

## TERMS AND CONDITIONS

### Maybank Current Account and Savings Account/ Investment Account (“CASA/ IA”) Referral Campaign

1. The Maybank CASA/ IA Referral Campaign (“Campaign”) is organised by Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411) (“Maybank”). By participating in this Campaign, the Eligible participants (as defined in Clause 4 and 8 below) hereby expressly agree to be bound by these Terms & Conditions and any decisions made by Maybank in respect of the Campaign shall be final and binding.
2. The Campaign shall commence from 22<sup>nd</sup> March 2021 until 21<sup>st</sup> June 2021 (both dates inclusive), unless notified otherwise (“Campaign Period”). The Campaign comprises of the following :-
  - a. “**Campaign Period**” which is from 22<sup>nd</sup> March 2021 to 21<sup>st</sup> June 2021 (both dates inclusive) when an Eligible Referrer (as defined herein) refers an Eligible Referee to Maybank;
  - b. “**Referral Period**” which is from 22<sup>nd</sup> March 2021 to 21<sup>st</sup> July 2021 (both dates inclusive) when an Eligible Referee successfully open new participating CASA/ IA accounts during Referral Period; and
  - c. “**Eligibility Period**” which is from 1<sup>st</sup> April 2021 to 31<sup>st</sup> October 2021 (both dates inclusive) when an Eligible Referee deposits fresh funds and maintains a minimum Average Daily Balance (“ADB”) growth of RM25,000 to RM50,000 in three (3) complete consecutive months starting from subsequent month from account opening of the new participating CASA/ IA accounts. Please refer to item 8 for details on ADB growth.
3. Maybank reserves the right at any time with prior notice to change the duration and/or the commencement and/or expiry dates of the Campaign Period.

### Campaign Eligibility

4. The Campaign is open to all existing Maybank customers (“Eligible Referrer”).
5. The following persons shall not be eligible to participate in the Campaign.
  - a. Sole-proprietorship, partnership, charitable/non-profit organisation/societies, corporate and commercial customers;
  - b. Permanent and contract staff of Maybank, including its subsidiaries and related companies; and
  - c. Customers whose account(s) held with Maybank have been suspended and/or terminated.

## Campaign Participation

6. To participate in this Campaign, the Eligible Referrer shall refer his/her friend(s)/family to Maybank by filling up and submitting the online Referral form (Maybank CASA/ IA Referral Campaign 2021) via [www.maybank2u.com.my](http://www.maybank2u.com.my). Eligible Referrer is to provide Maybank with potential customer's name(s), contact number(s) and preferred location of Maybank branches.
7. By completing and submitting the Referral Form, the Eligible Referrer represents, undertakes and confirms to Maybank the following :-
  - a. To ensure the potential customer (Eligible Referee) referred to Maybank are prudent person;
  - b. The Eligible Referrer has obtained the Eligible Referee's consent to disclose his/her name and contact details to Maybank;
  - c. Maybank has no obligation to furnish or provide the Eligible Referrer with any details on the Eligible Referees' account opening;
  - d. The Eligible Referee has no objections to Maybank contacting them for purpose of this Campaign;
  - e. The Eligible Referrer agrees and consents for his/her name to be disclosed to the Eligible Referee for the purpose of this Campaign; and
  - f. All information provided by the Eligible Referrer in relation to this Campaign must be true, accurate, current and complete. The Eligible Referrer who have failed to adhere to these conditions will be immediately disqualified from this Campaign and will not be entitled for the Campaign Rewards.

## Campaign Rewards & Mechanics

8. The Eligible Referrer must ensure that the following conditions are fulfilled by the potential customer (Eligible Referee).
  - a. An individual aged 18 years and above.
  - b. The Eligible Referee must not have any of the participating CASA/ IA accounts (as defined below) with Maybank.
  - c. Successfully open any of the following accounts (**Participating CASA/ IA Accounts**) during the Referral Period and maintain the required minimum Average Daily Balance (ADB) growth as per the Eligibility period indicated in the table below.

No	Participating CASA/ IA Accounts	Scheme	Minimum ADB Growth
1.	Premier 1 (PM1) <sup>1</sup>	Conventional	RM25,000
2.	Premier Mudharabah-i (PMA-i) <sup>2</sup>	Islamic	RM25,000
3.	Private Banking Account (PBA) <sup>1</sup>	Conventional	RM50,000
4.	Private Banking Account-i (PBA-i) <sup>2</sup>	Islamic	RM50,000

Maybank/Maybank Islamic is a member of PIDM.

<sup>1</sup> Protected by PIDM up to RM250,000 for each depositor

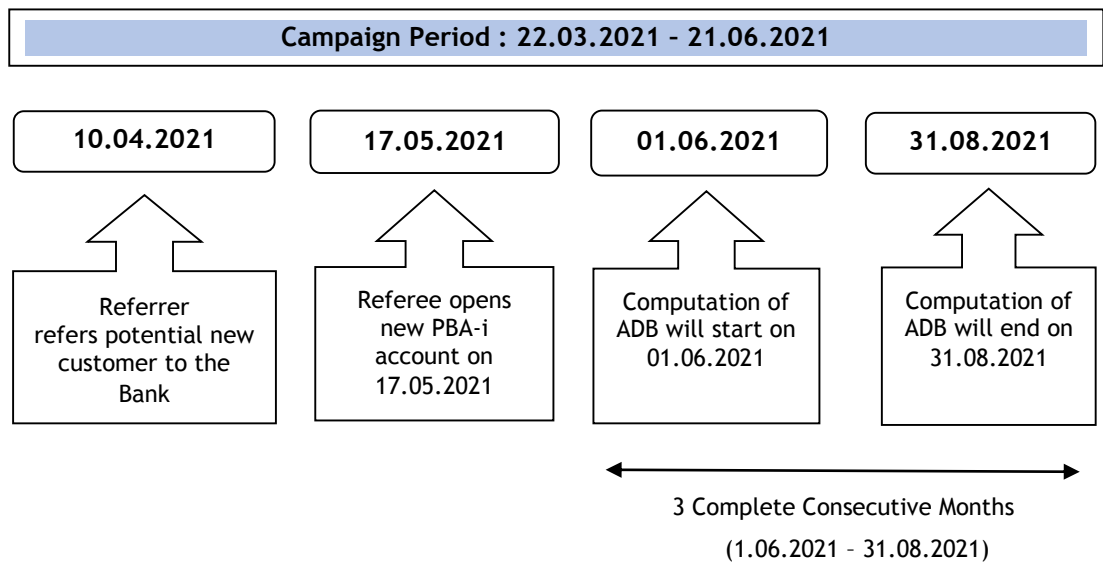
<sup>2</sup> Not Protected by PIDM

d. Fulfilment on the ADB criteria is as follows :-

**Successful Referral** means Eligible Referee successfully open any of the participating CASA/ IA account during Referral Period and meeting the eligibility criteria of depositing fresh funds and maintaining the minimum required ADB growth for three (3) complete consecutive months starting from the subsequent month from account opening of the new participating account.

**Example:-**

Mr A opens PBA-i on 17.05.2021 under this Campaign.



e. The ADB growth calculation for this Campaign is as follows :-

$$\text{ADB Growth} = \frac{\text{Sum of Daily End Day balances for 3 complete consecutive months}}{\text{Number of days for 3 complete consecutive months}}$$

**Note :** Please refer to item No 8(d) for definition of 3 complete consecutive months

f. The required ADB amount will not be earmarked.

g. The deposit growth made by the Eligible Referee shall comprise of fresh funds deposited with Maybank during the Eligibility Period. Fresh funds shall refer to funds that do not originate from any existing account(s) held with Maybank.

9. Where an Eligible Referee's account is a joint account, the account shall be treated as ONE (1) introduction only, irrespective of the number of account holders. Only the first named of joint account holder i.e primary shall be eligible to participate in the Campaign.
10. The Eligible Referee's account must not be a joint account held together with the Eligible Referrer.
11. Eligible Referrer and Eligible Referee cannot be of the same person.
12. Maximum submission for each Eligible Referrer is 10 submissions.
13. If there are multiple submissions of the Eligible Referee's details, the Eligible Referrer who first submitted the Referral Form to Maybank upon referee successfully open the account and meet the ADB growth requirement shall be entitled for the Campaign Rewards.
14. To ensure confidentiality of any account opening, Maybank will not disclose the application status to anyone other than to the Eligible Referee(s) themselves. To this effect, Maybank will not disclose the application status to the Eligible Referrer(s) also.

#### **Campaign Rewards**

15. Upon successful fulfilment of criteria in accordance with all the clauses above, the Eligible Referrer will entitle for Cash Rewards as per table below.

No	Participating CASA/ IA Accounts	Cash Rewards For Each Successful Referral
1.	Premier 1 (PM1)	RM100-00
2.	Premier Mudharabah-i (PMA-i)	RM130-00
3.	Private Banking Account (PBA)	RM150-00
4.	Private Banking Account-i (PBA-i)	RM200-00

16. The Cash Reward awarded in this CASA/ IA Referral Campaign will be on "First Come First Serve Basis".
17. The Cash Reward will be credited into the Eligible Referrer's active Current/Savings/ Investment Account ("CASA/ IA Account") in the period of thirty (30) days after the Eligibility period ends in the following priority :-
  - a. Firstly to the Eligible Referrer's active individual bank account; and
  - b. Secondly to the Eligible Referrer's active joint bank account.
18. The Eligible Referrer shall receive a notification upon crediting of the Cash Reward into Eligible Referrer's banking account via inbox message at Maybank2u and also will be reflected in Eligible Referrer's statement of account.

## **General**

19. The submission of CASA/ IA Referral Form can be only performed online at [www.maybank2u.com.my](http://www.maybank2u.com.my)
20. An Eligible Referrer who closes his/her account(s) before the selection of Winner is completed and notified shall not be entitled to receive any Rewards under the Campaign.
21. If Maybank discovers at any time the Eligible Referrer did not satisfy the requirements under this Campaign, the Eligible Referrer's entitlement to the Reward shall be forfeited and the Eligible Referrer is not entitled to any compensation.
22. Maybank reserves the right at its discretion to substitute the Campaign Rewards with other products of approximately equal value at any time with prior notice.
23. The Campaign Rewards cannot be transferred, nor exchanged whether in part or in full.
24. Maybank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.
25. All Eligible Referrer shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them, under the applicable laws, if any.
26. Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole and/or in part and reserves the right to modify any of the Terms and Conditions herein, from time to time by giving a minimum of twenty-one (21) days prior notice thereof, the notice of which shall be posted through the Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel(s) that Maybank may deem as appropriate. It shall be the responsibility of Eligible participants to be informed of or otherwise seek out any such notice validly posted.
27. By participating in this Campaign, the Eligible Referrer is encouraged to access the Maybank website at [www.maybank.com.my](http://www.maybank.com.my) to view the Terms and Conditions herein as a way of keeping updated on any changes or variations to the same.
28. For the avoidance of doubt, any alteration, shortening, cancellation, suspension or termination of the Campaign by Maybank shall not entitle the Eligible Referrer or any other third party to any claim or compensation against Maybank for any losses and/or damages suffered or incurred as a direct or indirect result of said act of alteration, shortening, cancellation, suspension or termination of Campaign by Maybank.

29. Any variation (of any of the terms and conditions stated herein) shall be binding on the Eligible participants (through any notice displayed at the Maybank2u website.)
30. By participating in this Campaign, the Eligible Referrer and participants agrees to be bound by the Terms and Conditions herein set forth including any amendment thereto.
31. In no event shall Maybank nor any of 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) be liable to the Eligible participants in this Campaign for any direct, indirect, special or consequential loss and/or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign provided that the same is not caused directly by Maybank.
32. Maybank shall not be liable for any losses, damages or costs incurred or suffered by any Eligible participants as a result of participating in this Campaign. Furthermore, Maybank shall not be liable for any default of its obligations 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, epidemic or pandemic, declarations, orders or acts of any governmental, other legally constituted authority or any event beyond the reasonable control of Maybank.
33. 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 Maybank2u, provided the same is not caused by Maybank nor the determination of the customers' eligibility for the Campaign.
34. Maybank may at its discretion disqualify/reject any Eligible Referrer who does not comply with the Terms and Conditions stated herein and/or is found or has been 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.
35. By participating in this Campaign, the Eligible Referrer and Eligible Referee agree and consent to their personal data being collected, processed and used by Maybank in accordance with Maybank's Privacy Notice, which may be viewed on Maybank's website at [www.maybank.com.my](http://www.maybank.com.my) ("Maybank's Privacy Notice").
36. The Eligible Referrer and Eligible Referee agree and consent to such details (including but not limited to personal data or information) being processed and used by Maybank for:
  - a. the purposes of the Campaign;
  - 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 to 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, each Eligible participant agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank in relation to the Campaign.

37. These Terms and Conditions shall be governed by the Laws of Malaysia and any matters relating to the same shall be subject to the exclusive jurisdiction of the Courts of Malaysia.