

Top Up Campaign (“Campaign”) for Premier 1 Account (PM1)

Terms & Conditions

1. This Campaign is organised by Malayan Banking Berhad (“Maybank”). By participating in this Contest, the Eligible Participants hereby expressly agree to be bound by these Terms & Conditions and the decisions made by Maybank. This Campaign commences from 1st August 2018 to 31st January 2019 (“Campaign Period”).

Eligibility

2. Only customers (“Account Holders”) who hold new or existing **Premier 1 Account (PM1)** (“Account”) (who may consist of individuals or joint account holders) are eligible to participate in this Campaign.
3. Maybank employees are not eligible to participate in the Campaign.
[hereinafter referred to as ‘**Eligible Participant(s)**’]

Campaign Mechanics

Criteria for Bonus Interest

4. Incremental Average Daily Balance (ADB) must be a minimum of RM20,000 and a maximum of RM250,000 for the each respective month in the Account.
5. Available Account Outstanding Balance must be a minimum of RM 20,000 for the each respective Month End.

Calculation of Bonus Interest

6. Eligible Participants shall earn bonus interest (“Bonus Interest”) on the incremental average daily balance (“Incremental ADB”) in the Account during the Campaign Period. The Bonus Interest is on top of the prevailing interest board rates (“Prevailing Interest”).
7. Incremental ADB in the Account refers to the difference in the Average Daily Balance (ADB) during the Campaign Period as compared to the ADB in the Account for the month of July 2018 (“Baseline”).

7.1 Baseline

- i) New customers : Baseline = ‘0’.
- ii) Existing customers : Baseline = Average Daily Balance (ADB) of July 2018.

7.2 Average Daily Balance (ADB)

- i) New customers :For Accounts opened during the Campaign Period, the ADB for the respective month in which the account was opened is determined by computing the sum of every day-end balance from the day opened to the last day of calendar month divided by the number of participating days in that month.
- ii) Existing customers :For Accounts opened before the Campaign Period, the ADB in the Account for the respective month is determined by computing the sum of every day-end balance in the Account in that month divided by the number of participating days in that month.

8. For the purpose of this Campaign, the Bonus Interest rates are applicable for the eligible participants on the incremental ADB during the Campaign Period is as per stated below :-

Incremental ADB Band (RM)	Board Rate ¹ (%) p.a.	AUG ^{FY18} - Jan ^{FY19} Bonus Interest ² (%) p.a.	Total Rate ³ (Board Rate + Bonus Interest)
RM20,000 to RM25,000	0.55%	0.25%	0.80%
Up to RM 50,000	0.80%	0.25%	1.05%
Up to RM 100,000	1.20%	0.70%	1.90%
Up to RM 200,000	1.55%	0.70%	2.25%
Up to RM 250,000	1.70%	0.85%	2.55%

Note

¹ Board rate is calculated based on account's balance outstanding.

² Bonus interest is calculated based on incremental average daily balance.

³ The rates may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia.

8.1 Formula for bonus interest rate calculation:

$$\text{Incremental ADB} \times \text{Bonus Interest Rate} \times \text{No. of Participating Days} / \text{No of Days in a Year}$$

^Leap year = 366 years, Non-leap years = 365 days

Others:

9. Treatment of Eligible Participants with Multiple Accounts of Same Product.
 - 9.1 Bonus Interest will be paid to the Account with the highest monthly incremental ADB.
 - 9.2 If there is a tie in the monthly incremental ADB amount amongst 2 or more accounts held by an Eligible Participant, Bonus Interest will be rewarded to the latest Account opened.
10. Bonus Interest will be credited to the Account within 20 business days of the following month or on such other date as determined by Maybank. In the event that the Account is closed before the Bonus Interest is credited, no Bonus Interest shall be paid to the Account Holder.
11. After the Campaign Period, there shall not be Bonus Interest awarded to the Account and Prevailing Interest rates shall apply.
12. Eligible Participants may be eligible for the Bonus Interest in one of the calendar months, but may not be eligible for Bonus Interest in the following month due to non-fulfilment of any of the eligibility criteria for bonus interest.
13. Only an active account shall be eligible. Dormant accounts shall not be considered.

Complimentary Gift:

14. The Gifts are limited to 100 units per month, total Gift quantity of 600 units to qualified “Maybank Privilege” Eligible Participants of Premier 1 Account with a minimum Incremental ADB of RM 20,000 per month throughout the campaign period from 1st August 2018 to 31st January 2019. The Gifts allocation is based on first come, first serve basis and while stocks last. The Gifts are not exchangeable by the Selected “Maybank Privilege” Eligible Participants for cash, credit or kind. Maybank has the right to replace the Gift with an item(s) of equivalent value without prior notice.
15. Limited to one Gift per selected “Maybank Privilege” Eligible Participants throughout the Campaign Period. For any joint account, only the main successful account holder will be entitled to the Gift.
16. The selected “Maybank Privilege” Eligible Participants will be notified by Maybank within the following month from the selection period or such date(s) as may be determined by Maybank in its sole discretion.
17. Any unredeemed Gift within the stipulated time shall be forfeited. Any qualified *Maybank Privilege Eligible Participants whose Gift has been forfeited shall not be entitled to any payment, compensation or replacement notwithstanding non-receipt of notification by the Selected *Maybank Privilege Eligible Participants.
18. To apply as an “Maybank Privilege” Eligible Participants; the following are the minimum requirements:
 - i. Applicant must be a Malaysian Citizen OR a Foreigner aged 18 years and above
 - ii. Applicant must have a minimum total Deposits and Investment of RM 50,000 AND/OR a minimum total Loan, Deposit and Investment of RM 250,000 with the Bank
 - iii. Applicant must have an active deposit account (savings or current account) with Maybank
19. The image of the Gift (if any) in any brochure, marketing or campaign material relating to this Campaign is for illustrative purposes only.
20. Maybank, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liabilities, expense or damage whatsoever or howsoever incurred or sustained by selected “Maybank Privilege” Customer and/or any other person by reason of, arising from or in connection with the Campaign and/or the usage of the Gift and/or of any service, product or facility of any merchant or any transaction that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.

General:

- a. 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 prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com or through any other channel or channels that Maybank may deem as appropriate.
- b. By participating in this Campaign, Eligible Participants agree to access to Maybank website at www.maybank.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the terms & conditions be not fully understood and to ensure that they are kept-up-to-date with any changes or variations made to the terms and conditions herein.
- c. By participating in this Campaign, the Eligible Participants agree to be bound by the Terms and Conditions herein set forth including any amendment thereto.
- d. 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 purposes of this Campaign) 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.
- e. Maybank shall not be responsible and / or liable nor shall it accept any form of liability in whatsoever nature and howsoever arising or suffered by Eligible Participants resulting directly or indirectly from the Eligible Participants' participation in this Campaign or otherwise. Furthermore, Maybank shall not be liable for any default of its obligation under this 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.
- f. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.