

## **Maybank Islamic Gold Account-i (MIGA-i) at MAE Campaign Terms and Conditions**

The “**Maybank Islamic Gold Account-i (MIGA-i) (“MIGA-i Account”) at MAE Campaign**” (“**Campaign**”) is organised by Maybank Islamic Berhad (Registration No.: 200701029411 (787435-M)) (referred to as “**Maybank Islamic**”) and shall commence on **7 July 2025 until 31 August 2025**, unless notified otherwise (“**Campaign Period**”).

1. This campaign shall be subjected to the terms and conditions herein (“**Terms and Conditions**”).
2. By participating in this Campaign, Eligible Customers (as defined in Clause 4 below) hereby expressly agree to be bound by the Terms and Conditions.

### **3. Eligibility**

**3.1** This Campaign is open to all new and existing Malayan Banking Berhad (Registration No: 196001000142) (3813-K)) (referred to as “**Maybank**”) or Maybank Islamic customers as follows:

- a. New customers to the MIGA-i Account - To open a MIGA-i Account via the MAE App and invest a minimum investment of RM500 in a single transaction; or
- b. Existing customers to the MIGA-i Account - To invest a minimum investment of RM500 in a single transaction into the MIGA-i Account via the MAE App.

(hereinafter referred to as “**Eligible Customers**”)

**3.2** This Campaign is also open to all permanent or contract employees of Maybank & it’s subsidiaries (“**Maybank Group**”) in Malaysia except for the MIGA-i product team.

### **4. Campaign Mechanics**

**4.1** For the Weekly Prize, the first two hundred and fifty (250) Eligible Customers each week during the Campaign Period, with a minimum investment of RM500 in a single transaction into the MIGA-i Account via the MAE App will receive 0.1 grams of gold.

**4.2** For the Main Prize, Eligible Customers need to invest RM5,000 in a single or accumulated transaction under the MIGA-i Account via the MAE App within the Campaign Period. For every RM5,000 invested into the MIGA-i Account, the Eligible Customers will earn one (1)

entry to win the Main Prize.

## 5. Prizes

- 5.1 Below are the details for the number of winners and category of prizes to be won by the Eligible Customers for this Campaign.

Category	Number of Selected Winners	Prizes
Weekly Prize	First two hundred and fifty (250) winners each week throughout the Campaign Period	0.1 grams of gold in the MIGA-i Account
Main Prize	Three (3) lucky winners throughout the Campaign Period	25 grams of gold in the MIGA-i Account

## 6. Winner's Selection & Prize Fulfilment

- 6.1 Weekly Prize Winners will be limited to the first two hundred and fifty (250) Eligible Customers each week as per the eligible period in the table below (**“Weekly Prize Winners”**).

Eligible Period	No. of Winners
Week 1 (7 <sup>th</sup> July 2025 – 13 <sup>th</sup> July 2025)	250
Week 2 (14 <sup>th</sup> July 2025 – 20 <sup>th</sup> July 2025)	250
Week 3 (21 <sup>st</sup> July 2025 – 27 <sup>th</sup> July 2025)	250
Week 4 (28 <sup>th</sup> July 2025 – 3 <sup>rd</sup> August 2025)	250
Week 5 (4 <sup>th</sup> August 2025 – 10 <sup>th</sup> August 2025)	250
Week 6 (11 <sup>th</sup> August 2025 – 17 <sup>th</sup> August 2025)	250
Week 7 (18 <sup>th</sup> August 2025 – 24 <sup>th</sup> August 2025)	250
Week 8 (25 <sup>th</sup> August 2025 – 31 <sup>st</sup> August 2025)	250

- 6.2 For the Weekly Prize Winners, the prize will be credited into the Weekly Prize Winners' MIGA-i Account on the subsequent month.

- 6.3** Weekly Prize Winners remain eligible to participate and stand a chance to win the weekly reward in subsequent months as well as be in the running for the Main Prize throughout the Campaign Period.
- 6.4** Main Prize Winners will be selected from the pool of eligible Main Prize customers through the Maybank Randomizer Programme and only three (3) winners will be chosen (**“Main Prize Winner”**).
- 6.5** For the Main Prize Winners, the prize will be credited into the Main Prize Winners’ MIGA-i Account within sixty (60) calendar days after the Campaign Period ends.
- 6.6** Winners will be informed via Push Notification or any other communication method deemed suitable by Maybank Islamic, within sixty (60) calendar days after the Campaign Period ends.
- 6.7** To qualify for the winner selection, Eligible Customers must keep their MIGA-i account open for the entire Campaign Period.
- 6.8** Maybank Islamic reserves the right to substitute the prizes with alternatives of equivalent value for any reason deemed reasonable by Maybank Islamic.

## **7. MIGA-i Buy and Sell Gold Transaction Period**

- 7.1** To transact MIGA-i via the MAE App, the transaction must be performed from 8:30 AM – 11:59 PM MYT (UTC +8:00) every day including weekends and public holiday.

## **8. Miscellaneous**

- 8.1** Eligible Customers who close his/her account(s) before the notification of winners shall not be entitled to receive the prize under this Campaign.
- 8.2** The decision of Maybank Islamic on all matters relating to this Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.
- 8.3** 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.

- 8.4 If there is any dispute or non-receipt of the prize, the winners are required to contact Maybank's Customer Care Hotline at 1300 88 6688 or +603 7844 3696 ("**Maybank's Customer Care Hotline**"), within one (1) month after the notification of winners are made. No request shall be entertained thereafter.

## 9. General Terms and Conditions

- 9.1 Maybank Islamic 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 website provided the same is not caused by Maybank Islamic.
- 9.2 Maybank Islamic 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](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank Islamic. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- 9.3 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 Islamic should any of the Terms & Conditions be not fully understood.
- 9.4 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 Islamic in accordance with the Maybank Privacy Statement, which may be viewed at [www.maybank2u.com.my](http://www.maybank2u.com.my) ("**Maybank's Privacy Statement**") and the PDPA Form for Individual Customers.
- 9.5 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 Islamic for:
- a) The purposes of the Campaign; and

- b) Marketing and promotional activities by Maybank Islamic, 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 Islamic in relation to the Campaign.

\*Note: "PDPA" refers to Personal Data Protection Act (2010)

- 9.6** Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic 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 Islamic.
- 9.7** Maybank Islamic 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 Islamic.
- 9.8** Maybank Islamic 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.
- 9.9** 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, feedbacks 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).