

## Maybank FXcelerate 2025 Campaign Terms and Conditions

The Maybank FXcelerate 2025 Campaign ("**Campaign**") is organised by **Malayan Banking Berhad** (196001000142) and **Maybank Islamic Berhad** (200701029411) (collectively referred to as "**Maybank**") and is subject to the terms and conditions herein ("**Terms and Conditions**").

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 decision made by Maybank in respect of this Campaign shall be final and binding.

### 1. Campaign Period

This Campaign will run from 2<sup>nd</sup> Jan 2025 to 31<sup>st</sup> December 2025 (both dates inclusive) ("**Campaign Period**"). There will be a total of four (4) Phases in this Campaign:

- Campaign Phase 1 runs from 2<sup>nd</sup> January 2025 to 31<sup>st</sup> March 2025;
- Campaign Phase 2 runs from 1<sup>st</sup> April 2025 to 30<sup>th</sup> June 2025;
- Campaign Phase 3 runs from 1<sup>st</sup> July 2025 to 30<sup>th</sup> September 2025; and
- Campaign Phase 4 runs from 1<sup>st</sup> October 2025 to 31<sup>st</sup> December 2025.

### 2. Eligibility for the Campaign

This Campaign is exclusively for Maybank Privilege, Maybank Premier or Maybank Private individual customers ("**Eligible Customers**") whose Foreign Exchange ("**FX**") **transaction is facilitated** by Personal Financial Advisor ("**PFA**"), Relationship Manager ("**RM**"), Islamic Wealth Management Advisors ("**IWMA**") or Client Advisor ("**CA**"). FX transactions transacted via the Maybank Global Access Account-i ("**GAA-i**") will also be eligible for this campaign provided the customer is an individual customer and also a Maybank Privilege, Maybank Premier or Maybank Private customer. It should be noted that any FX transactions that are performed over-the-counter at the Branch or Premier Wealth Centres ("**PWC**") will not be taken into consideration under this Campaign. For avoidance of doubt, Maybank Mass customer is not eligible for this campaign. Participation in this Campaign is automatic, subject to the Terms and Conditions appearing herein.

### 3. Mechanics of the Campaign

Under this Campaign, Eligible Customers will enjoy the following special offers subject to the requirements as stated in the table below:

Item	Maybank FXcelerate 2025 Campaign Offers/Gifts	Requirements to be fulfilled
Special Pricing	<ul style="list-style-type: none"> <li>• Eligible Customers can enjoy exclusive FX conversion rates when performing</li> </ul>	<ul style="list-style-type: none"> <li>• For FX transactions through PFA, RM/IWMA or CA, Eligible Customers must place in single or multiple FX transaction(s) during the Campaign Period with</li> </ul>

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	<p>FX transactions via Master Foreign Currency Account (“<b>MFCA</b>”) and/or Master Foreign Currency Account-i (“<b>MFCA-i</b>”) through PFA, RM/IWMA or CA <b>OR</b> when performing FX transactions via GAA-i.</p>	<p>minimum of RM10,000 and no maximum amount to be entitled for Special Pricing.</p> <ul style="list-style-type: none"> <li>For GAA-i transactions, minimum transaction amount is not applicable.</li> <li>This promotion is applicable to transactions done via MFCA, MFCA-i and GAA-i only.</li> </ul>
<p>Quarterly Draw (Category A)</p> <p>Applicable for both Conventional and Islamic FX.</p>	<ul style="list-style-type: none"> <li>Stand a chance to win a RM 2,500 cash reward in each Phase during the Campaign Period.</li> <li>Limited to a total of TEN (10) Eligible Customers per phase.</li> <li>Applicable for <b>Conventional and Islamic FX</b> transactions performed via:- <ul style="list-style-type: none"> <li>a) MFCA and/or MFCA-i through PFA, RM/IWMA or CA.</li> <li>b) GAA-i account.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Every RM20,000 increments in the value of Eligible Customer’s cumulative <b>Conventional and Islamic FX</b> transactions throughout each phase of the Campaign Period will generate ONE (1) entry into the Quarterly Draw (Category A).</li> <li>Eligible Customer may acquire multiple entries through qualifying actions as detailed in the Terms and Conditions.</li> <li>Each Eligible Customer may only accumulate up to a maximum of FIFTY (50) entries per phase for this category.</li> <li>Each entry collected will grant Eligible Customer with ONE (1) chance to win the Quarterly Draw (Category A).</li> <li>Winners of the RM 2,500 cash reward will be randomly selected based on the entries accumulated throughout each specific Phase in the Campaign Period.</li> <li>The Winner will be rewarded with RM 2,500 cash reward via active Maybank current or savings account only. The Maybank current or savings account will be identified via official email announcement of winners to PFA, RM/IWMA or CA or via settlement account used for GAA-i transactions.</li> <li>Should the Winner’s current or savings account cannot be identified, Maybank serves the right to perform additional draw to identify new Winner.</li> </ul>

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		<ul style="list-style-type: none"> <li>Once an Eligible Customer has won a RM 2,500 cash reward, his/her remaining entries will be null and void for the subsequent draws.</li> <li>Staff of Maybank, or spouse of staffs will not be eligible.</li> <li>Cancelled transactions are excluded from computation of Quarterly Draws of all Category A, B, and C.</li> </ul>																		
<p>Quarterly Draw (Category B)</p> <p>For New-to-Bank Customer or Customer that has not done FX during the Idle Period. Applicable for both Conventional and Islamic FX.</p>	<ul style="list-style-type: none"> <li>Stand a chance to win a RM 2,500 cash reward in each Phase during the Campaign Period.</li> <li>Limited to a total of TEN (10) Eligible Customers per phase.</li> <li>Strictly applicable for <b>Conventional and Islamic FX</b> transactions performed via:-               <ul style="list-style-type: none"> <li>a) MFCA and/or MFCA-i through PFA, RM/IWMA or CA.</li> <li>b) GAA-i account.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Every RM20,000 increments in the value of Eligible Customer's cumulative <b>Conventional and Islamic FX</b> transactions throughout each phase of the Campaign Period will generate ONE (1) entry into the Quarterly Draw (Category B).</li> <li>Eligible Customer may acquire multiple entries through qualifying actions as detailed in the Terms and Conditions.</li> <li><b><u>Definition of Idle Period</u></b> Idle Period is defined as the period where Customer did not perform any FX transactions within the stipulated time frame in the table below:               <table border="1"> <thead> <tr> <th>Campaign Phase</th><th colspan="2">Idle Period</th></tr> <tr> <th></th><th>From</th><th>To</th></tr> </thead> <tbody> <tr> <td>Phase 1</td><td>1 January 2024</td><td>31 December 2024</td></tr> <tr> <td>Phase 2</td><td>1 January 2024</td><td>31 March 2025</td></tr> <tr> <td>Phase 3</td><td>1 January 2024</td><td>30 June 2025</td></tr> <tr> <td>Phase 4</td><td>1 January 2024</td><td>30 September 2025</td></tr> </tbody> </table> </li> <li>Each Eligible Customer may only accumulate up to a maximum of FIFTY (50) entries per phase for this category.</li> <li>Each entry collected will grant Eligible Customer with ONE (1) chance to win the Quarterly Draw (Category B).</li> <li>Winners of the RM 2,500 cash reward will be randomly selected based on the entries accumulated throughout each specific Phase in the Campaign Period.</li> <li>The Winner will be rewarded with RM 2,500 cash reward via active Maybank current or savings</li> </ul>	Campaign Phase	Idle Period			From	To	Phase 1	1 January 2024	31 December 2024	Phase 2	1 January 2024	31 March 2025	Phase 3	1 January 2024	30 June 2025	Phase 4	1 January 2024	30 September 2025
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		<p>account only. The Maybank current or savings account will be identified via official email announcement of winners to PFA, RM/IWMA or CA or via settlement account used for GAA-i transactions.</p> <ul style="list-style-type: none"> <li>• Should the Winner's current or savings account cannot be identified, Maybank serves the right to perform additional draw to identify new Winner.</li> <li>• Once an Eligible Customer has won a RM 2,500 cash reward, his/her remaining entries will be null and void for the subsequent draws.</li> <li>• Staff of Maybank, or spouse of staffs will not be eligible.</li> <li>• Cancelled transactions are excluded from computation of Quarterly Draws of all Category A, B, and C.</li> </ul>
<p>Quarterly Draw (Category C)</p> <p>Applicable for Islamic FX only</p>	<ul style="list-style-type: none"> <li>• Stand a chance to win a RM 2,500 cash reward in each Phase during the Campaign Period.</li> <li>• Limited to a total of TWELVE (12) Eligible Customers per phase.</li> <li>• Strictly applicable for <b>Islamic FX</b> transactions performed via: <ul style="list-style-type: none"> <li>a) MFCA and/or MFCA-i through PFA, RM/IWMA or CA.</li> <li>b) GAA-i account.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Every RM20,000 increments in the value of Eligible Customer's cumulative <b>Islamic</b> FX transactions throughout each phase of the Campaign Period will generate ONE (1) entry into the Quarterly Draw (Category C).</li> <li>• Eligible Customer may acquire multiple entries through qualifying actions as detailed in the Terms and Conditions.</li> <li>• Each Eligible Customer may only accumulate up to a maximum of FIFTY (50) entries per phase for this category.</li> <li>• Each entry collected will grant Eligible Customer with ONE (1) chance to win the Quarterly Draw (Category C).</li> <li>• Winners of the RM 2,500 cash reward will be randomly selected based on the entries accumulated throughout each specific Phase in the Campaign Period.</li> <li>• The Winner will be rewarded with RM 2,500 cash reward via active Maybank current or savings account only. The Maybank current or savings account will be identified via official email announcement of winners to PFA, RM/IWMA or CA or via settlement account used for GAA-i transactions.</li> </ul>

		<ul style="list-style-type: none"> <li>• Should the Winner's current or savings account cannot be identified, Maybank serves the right to perform additional draw to identify new Winner.</li> <li>• Once an Eligible Customer has won a RM 2,500 cash reward, his/her remaining entries will be null and void for the subsequent draws.</li> <li>• Staff of Maybank, or spouse of staffs will not be eligible.</li> <li>• Cancelled transactions are excluded from computation of Quarterly Draws of all Category A, B, and C.</li> </ul>
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#### 4. Campaign Criteria

- a. All Eligible Customers' participation in this Campaign is considered automatic. No application is required. Campaign offers are only applicable for Eligible Customers.
- b. FX transactions transacted via the **MFCA/MFCA-i/GAA-i** that are settled within T+2 working days (Conventional and/or Islamic), and which are performed directly with a PFA, RM/IWMA or CA will be considered in the computation of the Quarterly Draws, provided that requirements are fulfilled by Eligible Customer based on Item 3 above.
- c. FX transactions transacted via the GAA-i are eligible for this campaign provided the customer is an individual customer and also a Maybank Privilege, Maybank Premier or Maybank Private customer.
- d. Eligible Customer can only win ONE (1) RM 2,500 cash per phase. For avoidance of doubt, winner cannot win more than RM 2,500 cash per phase, but he or she may possibly win again on other phase of the Campaign.
- e. FX transactions performed over-the-counter (e.g. money changer, remittance), MAE app, M2U app & Maybank2u (except via GAA-i) will be excluded from this Campaign.
- f. This Campaign will run throughout the Campaign Period.
- g. This Campaign is exclusive and cannot be part of other promotional programme, offers, discounts and campaign that are being offered by Maybank.
- h. The cash reward will only be transferred via any active Maybank current or savings account. In case if the Winner of the RM 2,500 cash reward does not have an active Maybank current or savings account, the Winner will need to open one within 7 days after GWM notify the Winner via email. The Bank serves the right to select another Winner should there be no reply within the stipulated time frame as mentioned above.
- i. The Winner for each category of quarterly draws will be announced within 3 months after the end of each campaign phase.
- j. The cash reward issued is not refundable or exchangeable for any other kind of reward.



These Terms and Conditions shall be read together with the Terms and Conditions Governing Banking Account/ General Terms and Conditions Governing Deposit Account for Islamic Banking or other related products, whichever applicable. These Terms and Conditions shall prevail over any provisions or representatives contained in any promotional materials (including without limitation printed posters or leaflets) advertising this Campaign.

## 5. General Terms and Conditions

- a. 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 transactions performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by the Maybank.
- b. 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 communicated through EDM newsletter, SMS, emails, direct PFA/RM/IWMA/CA engagement, or through 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.
- c. 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.
- d. 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.
- e. 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:
  - i. for the purposes of the Campaign; and
  - ii. for 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).

- f. 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.
- g. 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.
- h. 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.
- i. 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).