

Harmonious Pairing Campaign: Fixed Deposit/-i & Smart Golden Life Insurance or Smart Income Takaful Combo Campaign. Earn up to 8.88% p.a. on your Fixed Deposit/-i account.

A. Campaign Period & Eligibility Criteria

1. This Harmonious Pairing Campaign FY2026 (“Campaign”) shall be governed by the Terms & Conditions stated herein.
2. This Campaign is organized by Etiqa Life Insurance Berhad (Company Registration No: 201701025113) and Etiqa Family Takaful Berhad (Company Registration No: 199301011506) (“Etiqa”) in partnership with Malayan Banking Berhad (Company Registration No: 196001000142) (“Maybank”) and Maybank Islamic Berhad (Registration No: 200701029411) (collectively referred to as “Maybank”).
3. This Campaign is open to new and existing customers of Maybank Group only (“Eligible Customers/Participants”). The term “Maybank Group” refers to Maybank and its subsidiaries, either individually and/or collectively as the context requires.
4. Employees of Maybank Group or anyone directly connected with the Campaign are not eligible to participate in the Campaign.
5. This Campaign will commence on 1 January 2026 until 28 February 2026, both dates inclusive, or until the Campaign fund size limit of RM10,000,000 is exhausted, based on a first-come, first-served basis (“Campaign Period”).
6. By participating in this Campaign, the Eligible Customers/Participants hereby expressly agree to be bound by these Terms & Conditions and any decisions made by Etiqa and Maybank in respect of the Campaign shall be final, conclusive and binding.

B. Participation / Entry Method

7. Eligible Customers/Participants are eligible to participate in the Campaign via signing up for the participating products by fulfilling the minimum requirement as explained below:
 - a) Life Insurance/Family Takaful products

Participating product	Smart Golden Life insurance plan or Smart Income takaful plan
Minimum Premium/Contribution	Annualised First Year Premium/Contribution (AFYP/C) of RM50,000
Campaign Period	The offer is limited to a campaign Fixed Deposit/-i fund size limit of RM10,000,000 based from 1 January 2026 until 28 February 2026 based on a first-come, first-served basis.
Payment mode	Annual only

- Etiqa and Maybank are members of Perbadanan Insurans Deposit Malaysia (“PIDM”).

- The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM’s TIPS Brochure or contact Etiqa Family Takaful Berhad or PIDM (visit www.pidm.gov.my).

b) Fixed Deposit (“FD”) and/or Islamic Fixed Deposit-i (“IFD-i”)

Participating product	Fixed Deposit or Fixed Deposit-i
Fixed Deposit/-i Matching Placement	<p>minimum RM1,000 up to 1:1 Fixed Deposit/Premium or Contribution Ratio</p> <p>Note: Participation in Smart Golden Life Insurance plan will entitle to Conventional Fixed Deposit (FD) campaign rates only while participation in Smart Income takaful plan will entitle to Islamic Fixed Deposit-i (IFD-i) campaign rates only.</p>
Campaign Period	The offer is limited to a campaign Fixed Deposit/-i fund size limit of RM10,000,000 based on a first-come, first-served basis or 1 January 2026 to 28 February 2026

- 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.

- Eligible Customers/Participants must open or maintain Islamic/Conventional Current and/or Savings Account and/or Daily Fund-i Account with any branches of Malayan Banking Berhad/Maybank Islamic Berhad.
- For the purpose of this Campaign, all Fixed Deposit/-i placement(s) of deposits must be made with Fresh Funds (as defined below) via Over-The-Counter at any Maybank branches :

“Fresh Funds” means funds from other banks, which are newly transferred into the customer’s account maintained with Malayan Banking Berhad/Maybank Islamic Berhad within 7 calendar days.

- Details of the Campaign rates (“**Campaign Rates**”) according to its tenure are as follows:

Category	Campaign Rate on Fixed Deposit/-i
3-month tenure	8.88%
6-month tenure	6.88%

Notes:

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

11. Eligible Customers/Participants are entitled to make a Fixed Deposit/-i placement at the Campaign Rate within 30 days from signing up for the Life Insurance/Family Takaful participating products.
12. The Campaign Rate provided does not vary the terms and conditions of the Fixed Deposit/-i, policies/certificates issued, which are subject to the Etiqa's standard processing or underwriting rules. All policies/certificates must be in force/active when the Campaign Rates offered to the Eligible Customers/Participants who proceed to cancel or surrender their policies/certificates prior to the announcement will not be entitled for the Campaign Rates on their Fixed Deposit/-i placement.
13. The Customers/Participants withdrawing from the selected Life Insurance/Family Takaful participating product during the "Free Look Period" will not be entitled for the Campaign Rates on their Fixed Deposit/-i placement. Any placements made under the Campaign thereafter shall be reverted to the Prevailing Board Rate.

"Free Look Period" refers to period in which cancellations of certificate made may entitle to refunds of the premiums/contributions made. Free Look Period is within 15 days of certificate is received by customer or as per period stipulated in the Product Disclosure Sheet and the full terms and conditions of the certificate.

14. Eligible Customers/Participants agrees that for upliftment of the FD/IFD-i prior to maturity, the upliftment shall be made in accordance to the premature withdrawal terms as follows:
 - (i) Immediate FD/IFD-i Premature Withdrawal (Without 31 days' Notice Period): No interest/profit shall be paid on any immediate FD/IFD-i premature withdrawal (Without 31 days' Notice Period) that has not completed its respective full tenure period.
 - (ii) FD/IFD-i Premature Withdrawal (With 31 days' notice period): 50% of the contracted interest/profit rate is payable when a 'Notice Period' of 31 days (inclusive of the day of notice) is given by the Eligible Customers/Participants. Based on the notice, the principal amount and the accrued interest/profit will be credited on the 32nd day into the Eligible Customer's/Participants CASA / Daily Fund-i account.
15. Eligible Customers/Participants who are entitled for the Campaign Rates will be officially notified through dedicated Maybank Premier Relationship Manager or Maybank Privilege Financial Advisors.

16. Etiqa and Maybank reserves the right to change or replace the Campaign Rates with a special rate to be determined later, of equivalent or approximate value (“Special Rate”); giving at least minimum of twenty-one (21) calendar days prior to the effective date of implementation of the revised terms and conditions. Notification to financial consumers shall be done in writing or electronically.
17. The Special Rate given shall be determined by Etiqa and Maybank as stated in Clause 7 and are non-transferable, non-exchangeable, in part or in full and are subject to the Terms & Conditions stated herein. No request for changes of the rates will be entertained.
18. To the fullest extent permitted by law, Etiqa and Maybank expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral in relation to this Campaign.
19. 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.

C. General Terms and Conditions

20. Etiqa and 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 Etiqa and Maybank.
21. Etiqa and 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 through the Maybank2u website at www.maybank2u.com.my or through any other channel determined by Etiqa and Maybank. It shall be the responsibility of the Eligible Customers/Participants to be informed of or otherwise seek out any such notice validly posted.
22. By participating in this Campaign, Eligible Customers/Participants 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 Etiqa or Maybank should any of the terms and conditions be not fully understood.
23. By participating in this Campaign, the Eligible Customers/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 and Etiqa in

accordance with the Maybank Privacy Statement and Etiqa Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Statement") and www.etiqa.com.my/privacy-notice ("Etiqa's Privacy Notice") respectively, and the PDPA Form for Individual Customers.

24. In addition, and without prejudice to the terms in the Maybank's Privacy Statement, Etiqa's Privacy Statement and the PDPA Form for Individual Customers, Eligible Customers/Participants agree and consent to his/ her personal data or information being collected, processed and used by Maybank and Etiqa for:
- a) the purposes of the Campaign; and
 - b) marketing and promotional activities conducted by Maybank and Etiqa, 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, each Eligible Customers/Participants agrees to co-operate and participate in all advertising and publicity activities of Maybank and Etiqa in relation to the Campaign.

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

25. Etiqa and 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/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 the any gross negligence or omission by Etiqa and Maybank.
26. Etiqa and 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 act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events beyond the reasonable control of Etiqa or Maybank.
27. Etiqa and Maybank may disqualify/reject any Eligible Customer/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.

28. These Terms & Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
29. 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, the Eligible Customers/Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.