MAYBANK SPECIAL PREMIER ONBOARDING 2026("Campaign")
TERMS AND CONDITIONS

This Campaign is organised by Maybank Premier Wealth, a segment under Malayan Banking Berhad (Company Registration No.: 196001000142) and Maybank Islamic Berhad (Company Registration No: 200701029411) (collectively referred to as "**Maybank**"). By participating in this Campaign, the **Eligible Participant(s)** (as defined in Clause 2.0) hereby expressly agree to be bound by these terms and conditions ("**Terms and Conditions**") and any decision made by Maybank in respect of the Campaign shall be final and binding.

1.0 Campaign Period

1.1 This Campaign commences at **12.00AM MYT from 5th October 2026 and will end at 11:59PM MYT on 31st December 2026 ("Campaign Period")**, both dates inclusive. The Campaign will be rolled out in the following phases:

a) **Phase 1:** 1 October 2026 to 31 October 2026;
b) **Phase 2:** 1 November 2026 to 30 November 2026; and
c) **Phase 3:** 1 December 2026 to 31 December 2026.

1.2 Definitions. For purposes of these Terms and Conditions:
a) **"Principal Account Holder"** means the primary holder of a Maybank account relationship who is newly onboarded as a Maybank Premier customer during the Campaign Period and meets the eligibility criteria under Clause 2.0.
b) **"Relationship Manager" ("RM")** means the Maybank Premier representative assigned to service the Principal Account Holder.

2.0 Eligibility Criteria

2.1 This Campaign is open exclusively to new Maybank Premier customers onboarded from 1 October 2026 to 31 December 2026, who hold either single or joint account(s) with Maybank and receive Maybank Premier welcome greetings on their onboarding date via a physical Onboarding Card or Electronic Direct Mailer **("EDM")** ("Welcome Card"). Only customers in possession of a valid Welcome Card shall be eligible to participate in this Campaign.

2.2 To qualify as a Maybank Premier customer, an individual customer must maintain either:
2.2.1 a minimum of MYR250,000 in Investable Assets (Deposits and/or Investments); or
2.2.2 a minimum of MYR1,000,000 in Total Financial Assets (Deposits/Investments and/or Loans/Financings) with Maybank.

Maybank and Maybank Islamic are members of PIDM. Protection by PIDM up to RM250,000 for each depositor is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.

2.3 The following individuals and entities are not eligible to participate in this Campaign:
2.3.1 Employees of Maybank and its group of companies;
2.3.2 Corporate or commercial entities;
2.3.3 Customers whose accounts are classified as delinquent, under restriction, or in breach of Maybank's terms and conditions; or

2.4 For joint accounts, only the Principal Account Holder will be considered as the Eligible Participant for the purposes of qualification and package selection.

All individual customers who have fulfilled the above criteria shall hereinafter be referred to as the "**Eligible Participant(s)**".

3.0 Campaign Offer

3.1 Special Islamic Fixed Deposit-i Offer

Subject to these Terms and Conditions, Eligible Participant(s) who have received a Maybank Premier welcome greeting in the form of a physical Onboarding Card or Electronic Direct Mailer ("EDM") upon their onboarding as a Maybank Premier customer shall be entitled to place an Islamic Fixed Deposit-i ("IFD-i") for a tenure of **six (6) months** at a preferential profit rate of **4.38% per annum.**

Maybank reserves the right to revise the preferential profit rate applicable to Phase 2 and/or Phase 3 of the Campaign. Any revision to the preferential profit rate shall be announced via Maybank2u and/or through any other channel deemed appropriate by Maybank prior to or during the respective phase.

3.2 Placement Requirements

To be eligible for the preferential profit rate under this Campaign, the Eligible Participant(s) must fulfil all of the following requirements:

a) Present the physical Onboarding Card or the EDM received upon onboarding as a Maybank Premier customer at the time of placement.

b) The IFD-i placement must be funded using Fresh Funds.
For the purpose of this campaign, "Fresh Funds" means funds from other banks, which are newly transferred into the customer's account(s) maintained in Maybank within 7 calendar days.

c) The minimum placement amount shall be **RM1,000** and the maximum placement amount shall be **RM2,000,000** per Eligible Participant.

d) The placement must be made Over-The-Counter ("OTC") at any Maybank branch during the Campaign Period, on a first-come, first served basis.

e) The Eligible Customers/Participants must open or maintain Islamic/Conventional Current and/or Savings Account and/or Daily Fund-i Account with any branches of Maybank.

f) Each Eligible Participant shall be entitled to only one (1) preferential profit rate IFD-i placement under this Campaign.

3.3 **Validity and Use of Welcome Card**

3.3.1 The IFD-i offer shall be valid from the Eligible Participant's Maybank Premier onboarding date until 31 December 2026, both dates inclusive.

3.3.2 The Welcome Card may only be used once by the Eligible Participant to obtain the preferential profit rate under this Campaign.

3.3.3 The Welcome Card is personal to the Eligible Participant, is non-transferable and may not be exchanged for cash or any other benefit.

3.4 **Premature Withdrawal**

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.

3.5 **Other Conditions**

a) Maybank reserves the right to revise the Campaign Rates during the Campaign Period to reflect any changes in the Overnight Policy Rate as set by Bank Negara Malaysia. Any revision to the Campaign Rates or other changes to the Campaign shall be communicated to customers via announcements on Maybank2u and/or any other channel deemed appropriate by Maybank. Preferential profit rate under this Campaign may be revised by Maybank to reflect any change in the Overnight Policy Rate determined by Bank Negara Malaysia during the Campaign Period.

b) Automatic rollover shall not be entitled to the preferential profit rate under this Campaign.

c) This Campaign is not valid in conjunction with any other promotional programme, campaign, offer or incentive offered by Maybank, unless otherwise determined by Maybank.

4.0 Campaign Offer Fulfilment

4.1 Upon maturity of the IFD-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.

4.2 These Terms and Conditions shall be supplemental to the Terms and Conditions Governing Banking Account/General, Terms and Conditions Governing Deposit Account for Islamic Banking or other related products, whichever applicable. These Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including but not limited to printed posters or leaflets) advertising this Campaign.

5.0 General Terms and Conditions

5.1 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.

5.2 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 the Maybank2U web page 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.

5.3 By participating in this Campaign, Eligible Participants agree to access the Maybank2u web page 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.

5.4 By participating in this 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 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 Participants 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).

5.5 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.

5.6 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.

5.7 Maybank may disqualify/reject any Eligible Participant 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 Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively, for feedback and/or complaints, Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.