Maybank Islamic

e-Islamic Fixed Deposit-i (eIFD-i) Merdeka Campaign FY2026

Terms & Conditions

1. Campaign Period

1.1 These Terms and Conditions shall govern the **"e-Islamic Fixed Deposit-i (eIFD-i) Merdeka Campaign FY2026"** ("**Campaign**") organized by Maybank Islamic Berhad (Registration No.: 200701029411) ("**the Bank**"). The Campaign shall commence on **1 July 2026, 12.01 am (Malaysia Time) until 31 August 2026,11.59pm (Malaysia Time)** (both dates inclusive) or upon reaching the Campaign target set by the Bank**,** whichever is earlier, on a first-come, first-served basis ("**Campaign Period**"). In the event that the Campaign ends earlier, notification will be made via www.maybank2u.com.my at least one day before the designated closing date.

2. Eligibility

2.1 This Campaign is open to all **e-Islamic Fixed Deposit-i ("eIFD-i")** placements by new and existing customers of the Bank during the Campaign Period which satisfy the placement amount set out in Clause 3 below**.**

2.2 Customers must open and maintain an Islamic/Conventional Current Account and/or Savings Account and/or Daily Fund-i Account with any of Malayan Banking Berhad/Maybank Islamic Berhad's branches.

2.3 For the purpose of this Campaign, all eIFD-i placement(s) of deposits must be made with Fresh Funds (as defined below).

"Fresh Funds" means funds from other banks, which are newly transferred into the customer's account maintained with Malayan Banking Berhad/Maybank Islamic Berhad.

2.4 For the purpose of this Campaign, all eIFD-i placement(s) of deposits must be made via the following channel:

Channel	Details
Via Financial Process Exchanges ("FPX") only through • M2U website at www.maybank2u.com.my; or • MAE apps* ** the channel is in a testing phase and may be activated, modified, or deactivated by the Bank at its discretion from time to time without further notice.*	• Must have Islamic/Conventional Current Account and/or Savings Account/ Daily Fund-i Account

i. *Financial Process Exchanges* ***("FPX")*** is an online payment website that facilitates real-time fund transfers between participating banks using customer's Islamic/Conventional Current Account and/or Savings Account and /or Daily Fund-i. The FPX service is facilitated by Payment Network Malaysia (Paynet) formerly known as Malaysian Electronic Clearing Corporation (MyClear), a wholly-owned subsidiary of Bank Negara Malaysia. Please refer to www.paynet.my for further details.

2.5 Customers who fulfilled all conditions under Clause 2 shall hereinafter referred to as "**Eligible Customers**".

Note: Malayan Banking Berhad and Maybank Islamic Berhad 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 displayed at www.maybank2u.com.my for further details.

3. Mechanics/Features of the Campaign

3.1 The segmentation and the placement amount for eligible eIFD-i Merdeka Campaign placements are as follows:

ELIGIBILITY	MINIMUM PLACEMENT	MAXIMUM PLACEMENT	CHANNEL
Individuals	RM1,000	RM15.0 mil per customer	Via FPX only through • M2U website at www.maybank2u.com.my; or • MAE apps* ** the channel is in a testing phase and may be activated, modified, or deactivated by the Bank at its discretion from time to time without further notice.*

3.2 Details of the campaign rates ("**Campaign Rates**") according to its tenure are as follows:

TENURE (MONTHS)	CAMPAIGN RATES(%P.A.) (VIA FPX /FRESH FUND)
3	3.40%
6	3.60%
12	3.65%

Notes:

i) *The Campaign Rates may be revised accordingly to reflect changes in the Overnight Policy Rate as set by Bank Negara Malaysia, if any shall occur during the Campaign Period.*

ii) Automatic rollover will not be entitled for this Campaign Rate due to system limitation.
*Note: *Automatic rollover* refers to renewal of an existing deposit for subsequent maturity

iii) Please ensure that your transaction limit for FPX (a payment method for e-commerce, online shopping, merchant transfer, etc.) with the other bank is set at your intended placement amount or higher in order for the placement to be successful.

3.3 Campaign Rates above is only applicable during the Campaign Period.

3.4 Upon maturity of the eIFD-i, the rates shall be changed to the prevailing Islamic Board Rates for any renewal thereof. Please visit www.maybank2u.com.my to view the prevailing Board Rates and new premature withdrawal rule for Islamic Term Deposit and Term Fund-i.

4. Specific Terms and Conditions

4.1 Eligible Customers must hold an Islamic or Conventional Current, Savings, or Daily Fund-i Account. Customers without any of these accounts are required to open at least one to participate in this Campaign.

4.2 Early withdrawal of the funds before the agreed maturity date is subject to terms and conditions as stated in the General Terms and Conditions Governing Deposit Accounts for Islamic Banking.

4.3 Placement of eIFD-i via FPX will be processed immediately upon the successful completion of the debiting and crediting of funds. The Bank shall not be responsible for such delay or unsuccessful transaction (if any) and the funds will be returned to the respective bank within three (3) working days. The effective date of the eIFD-i placement shall commence after the successful completion of the process.

4.4 The Campaign is available to Eligible Customers for placements made through Maybank2u and any other channel(s) made available by the Bank between 6.00 a.m. to 10.00 p.m., seven (7) days a week (local time), or during such hours as stipulated by the Bank on a first-come, first-served basis during the Campaign

Period.

5. General Terms and Conditions

5.1 The Bank 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 the Bank.

5.2 The Bank 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 or through any other channel determined appropriate by the Bank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

5.3 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 the Bank should any of the Terms & Conditions be not fully understood.

5.4 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 the Bank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank Privacy Statement") and the PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank 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 the Bank for:

a) the purposes of the Campaign; and
b) marketing and promotional activities conducted by the Bank, 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 the Bank in relation to the Campaign.

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

5.5 The Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank 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 the Bank.

5.6 The Bank 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 the Bank.

5.7 The Bank 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.

5.8 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 Bank'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 the bank via the feedback form at Maybank2u website www.maybank2u.com.my