

Goal Savings Plan Campaign (“Campaign”) is organised by Malayan Banking Berhad (Co. No. 3813-K) and Maybank Islamic Berhad (Co. No. 787435-M) (collectively referred to as “Maybank”) and shall be subject to the Terms and Conditions herein. By participating in this Campaign, the Eligible Participants (as defined in Clause 1 below) hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank.

1.0 Eligibility and Platform

- a) This Campaign is open to all individual Maybank and/or Maybank Islamic Savings and/or Current account holders, who are at least 18 years of age (hereinafter referred to as the “Eligible Participants”).
- b) The use of any false information of the Maybank and/or Maybank Islamic account holder will result in disqualification from participation in this Campaign.
- c) Winners for the Campaign will be rewarded with Cash Prizes (hereinafter referred to as the “Cash Prizes”).
- d) This Campaign is accessible through the new Maybank2U website only.
- e) This Campaign is only applicable for the Goal Savings Plan module (hereinafter referred to as GSP), on the new Maybank2U website.

2.0 Campaign Mechanics and Conditions

- a) This Campaign commences from **15th August 2018** and ends on **28th Feb 2019** (“Campaign Period”).
- b) Eligible Participants will stand a chance at winning Cash Prizes. Cash Prizes won, will be double of their savings, with a maximum payout of RM1,000 (Ringgit Malaysia One Thousand Only) for each Winner.
 - i. Scenario 1: Eligible Participant A saves RM 200 per month, for 3 months and is selected as a Winner. Maybank will reward the Eligible Participant A with a total of RM600 Cash Prize.
 - ii. Scenario 2: Eligible Participant B Saves RM 500 per month, for 3 months and is selected as a Winner. Maybank will reward the Eligible Participant B with a total of RM 1,000 Cash Prize, up to the maximum payout.
- c) Eligible Participants must successfully set up a ‘Goal’ under the GSP module. The categories under the GSP module are as follows:
 - i. Travel
 - ii. Shopping
 - iii. Rainy Day
 - iv. Gift
 - v. Family
 - vi. Education
 - vii. Retirement
 - viii. Others
- d) In order to be eligible for the Cash Prize, Eligible Participants are required to set up a Goal for a minimum duration of three (3) months, and a maximum of five (5) months, with a minimum of RM200 savings per month of the Goal.
- e) Participants may set up more than one (1) Goal throughout the Campaign Period. Should the Winner with multiple Goals is selected as a Winner, the Cash Prize will be awarded based on the highest amount saved.

For example, Eligible Participant C saves RM200 per month for Travel and RM400 per month for Retirement. Upon being selected as a Winner, Eligible Participant C will be rewarded based on RM 400 per month for retirement.

- f) The Cash Prizes will only be rewarded at the end of the Campaign Period.
- g) 120 Winners will be selected randomly at the end of the Campaign Period with 30 Winners every month.
- h) Winners will be selected based on the month the goal savings is created.
- i) Each Eligible Participant can only be rewarded with Cash Prizes once throughout the Campaign Period.
- j) Premature withdrawals from the goal savings will result in disqualification from the Campaign.
- k) The following illustrates the eligibility of participation:

Month of Goal Savings created	Eligibility to win Cash Prizes
August	Eligible
September	
October	
November	
December	Not Eligible*
January	
February	

Table 1.0 Illustration of Eligible Participation

- *Note: Customers who begin saving within this time frame would not have completed a minimum of three (3) months of saving.*

3.0 Prizes

a) The illustration of Cash Prizes for the Campaign are as follows:

Eligible Participant	Category			Savings per month (RM)	Total savings (RM)	Total payout (RM)	Remarks
	Month 1	Month 2	Month 3				
A	Travel	Travel	Travel	200	600	$600 + 600 = 1200$	Cash Prize of RM 600
B	Family	Family	Family	400	1200	$1200 + 1000 = 2200$	Highest Savings Amount, with max payout of RM 1,000
	Others	Others	Others	300	900		
D	Shopping	Shopping	No top-up	500	1000	$1000 + 0 = 1000$	Not Eligible for Cash Prize. Criteria of min. of 3 months not met.
E	Gift	Gift	Gift	150	450	$450 + 0(\text{Customer Ineligible}) = 450$	Not Eligible for Cash Prize. Criteria of min. Of RM200 savings per month not met.

Table 2.0 : Illustration for Cash Prizes

4.0 Selection of Winners

- a) 120 Winners will be randomly selected after the Campaign Period.
- b) The Cash Prizes will be credited to the Winner(s) Maybank Account within ninety (90) working days after the Campaign Period.
- c) Winners will be contacted via telephone by a representative of Maybank. Winner(s) shall be required to answer two (2) questions relating to this Promotion or Maybank correctly, verify and confirm their identification number and their Maybank account number.
- d) Maybank shall make three (3) attempts within two (2) business days in calling each of the Grand Prize Winners at the latest number furnished to Maybank as shown in Maybank's records.
- e) In the event that Maybank is unable to contact a particular Winner, including but not limited to, no reply, number not in use and no connection, the Winner will automatically be disqualified and Maybank reserves the right to proceed to contact the next shortlisted Winner.
- f) Any Winner(s) whose Maybank account has been closed or terminated before any Prize has been awarded to him/her, he/she will not be entitled for the Prize.

5.0 General Terms & Conditions

- a) Maybank shall not be responsible or held liable in any manner whatsoever in respect of technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via the Maybank2u and/or the determination of the participants' eligibility for the Prize. Maybank shall not be liable to compensate the Eligible Participants in any manner whatsoever in such circumstances.
- b) The selection of Winners will be made by Maybank. All matters relating to this Campaign, including the determination of Winners, is final, binding and conclusive. No correspondence, protests or appeals will be entertained.
- c) Maybank reserves the right upon giving reasonable notice to alter, shorten, cancel, suspend or terminate this Campaign or the Terms and Conditions and other rules and regulations including the mechanism of the Campaign and any part thereof at its absolute discretion within twenty one (21) days via Maybank2u website (www.maybank.com.my) and/or through any other mode in the absolute discretion of Maybank.
- d) For the avoidance of doubt, the alteration, shortening, cancellation, suspension or termination by Maybank shall not entitle the Eligible Participants or any other persons whatsoever to make any claim or compensation against Maybank for any losses or damages suffered or incurred as a direct or indirect result of the act of alteration, shortening, cancellation, suspension or termination.
- e) Maybank shall not be liable for any losses, damages or costs incurred or suffered by any customer as a result of any customer participating in this Campaign. Furthermore, Maybank shall not be liable for any default of this obligation under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank.
- f) The Participant shall indemnify Maybank, its affiliates, agent and sponsors from and against all liability, cost, loss or expenses suffered thereby as a result of the Participant's breach of any Terms and Conditions and/or the rules and regulations of the Campaign.
- g) The Terms and Conditions of this Campaign shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- h) Maybank may at its discretion disqualify/reject any Eligible Participant who does not comply with the terms and conditions stated herein and/or found or suspected of tampering with the Campaign and/or its process or the operation of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign and/or the Eligible Channel.
- i) In the event of a disqualification after the Prize has been awarded, Maybank reserves the right to demand for the return of the Prize or payment of its value from the ineligible Participant.
- j) Any such variation of any of the terms and conditions herein shall be binding on the Eligible Participants and be deemed to be brought to their attention through any notice displayed at Maybank2u website.
- k) By participating in this Campaign, Eligible Participants agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with Maybank Privacy Notice, which may be viewed on www.maybank2u.com.my ("Maybank's Privacy Notice"). Eligible Participants also agree and consent to such details including without limitation personal data or information being processed and used by Maybank for:
 - i. the purposes of the Campaign;
 - ii. marketing and promotional activities conducted in such manner as Maybank deems fit in any media 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,

without further express consent from the Eligible Participant. 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 Participant agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.

- l) Maybank shall not be liable and responsible for any default of its obligation under the Campaign due to any force majeure event which include but not limited to act of God, war, riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of Maybank.
- m) In addition to the terms stipulated above, Eligible Participants agree that the general terms and conditions in the terms and conditions governing banking accounts shall be read together with these terms and conditions.
- n) For information, enquiries, feedbacks and/or complaints related to the Campaign, the Eligible Participants may speak to Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696.
- o) The terms and conditions herein shall be governed by and construed in accordance with the laws of Malaysia and the Eligible Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
- p) Alternatively for feedbacks and/or complaints, the Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website (www.maybank.com.my)