WEALTH FORWARD CAMPAIGN FY2026 ("Campaign")
TERMS AND CONDITIONS

This Campaign is organised by 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 The Campaign Period

This Campaign commences at **12.00 AM MYT from 6th October 2026 and will end at 11.59 PM MYT on 31st December 2026** ("**Campaign Period**"), both dates inclusive.

In the event the Campaign fund size limit is fully utilised prior to the end of Campaign Period, Maybank will notify customers via announcements on Maybank2u and/or through any other communication channel deemed appropriate by Maybank on the next working day after the Campaign fund size limit has been fully utilised.

2.0 Eligibility Criteria

2.1 This Campaign is open to all new and existing Maybank Premier and Private customers aged 18 years and above, and applicable to both Malaysian and non-Malaysian citizens who fulfil both of the following requirements:

(a) Maybank Premier and Private customers.

(b) who hold new or existing Islamic Fixed Deposit-i (which consist of individual and Joint accountholders);

Note:
Employee of Maybank and its group of companies are eligible for this campaign.

3.0 Campaign Details

3.1 Eligible Participant(s) are eligible to participate in the Campaign via signing up for the participating products by fulfilling one of the minimum requirements as explained below:

a) Participating Products

No.	Participating Product Category	Qualifying Criteria (During the Campaign Period)
1	**Unit Trust/ Shariah Compliant Unit Trust** *excluding ASNB (Amanah Saham Nasional Berhad) variable funds	Minimum single investment amount of RM50,000 and above (with minimum sales charge of 2%)
2	**Structured Products/ Islamic Structured Products**	Minimum single investment amount of RM50,000 and above (with minimum sales charge of 2%)
3	**Retail Bonds/ Retail Sukuk**	Minimum single investment amount of RM50,000 and above (with minimum sales charge of 2%)

3.2 Eligible participant(s) who fulfils qualifying criteria in Participating Products above will be entitled to place Islamic Fixed Deposit-i, as stipulated below:

a) Details of campaign rates **("Campaign Rates")** are as follows:

Product	Rate
• Islamic Fixed Deposit-i (IFD-i)	• 6.88% p.a at 3 months tenure

b) The minimum and maximum placement for Campaign Rates are as follows:

Customer Category	Minimum IFD-i Campaign Rate Placement	Maximum IFD-i Campaign Rate Placement
Existing Maybank Premier & Private customers	RM1,000	Up to the amount invested in Eligible Wealth Products. (1:1 of Wealth : IFD-i ratio)
New To Premier customers	RM1,000	Up to two (2) times the amount invested in Eligible Wealth Products. (1:2 of Wealth : IFD-i ratio)

Sample scenarios as below:

Scenario: Illustration for Existing Maybank Premier & Private customers (1:1 Ratio)

Wealth Product Investment	IFD-i Placement	Eligible
RM40,000	RM40,000	Not Eligible. Minimum investment should be RM 50,000
RM50,000	RM60,000	Not Eligible (IFD-i placement exceeds 1:1 ratio of Wealth Investment/IFD-i amount)
RM50,000	RM50,000	Yes
RM60,000	RM60,000	Yes
RM80,000	RM50,000	Yes

Scenario: Illustration for New to Premier Customers (1:2 Ratio)

Wealth Product Investment	IFD-i Placement	Eligible
RM40,000	RM80,000	Not Eligible Minimum investment should be RM 50,000
RM50,000	RM120,000	Not Eligible (Exceeds 1:2 ratio)
RM50,000	RM100,000	Yes
RM60,000	RM120,000	Yes
RM80,000	RM100,000	Yes

c) For this Campaign, all IFD-i placement(s) of deposits must be made with Fresh Funds (as defined below) via Over-The-Counter at any Maybank branches, and Premier Wealth Centre (PWC) on a first-come, first-served basis.

"Fresh Funds" means funds from other banks, which are newly transferred into the customer's account(s) maintained in Maybank within 7 calendar days.

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.

d) Automatic rollover will not be entitled for this Campaign Rate.

Automatic rollover refers to renewal of an existing deposit for subsequent maturities.

e) 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) 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.

g) For the avoidance of doubt, the Campaign Rates will only be valid during the Campaign Period and is not valid in conjunction with other promotions or campaigns.

h) 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.

i) 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.

4 General Terms and Conditions

4.1 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.

4.2 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 Maybank Privilege Maybank2U web page at maybank.my/privilege 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.

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

4.4 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).

4.5 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.

4.6 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.

4.7 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.

4.8 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.