

Trade and Treats Campaign
Terms & Conditions

The "Trade and Treats Campaign" ("**Campaign**") is organised by Maybank Investment Bank Berhad (Registration No.: 197301002412) ("**Maybank IB**") and shall be subject to the terms and conditions set out herein.

For the purpose of these terms and conditions set out herein, "**Maybank**" collectively means Maybank IB, Malayan Banking Berhad (Registration No.: 196001000142) and Maybank Islamic Berhad (Registration No.: 200701029411).

By participating in the Campaign, the Eligible Participants (as defined in Clause 2 below) hereby expressly agree to be bound by these terms and conditions set out herein and any decision made by Maybank with respect to the Campaign shall be final and binding.

1. Campaign Period

The Campaign commences from **20 October 2025 until 20 April 2026** (both dates inclusive, "**Campaign Period**").

2. Eligibility

2.1. The Campaign is open to all (new and existing) retail customers of Maybank with either conventional or Islamic individual retail trading accounts (i.e.: cash/non-margin/margin - inclusive of Direct Central Depository System (CDS) or Nominees) (collectively referred to as the "**Eligible Participant(s)**").

2.2. This Campaign is ONLY applicable to Eligible Participants who perform online trades on Maybank's online platforms i.e. Maybank2u Online Share Trading, Powerbroking2U, and the Maybank Trade MY App for the following Islamic and Conventional products (where applicable):

No	Conventional	Islamic
1	Cash	Cash
2	Margin and Non-Margin	Margin and Non-Margin
3	Foreign Trading	
4	Warrants*	

*Additional eligibility for clients who trade Warrants is detailed under Clause

3.3.



- 2.3. For the avoidance of doubt, the following categories of customers shall **NOT** be eligible to participate in the Campaign:
- a. mid-market clients of Maybank;
 - b. corporate and institutional clients of Maybank;
 - c. customers who are permanent and contract employees, representatives and agents of Maybank (or its subsidiaries or its related companies) (as defined in Section 7 of the Companies Act 2016) and their immediate family members (i.e. spouse, children, parents, brothers, sisters);
 - d. customer who has an account with Maybank for the following purposes/transactions: (i) Employee Share Option Scheme financing, (ii) Employee Share Option Scheme, (iii) Initial Public Offering financing and (iv) Initial Public Offering;
 - e. customers **without** a valid Email (hereinafter defined in Clause 2.5);
 - f. customers whose conventional or Islamic individual retail trading account(s) (i.e.: cash/non-margin/margin) with Maybank that:
 - (1) is suspended during the Campaign Period; or
 - (2) terminated prior to or during the Campaign Period; and/or
 - g. customers who breached or breaches any agreement with Maybank prior to or during the Campaign Period.
- 2.4. Maybank shall at all times have the discretion to determine the eligibility of the Eligible Participants for the Campaign.
- 2.5. Eligible Participants are required to have a valid email address registered with Maybank during the opening of their account ("**Email**").

3. Campaign Mechanics

- 3.1. All Eligible Participants who meet the eligibility requirements in Clause 2 above shall automatically qualify for the Campaign without prior registration.

3.2. General Mechanics – Stock Trading

- a. To qualify for entry points during the Campaign Period, Eligible Participants must achieve a minimum gross brokerage value of RM50 per month.
- b. For every RM50 accumulated gross brokerage generated, Eligible Participants will accrue entry points based on the tiers outlined below. The accumulated entry points will be calculated at the end of the Campaign Period.

Table 1:

Tier	Total Gross Brokerage (GB)	Entry Points Earned (per RM50 GB)
1	RM500 and below	1 entry point
2	RM501 – 15,000	2 entry points
3	RM15,001 and above	3 entry points

- c. Details of the Prize for Stock and Futures Trading are as follows:

Category	Prize
Main Prizes	1000 units of Bursa-listed stocks per winner (up to RM54,000)
Consolation Prizes	100 units of Bursa-listed stocks per winner (up to RM20,000)

Notes: Eligible Winners with Islamic trading accounts will receive Shariah-compliant stocks.

3.3. General Mechanics – Structured Warrants Trading

- a. Eligibility: Open to Eligible Participants who trades Maybank IB-issued Structured Warrants during the Campaign Period.
- b. Requirement: Eligible Participants must achieve a minimum aggregate purchase value of RM10,000 during the Campaign Period.
- c. Prize: Maximum of 400 Winners will each be entitled to RM25 worth of e-commerce vouchers.

- 3.4. The Prizes will be awarded to Winners based on “lucky draw” via our randomiser program and each Winner is only entitled to win one (1) Prize during the entire Campaign Period.
- 3.5. The Winners of the Prize will be notified via Email within sixty (60) days after the end of Campaign Period together with the details on the crediting of the Prize into their CDS account and details of the e-commerce vouchers.

4. General Terms and Conditions

- 4.1. The Campaign and Prizes are subject to the following terms and conditions:
- a. All Prizes are delivered and/or accepted entirely at the risk of the recipient of the Prizes (“**Winner**”). Maybank, its affiliates and their respective officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of the Campaign) (collectively, “**Representatives**”) accept no responsibility or liability in respect of any cost, expense, loss and/or damage whatsoever or howsoever incurred or suffered by the Winner in connection with or arising out of or caused by the delivery and/or acceptance of the Prizes (including but not limited to where the Eligible Participant(s)’s Email is invalid).
 - b. 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.
 - c. The Prizes are non-transferable or exchangeable for cash or credit of any kind, in whole or in part.
 - d. The Winners shall bear all costs, expense fees and/or charges incidental to or arising out of or in connection with the acceptance, redemption and/or utilization of the Prizes.



Maybank

Investment Bank

- e. 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 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.
 - f. In the event that the selected Winner(s) of the Prize do(es) not respond or Maybank is not able to contact the selected Winner(s) at the Email provided to Maybank for any reason whatsoever, Maybank may make a second attempt to contact the selected Winner(s). If the second attempt is also unsuccessful, the Winner(s) will be disqualified and thereafter another Winner will be selected by Maybank from the relevant category of Eligible Participants.
 - g. Maybank does not have any obligation to inform the Eligible Participants who are not selected as the Winners for the Prize.
- 4.2. Maybank and its Representatives shall, to the fullest extent permitted by law, not be held responsible or liable for any direct, indirect or consequential losses, damages or costs (including but not limited to, loss of income, profits or goodwill) incurred or suffered by any Eligible Participants in any manner whatsoever as a result of their participation in the Campaign including but not limited to technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human errors in the administration and/or processing of the transaction for the Campaign performed via the MAE app, M2U app, Maybank2u Biz, Maybank2u, Maybank Trade or Maybank2e, Powerbroking2u or any of Maybank's authorized platforms provided the same is not caused by Maybank. Eligible Participants are reminded that trading in securities, derivatives and warrants involves risks, including the risk of losing part or all of the invested capital, and are therefore advised to trade responsibly.



- 4.3. Maybank and its Representatives shall, to the fullest extent permitted by law, not be liable for any default of its obligation under the Campaign due to any force majeure events which include but are not limited to acts of God, civil commotion, acts of war, riot, strike, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or government action or any events beyond the reasonable control of Maybank.
- 4.4. For the avoidance of doubt, the withdrawal, cancellation, suspension, extension, termination or Amendment of the Campaign by Maybank shall not entitle the Eligible Participants or any other persons whatsoever to make any claim against, or request for compensation from Maybank for any losses or damages suffered or incurred as a direct or indirect result of the Amendment, withdrawal, cancellation, suspension, extension or termination of the Campaign.
- 4.5. By participating in the Campaign, each Eligible Participant agrees 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 and conditions be not fully understood.
- 4.6. By participating in the 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 and/or information being collected, processed and used by Maybank for:

- i. the purposes of the Campaign; and
- ii. 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 responses and related photographs. For the avoidance of doubt, Winners' names and/or photographs may also be published or announced for publicity purposes. In this regard, Eligible Participants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

- 4.7. 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 negligence or omission by Maybank.
- 4.8. Maybank's decision on all matters relating to the Campaign (including but not limited to the Prizes to be made to the Eligible Participants) shall be final, conclusive and binding. No correspondences, appeals or attempts to dispute the same would be entertained in any event.
- 4.9. This Campaign is not subject to the approval of Securities Commission Malaysia ("SC") and this document has not been reviewed by SC.
- 4.10. Maybank may disqualify/reject any Eligible Participants 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.
- 4.11. 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 the Trade and Treats Campaign, please contact Maybank IB's Equities Helpdesk hotline at 1 300 22 3888.



Investment Bank

Alternatively, for feedback and/or complaints, Eligible Participant may e-mail Maybank IB's Equities Helpdesk at equities.helpdesk@maybank-ib.com.