



TERMS AND CONDITIONS

WORK+ EMPLOYER CAMPAIGN FY2025

The “**Work+ Employer Campaign FY2025**” (“Campaign”) is organised by Malayan Banking Berhad (Registration No. 196001000142 (3813-K)) and Maybank Islamic Berhad (Registration No. 200701029411 (787435-M)) (collectively referred as “Maybank”) and shall be subject to the terms and conditions (“Terms and Conditions”) herein. This Campaign shall run from **1st June 2025 (12.00AM) to 31st March 2026 (11.59PM)** (both dates inclusive) (“Campaign Period”). By participating in this Campaign, Eligible Customers (as defined in Clause 1) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of this Campaign shall be final, conclusive and binding.

Campaign Eligibility

1. This Campaign is open to –
 - a) New Maybank Work+ customers (as defined in Note iii of Clause 3) (Malaysians and non-Malaysians) of Maybank2u Biz (“M2uBiz”), Maybank2U (“M2U”) and Maybank2E Regional Cash Management System (“RCMS”) under the Small Medium Enterprise (“SME”) Business Banking (“BB”) and Global Banking (“GB”) segments comprising of sole-proprietorships, partnerships, private limited companies, societies and professional bodies; and
 - b) Existing Maybank customers (Malaysians and non-Malaysians) with Maybank Payroll under the SME and GB segments that sign up for Maybank Work+ by performing payroll transactions every month;

(hereinafter referred to as “Eligible Customers”).
2. Maybank Work+ customers are employers who use any of the following systems/accounts:
 - a) Maybank2uBiz (M2UBiz) Bulk Payment;
 - b) Maybank2u Biz (M2UBiz) Single Transfer;
 - c) Maybank2U (M2U); and
 - d) Maybank2E Regional Cash Management System (RCMS).
3. It is compulsory for Eligible Customers to comply with all the Terms and Conditions stated herein, including subscribing to and utilizing the Maybank Payroll system (items (i) and (ii) below) and performing salary transactions (item (iii) below) throughout the Campaign Period:
 - (i) Subscribe: Eligible Customers must download and fill up the Maybank Payroll application form via the Maybank website at www.maybank2u.com.my for Maybank2uBiz Bulk Payment; whilst for Maybank2E Regional Cash Management System (RCMS), Eligible Customers are required to email to m2ehelpdesk-my@maybank.com.my for processing.
 - (ii) Subscribe to Work+ by having at least 1 employee salary credited with Maybank.



(iii) Perform Salary Transaction:

Eligible Customers who log-into M2uBiz Bulk Payment and/or M2E RCMS and/or M2U and perform a salary transaction of RM10,000 and above every month during the entire Campaign Period, shall be deemed as an active payroll.

Note:

- i. Eligible Customers who fulfil the conditions in Clauses 3(i), 3(ii) and 3(iii) above will automatically be eligible to participate in this Campaign.
- ii. Eligible Customers will not be entitled to win the Grand Prize and Quarterly Reward Prizes if they fail to perform the salary transaction as stated in Clause 3(iii) above for any one of the months during the Campaign Period.
- iii. Work+ is defined as Maybank customers who use the Maybank Payroll System as per Clauses 3(i), 3(ii) and 3(iii) above and perform a salary credit to their employees via the Maybank salary account.

4. Participating Products/Accounts :

1.	SME First Investment Account-i
2.	SME First Account-i
3.	Basic Current Account-i For SME
4.	Current Account-i
5.	Premiere Mudharabah Account-i for SMEBB
6.	Corporate Current Account ("CCA")
7.	SME First Account
8.	Basic Current Account For SME

Maybank is a member of Perbadanan Insurans Deposit Malaysia ("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

- 5. Eligible Customers must register their participation for the Campaign within the Campaign Period.
 - 5.1. Campaign registration can be made via the Campaign page on the Maybank2u website or other channels that Maybank may introduce from time to time as specified via the marketing materials sent or published to the Eligible Customers through email and/or Short Message Service ("SMS") and/or Push Notification via the MAE app.



- 5.2. Eligible Customers 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.
- 5.3. For avoidance of doubt, Eligible Customers with multiple Maybank business accounts are only required to register once within the Campaign Period.
- 5.4. In the event that the information provided by the Eligible Customers during the registration process do not match the records within the Maybank system, Maybank reserves the right to reject the said registration.
- 5.5. In the event that the Eligible Customers had registered for this Campaign twice via multiple channels, Maybank will only acknowledge and accept the first registration as the official record.

6. Prizes, Rewards, Eligibility and Mechanics

TYPE	ELIGIBILITY AND MECHANICS														
<p>1st Reward</p> <p>Grand Prize</p>	<p>a) Eligible Customers must ensure an active payroll every month (see Clause 3(iii) above) and maintain a minimum Average Daily Balance (“ADB”) growth of RM200,000 throughout the entire Campaign Period.</p> <p>b) Eligible Customers must perform a minimum monthly salary crediting amount of RM10,000 to be eligible to win the Grand Prize.</p> <table border="1" data-bbox="435 1178 1369 1344"> <thead> <tr> <th>Reward Category</th> <th>No. of Winners</th> <th>Prizes</th> </tr> </thead> <tbody> <tr> <td>Grand Prize</td> <td>2 (one from SME* and one from GB**)</td> <td>2 units of Mitsubishi Triton 4x4</td> </tr> </tbody> </table> <p>*SME: Company with a Business Annual Sales Turnover of equal or less than RM25 million.</p> <p>**GB: Company with a Business Annual Sales Turnover of more than RM25 million.</p> <p style="text-align: center;">Average Daily Balance = $\frac{\text{Sum of 1-month daily end of day balances in the Participating Account}}{\text{Number of days in a month}}$</p> <p>c) Winner selection will be carried out using the Maybank Randomizer Program based on the following entries: -</p> <table border="1" data-bbox="411 1749 1417 2074"> <thead> <tr> <th>Entries Criteria</th> <th>No of Entries</th> </tr> </thead> <tbody> <tr> <td>Perform salary transaction > 30 employees to Maybank account</td> <td>15 entries</td> </tr> <tr> <td>Perform salary transaction >RM30,000 to Maybank Account</td> <td>15 entries</td> </tr> <tr> <td>Every incremental ADB growth of</td> <td>15 entries</td> </tr> </tbody> </table>	Reward Category	No. of Winners	Prizes	Grand Prize	2 (one from SME* and one from GB**)	2 units of Mitsubishi Triton 4x4	Entries Criteria	No of Entries	Perform salary transaction > 30 employees to Maybank account	15 entries	Perform salary transaction >RM30,000 to Maybank Account	15 entries	Every incremental ADB growth of	15 entries
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RM200,000	
Borrowing Customer	15 entries
Subscribe Merchant Point of Sales	15 entries
Commercial Credit Card/Corporate Debit Card	15 entries
SME loan application via STP	15 entries
Subscribe to Group Personal Accident Etiga	15 entries

Table I: Entries Criteria

Additional Conditions

- d) It is a mandatory requirement for Eligible Customers to actively use (see Clause 3(iii) above) the M2UBiz Bulk Payment, M2UBiz Single Transfer and/or M2E/RCMS and/or M2U consecutively every month for the Maybank Payroll transaction for the entire Campaign Period.
- e) Eligible Customers must also remain active (see Clause 3(iii)) throughout the Campaign Period and register a positive deposit/fund growth (by an increase in the deposit/fund amount within the account), which will be calculated at the end of the Campaign Period.
- f) The potential winners for the Grand Prize will be shortlisted internally via the Maybank Randomizer Program which randomly selects the shortlisted winners and the winners are entitled to win more than one (1) prize throughout the entire Campaign Period.

2nd Reward

Quarterly Reward

- a) Eligible Customers must ensure an active payroll every month (see Clause 3(iii) above) and maintain a minimum ADB growth of RM200,000 throughout the entire Campaign Period.
- b) Eligible Customers must perform a minimum monthly salary crediting amount of RM10,000 to be eligible to win the Quarterly Reward.

Reward Category	No. of Winners	Prizes (RM)
Quarter 1 (1 st June 2025 – 31 st August 2025)	10 winners	RM5,000 each
Quarter 2 (1 st September 2025 – 30 th November 2025)	10 winners	RM5,000 each
Quarter 3 (1 st December 2025 – 31 st March 2026)	10 winners	RM5,000 each



	<p style="text-align: center;">ADB =</p> $\frac{\text{Sum of 1-month daily end of day balances in the Participating Account}}{\text{Number of days in a month}}$ <p>c) The winner selection will be carried out via the Maybank Randomizer Program based on the following entries criteria in Table 1 above.</p> <p><u>Additional Conditions</u></p> <p>d) It is a mandatory requirement for the Eligible Customers to actively use (see Clause 3(iii) above) the M2UBiz Bulk Payment, M2UBiz Single Transfer and/or M2E/RCMS and/or M2U consecutively every month for the Maybank payroll transaction for the entire Campaign Period.</p> <p>e) Eligible Customers must also remain active (see Clause 3(iii) above) throughout the Campaign Period and register a positive deposit/fund growth (by an increase in the deposit/fund amount within the account), which will be calculated at the end of the Campaign Period.</p> <p>f) The potential winners for the Quarterly Reward will be shortlisted internally via the Maybank Randomizer Program which randomly selects the shortlisted winners and the winners are entitled to win more than one (1) prize throughout the entire Campaign Period.</p>
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7. Fulfilment of Prizes

7.1. Grand Prize

- 7.1.1 Winners will be contacted by a Maybank representative at the registered mobile phone number recorded in the Maybank system.
- 7.1.2 In the event that the Grand Prize winner is not contactable after three (3) attempts on the same day for whatsoever reason(s) and/or the winner wishes to withdraw from the Campaign upon being contacted by Maybank's representative, he/she will be disqualified from the Campaign.
- 7.1.3 Maybank shall determine the methods of the prize giving, including but not limited to a prize giving ceremony or any other methods which Maybank may deem reasonable.
- 7.1.4 The Grand Prize Winner is required to attend the prize giving ceremony (if any/necessary) and in the event that the winner is unable to attend the said ceremony, he/she will automatically be disqualified and no compensation or arrangement will be made after the ceremony.
- 7.1.5 To claim the Grand Prize, the winners agreed to be contacted by Maybank's appointed dealer to assist on the registration of the vehicle with Jabatan Pengangkutan Jalan ("JPJ") and insurance coverage matters before the prize



giving ceremony in which the date and venue will be determined by Maybank at its discretion.

- 7.1.6 Maybank's liability with regards to the Grand Prize is only to pay the purchase price of the same to the dealer. The Grand Prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. Maybank reserves the right to select the colour of the Grand Prize, where applicable. Visual(s) of the Grand Prize used in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are only for illustration purposes and may not depict the actual colour, model or specifications of the Grand Prize and excludes any optional accessories.
- 7.1.7 In the event the dealer is unable to supply the same model of the Grand Prize as described herein to Maybank due to any reasons which include, but are not limited to manufacturer's recall or damage, force majeure, lost or stolen during storage and/or delivery, Maybank reserves the right to substitute the Grand Prize with another model of like or similar value at its discretion with prior notice of at least twenty one (21) calendar days before the announcement of Grand Prize Winner on Maybank's website at <https://www.maybank2u.com.my/> or any other methods as it deems fit. However, Maybank bears no responsibility to replace the Grand Prize if it is damaged or stolen after being delivered to the winner.
- 7.1.8 The inclusion of the Grand Prize in this Campaign cannot be construed as any endorsement or recommendation of the Grand Prize by Maybank. For any dispute in relation to the quality or warranty of the Grand Prize or any terms and conditions in respect thereof, the winner shall deal with the dealer directly without any recourse to Maybank. Maybank shall not be held liable for any breach of quality or warranty of the Grand Prize or any terms and conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Grand Prize.
- 7.1.9 Winners shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from the usage of the Grand Prize upon delivery. Maybank shall not be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the winner as a result of the use of the Grand Prize upon delivery.
- 7.1.10 The title to the Grand Prize and any risk of inability to use, loss or damage to the Grand Prize passes to the winner upon the delivery of the Grand Prize or if the Grand Prize is substituted with another model, upon the delivery of such model.
- 7.1.11 Any dispute(s) arising out of the terms and conditions applicable to such Grand Prize must be settled directly between the winner and the dealer. Maybank is not responsible for investigating or resolving any disputes



between the winner and the dealer and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).

- 7.2. The confirmation letter and/or email will be sent to the winners' billing address or email address recorded in Maybank's system within fourteen (14) weeks from the end of the Campaign Period (for Grand Prize).
- 7.3. The Quarterly Reward will be credited to the winner's participating active account within eight to twelve (8 – 12) weeks from the end of each quarterly period. The winners must have an active participating account throughout the Prize fulfilment period to receive their Prize.
- 7.4. Announcement of the winners (e.g. name and masked Maybank account number) shall also be made on the Maybank website at www.maybank2u.com.my and/or Maybank social media within fourteen (14) weeks after the completion of prizes fulfilment.
- 7.5. Prize is subject to availability & Maybank reserves the right to replace the prize with model of similar value.
- 7.6. All cost, fees and/or expenses incurred or to be incurred by the winners in relation to the Campaign and/or the claiming of the Prize(s), which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the responsibility of the winners.
- 7.7. If there is any dispute or non-receipt of the Grand Prize and Quarterly Reward, winners are required to contact the Maybank Customer Service at 1300 88 6688 latest by 31st August 2026 to request for an inquiry. No request for any inquiry shall be entertained after 31st August 2026.

General Terms and Conditions

8. 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
9. 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 Customers to be informed of or otherwise seek out any such notice validly posted.



10. By participating in this Campaign, Eligible Customers 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.
11. 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 ("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 Customers 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 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).

12. 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.
13. 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.
14. 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.

15. 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.