RM30,000 on top of existing balances on top of existing balances in previous month*	month end balances				
Existing Customer	Participate Date	Baseline: 30/06/2025	31/07/2025	31/08/25	30/09/25	15/10/25	Additional entries	Total Entries Earned
C – Conventional	16/7/2025	50,000	60,000	50,000	170,000	200,000	sign-up of Maybank Work+	
			ADB Growth					
			10,000	(10,000)	120,000	30,000		
Total Entries			<RM300,000 = 0	0	30	10	50	90

* the first top up will be based on the month of campaign participation

Campaign Prizes (“Prize(s)”)

6. Prizes for the Campaign are as follows:

Cash Prize	No. of Winners
RM100,000	1
RM30,000	2
RM10,000	4
RM1,500	50

- 6.1 The selection of Winners will be conducted through Maybank’s randomizer program and Prizes will be awarded within 90 working days after the end of the Campaign Period.
- 6.2 Eligible Participants are only entitled to win once in any campaigns related to SME/BB Deposit/Investment accounts, even if such campaigns are running concurrently, including the Campaign herein.
- 6.3 Eligible Participants whose accounts have been suspended from carrying out any transactions out of or into their account or whose accounts have been frozen due to any reasons provided under the Terms and Conditions Governing Deposit Accounts for Islamic Banking, Terms And Conditions Governing Mudarabah Investment Account(S) for Islamic Banking, and Terms And Conditions Governing Banking Accounts shall not be entitled for this Campaign.
- 6.4 Eligible Participants shall be analyzed via their ADB growth in determining the selection of Winners for the Campaign.



7. Distribution of Prizes

- 7.1 Winners must have a valid mobile number and email address registered with Maybank to be contacted for the fulfilment of the Prizes within eight to twelve (8-12) weeks from the end of the Campaign Period.
- 7.2 Winners will be notified via EDM (Electronic Direct Mail) / email or through any mode of communication which Maybank deems appropriate.
- 7.3 The Winners will be announced via Maybank2u's website at www.maybank2u.com.my and/or Maybank's social media.
- 7.4 Winners hereby allow and consent for Maybank to use, publish, and share their personal data (which may include their names and personal details), for purposes including but limited to, announcement of Winners details on Maybank's website, social media platforms, and other marketing materials."
- 7.5 Eligible Participants who wish to receive notifications on the Campaign result via their Maybank2u inbox and push notifications on their Maybank2u application, must register their Maybank2u and be an active user of the Maybank2u application.
- 7.6 Maybank reserves the right to substitute the Prizes (equivalent value of which to be decided by Maybank) for any reason Maybank reasonably deems fit.
- 7.7 The cash prize will be credited to the Winner's participating active account within eight to twelve (8 – 12) weeks from end of the Campaign Period. The Winners must have an active participating account throughout the Prize fulfilment period to receive their Prize.
- 7.8 The Prize is given on an "as is" basis and are neither transferable nor exchangeable and are subject to this Terms and Conditions and any Prize left unclaimed for three (3) months after the notification of Winner is made will be forfeited.
- 7.9 Upon distribution, Maybank shall no longer be responsible for the use of the Prizes.
- 7.10 The Winners may be required to attend a prize presentation ceremony and/or other publicity programs, as and when required, and the Winners consent to any



disclosure of the same in any manner as determined by Maybank. Failure to attend the Prize presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.

Miscellaneous

- 8 An Eligible Participant who closes his/her account(s) before the notification of Winners shall not be entitled to receive any Prize under the Campaign.
- 9 Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.
- 10 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.
- 11 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 Prizes.
- 12 All Eligible Participants 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.
- 13 If there is any dispute or non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688 within three (3) months after the notification of Winners is made. No request shall be entertained thereafter.

General Terms and Conditions

- 14 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.
- 15 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



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www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.

- 16 By participating in this Campaign, Eligible Participants 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.
- 17 By participating in this Campaign, Eligible Participants 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 ("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 Participants 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 Participants 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).

- 18 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 Participants 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.



- 19 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.
- 20 Maybank may disqualify/reject any Eligible Participant 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.
- 21 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 Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.