

**MAYBANK PERSONAL LOAN/MAYBANK ISLAMIC PERSONAL FINANCING- i
GET RM300 GUARANTEED CASH BACK & WIN THE LATEST APPLE GADGETS CAMPAIGN**

FREQUENTLY ASKED QUESTION (FAQs)

Q1	How long is the promotion period for this Campaign?																																														
	The Campaign will run for six (6) months starting from 1 July 2025 to 31 December 2025 (both dates inclusive).																																														
Q2	Who is the target audience for this Campaign?																																														
	This Campaign is open to all newly applied and approved Maybank Personal Loan or Maybank Islamic Personal Financing-i customers who have applied for their loan or financing during the Campaign Period through Maybank’s existing channels, i.e. online application via the Maybank2u, MAE App or walk-in to any Maybank branches or through Maybank telesales (outbound calls only) channel.																																														
Q3	Will there be any entry forms to participate?																																														
	There will be NO entry forms required.																																														
Q4	How many winners will be entitled for the Campaign prizes?																																														
	<p>For each Campaign month:</p> <ul style="list-style-type: none">i. RM300 Guaranteed Cash Back prizes – one thousand five hundred (1,500) winners will be selected based on a first come first served basisii. The Apple Gadget prizes – three (3) winners will be randomly selected among the Eligible Customers using the Maybank randomizer programme. <p>The prizes breakdown are as follows:</p> <table><tr><th rowspan="2">Prizes</th><th colspan="6">Campaign Month / No. of Prizes</th></tr><tr><th>Month 1 - July 2025</th><th>Month 2 - August 2025</th><th>Month 3 - September 2025</th><th>Month 4 - October 2025</th><th>Month 5 - November 2025</th><th>Month 6 - December 2025</th></tr><tr><td>RM300 Guaranteed Cash Back</td><td>1,500</td><td>1,500</td><td>1,500</td><td>1,500</td><td>1,500</td><td>1,500</td></tr><tr><td>1x Apple iPhone 16 Pro Max (256GB)</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr><tr><td>1x Apple Watch Series 10</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr><tr><td>1x Apple AirPods 4</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td><td>1</td></tr></table>						Prizes	Campaign Month / No. of Prizes						Month 1 - July 2025	Month 2 - August 2025	Month 3 - September 2025	Month 4 - October 2025	Month 5 - November 2025	Month 6 - December 2025	RM300 Guaranteed Cash Back	1,500	1,500	1,500	1,500	1,500	1,500	1x Apple iPhone 16 Pro Max (256GB)	1	1	1	1	1	1	1x Apple Watch Series 10	1	1	1	1	1	1	1x Apple AirPods 4	1	1	1	1	1	1
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Q5	Who is eligible for the Campaign prize winners?																																														
	<ul style="list-style-type: none">1. Each Eligible Customer is entitled to win only one (1) Cash Back prize throughout the Campaign Period.2. Each Eligible Customer is entitled to win only one (1) Gadget prize throughout the Campaign Period.																																														

Q6	When will the Campaign winners receive the prize?
	<ol style="list-style-type: none"> 1. The shortlisted winners will be contacted in writing (including but not limited to via email, phone call, or any other communication method deemed appropriate by Maybank) within six (6) to eight (8) weeks after the end of each month during the Campaign Period, to obtain the winner's consent before the winner's name and prize(s) are displayed on the Maybank website ("Maybank2u") at Maybank2u website > Promotions > Contests Winners. 2. The Cash Back will be credited to the respective individual winner's Maybank savings or current account within two (2) weeks after the announcement of the winners 3. The Gadget prizes will be delivered via courier to the respective winner's designated addresses as per the Personal Loan/Financing-i application within two (2) weeks after the announcement of the winners
Q7	Who is NOT eligible to participate in this Campaign?
	<p>The following persons are NOT eligible to participate:</p> <ol style="list-style-type: none"> 1. Existing Maybank Personal Loan or Maybank Islamic Personal Financing-i customers or applicants who's their loan/financing applications were declined in the past 3 months. 2. Permanent or contract employees, representatives and agents of Malayan Banking Berhad and its subsidiaries.
Q8	Where can customers apply for the Loan/Financing?
	<p>Customers can apply through the following channels:</p> <ol style="list-style-type: none"> 1. Online application via Maybank2u website or MAE App. 2. Maybank branches. 3. Maybank Telesales (outbound calls only).

How do customers apply for the Maybank Personal Loan or Maybank Islamic Personal Financing-i online?

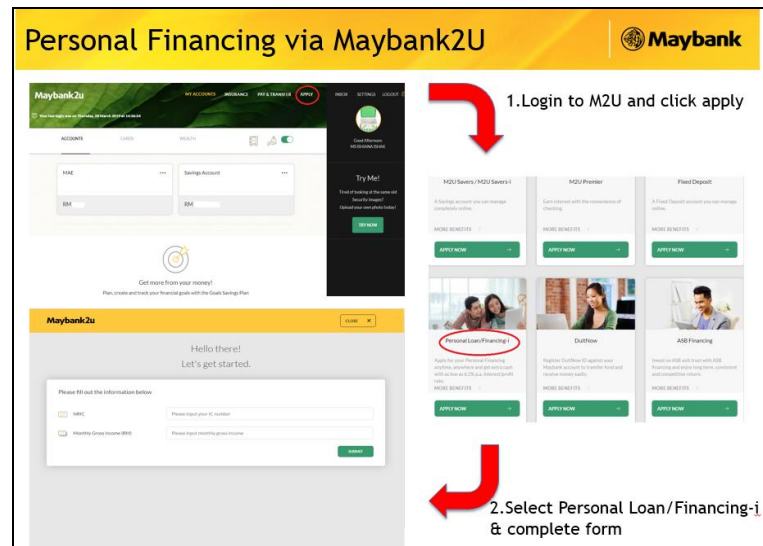
1. For existing customers with Maybank2u access:

a. Maybank2u web

Step 1: Login to Maybank2u

Step 2: Click "Apply" and scroll to select "Personal Loan/Personal Financing-i"

Step 3: Fill in details and complete application



b. MAE App

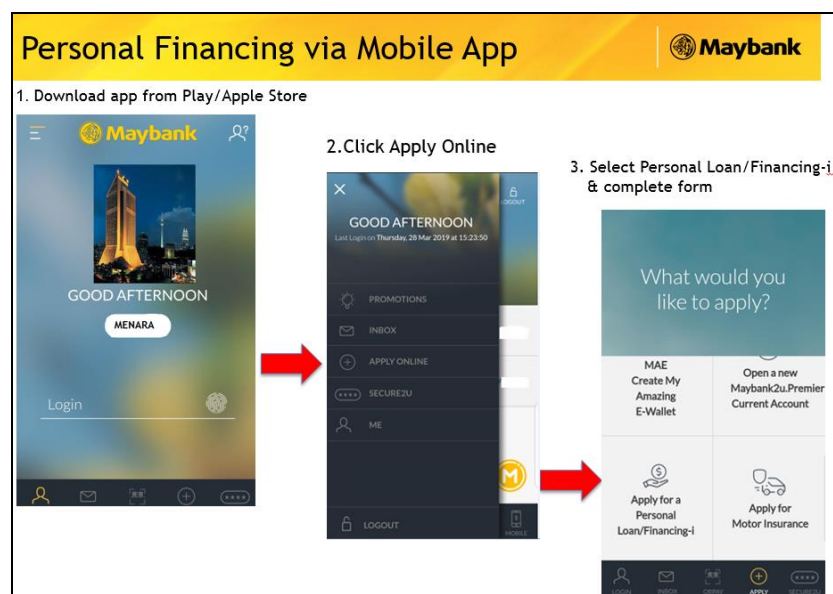
Step 1: Login to the MAE App

Step 2: Select 'More' from the bottom page and Click "Apply".

Step 3: From Apply screen select "Loans"

Step 4: Select "Personal Loan/Personal Financing-i"

Step 5: Fill in details and complete application



2. For customers without Maybank2u access:

a. Maybank2u

From the Maybank2u website, customer is required to:

Step 1: Go to "Apply Products Online"

Step 2: Select "Loan/Financing"

Step 3: Click the "Apply Now" on "Maybank Personal Loan" or "Maybank Islamic Personal Financing-i" to begin the online application

Step 4: Fill in details and complete application

b. MAE Mobile App

For mobile application, customer is required to:

Step 1: Download the MAE mobile application

Step 2: Register for Maybank2u access

Step 3: Choose "Apply Online"

Step 4: Select "Apply for a Personal Loan/Financing"

Step 5: Fill in details and complete application

Q10

What are the basic requirements to apply for the Maybank Personal Loan or Maybank Islamic Personal Financing-i online?

Criteria	Personal Loan/Personal Financing-i	
Eligibility	Malaysian citizens	
Age	21 to 60 years old	
Monthly Gross Income	RM3,500 per month and above	
Loan/Financing Type	Conventional and Islamic	
Loan/Financing Amount	RM5,000 and up to RM100,000 maximum	
Repayment/Payment Period	2 to 6 years	
Interest/Profit Rate	Loan/Financing Amount	Rate
	RM5,000 to RM20,000	8.00% p.a.
	RM20,001 to RM50,000	7.00% p.a.
	RM50,001 to RM100,000	6.50% p.a.

Note: The above fixed rates are equivalent to effective rates from 9.89% to 12.91% and may vary based on the loan/financing amount and tenure.

Q11	What are the required documents to apply for the Maybank Personal Loan or Maybank Islamic Personal Financing-i?
	<p>1. <u>For Permanent Employment</u></p> <p>Application form is to be submitted together with:</p> <ul style="list-style-type: none"> • Copy of Valid Malaysia NRIC (both sides); AND • Latest one (1) month salary slip OR latest EA form OR latest BE form with official tax receipt • EPF statement. • Latest three (3) months savings account activity or current account statements (optional). <p>2. <u>For Self-Employed</u></p> <p>Application form is to be submitted together with:</p> <ul style="list-style-type: none"> • Copy of Valid Malaysia NRIC (both sides); AND • Copy of Business Registration; AND • Latest BE form with official tax receipt / Latest six (6) months bank statement
Q12	Are there any fees charged for newly approved Maybank Personal Loan and Maybank Islamic Personal Financing-i accounts?
	<p>There will be no fees charged.</p>
Q13	The sample and table below is an illustration of the monthly repayment/payment amount computation.
	<p>The formula for the monthly amount:</p> $= \frac{\text{Principal (P)} + (\text{P} \times \text{Tenure Years} \times \text{Interest/Profit rate})}{\text{Tenure Months}}$ <p>Example:</p> <p><u>Monthly Repayment/Payment Calculation</u></p> <p>Loan/Financing Amount = RM5,000</p> <p>Tenure = 6 years (72 months)</p> <p>Calculation = $[5,000 + (5,000 \times 6 \times 8.0\%)] / 72$</p> <p>= $5,000 + 2,400 / 72$</p> <p>= $7,400 / 72$</p> <p>Monthly Amount = <u>RM102.78</u></p>

MAYBANK ISLAMIC PERSONAL FINANCING-I PAYMENT TABLE						
Financing Amount (RM)	Fixed Profit Rate	Monthly Payment Amount (RM/Months)				
		24	36	48	60	72
5,000	8%	241.67	172.22	137.50	116.67	102.78
10,000	8%	483.33	344.44	275.00	233.33	205.56
15,000	8%	725.00	516.67	412.50	350.00	308.33
20,000	8%	966.67	688.89	550.00	466.67	411.11
25,000	7%	1,187.50	840.28	666.67	562.50	493.06
30,000	7%	1,425.00	1,008.33	800.00	675.00	591.67
35,000	7%	1,662.50	1,176.39	933.33	787.50	690.28
40,000	7%	1,900.00	1,344.44	1,066.67	900.00	788.89
45,000	7%	2,137.50	1,512.50	1,200.00	1,012.50	887.50
50,000	7%	2,375.00	1,680.56	1,333.33	1,125.00	986.11
55,000	6.5%	2,589.58	1,825.69	1,443.75	1,214.58	1,061.81
60,000	6.5%	2,825.00	1,991.67	1,575.00	1,325.00	1,158.33
65,000	6.5%	3,060.42	2,157.64	1,706.25	1,435.42	1,254.86
70,000	6.5%	3,295.83	2,323.61	1,837.50	1,545.83	1,351.39
75,000	6.5%	3,531.25	2,489.58	1,968.75	1,656.25	1,447.92
80,000	6.5%	3,766.67	2,655.56	2,100.00	1,766.67	1,544.44
85,000	6.5%	4,002.08	2,821.53	2,231.25	1,877.08	1,640.97
90,000	6.5%	4,237.50	2,987.50	2,362.50	1,987.50	1,737.50
95,000	6.5%	4,472.92	3,153.47	2,493.75	2,097.92	1,834.03
100,000	6.5%	4,708.33	3,319.44	2,625.00	2,208.33	1,930.56

Q14 Customer contact number for any inquiry

Customers can call our Customer Care Hotline at 1-300-88-6688 or 603-7844 3696 (overseas) for further details.

Q15 Where will the Campaign promotion be featured in the Maybank2u website?

1. Go to the main page of Maybank2u website
2. Locate a square box icon on the top right hand corner
3. Click the icon and select "Promotions"
4. Click "All Promotions"
5. Select "Loans"
6. Go to "Discover" to know more