

## Maybank Goal-Based Investment 0% Sales Charge Promotion Campaign Terms & Conditions

Maybank Goal-Based Investment 0% Sales Charge Promotion Campaign (“Campaign”) is organised by Malayan Banking Berhad (Registration No.: 196001000142) (“Maybank”) and shall be subjected to the Terms and Conditions herein. By participating in this Campaign, Eligible Customers (as defined in Clause 1 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of the Campaign shall be final and binding.

### 1.0 Eligibility

- a) This Campaign is open to:
- (i) individuals who have an active Maybank2u (M2U) ID/account and has access to the Maybank2u website and/or MAE by Maybank2u (version 0.9.5 and above) (“Eligible Platforms”);
    - Eligible customers may check the app version of MAE by Maybank2u (“MAE app”) via Apple App Store, Huawei App Gallery and/or Google Play Store.
  - (ii) individuals must be a natural person aged 18 (eighteen) and above and is a citizen of Malaysia with valid NRIC/MyKad identification;
  - (iii) existing customers with Unit Trust account holdings; and
  - (iv) all Maybank staff included.
- b) All individual customers who have fulfilled the above criteria will hereinafter be referred to as “Eligible Customers”.
- c) The following categories of persons are not eligible to participate in this Campaign:
- (i) all non-individuals or corporate customers;
  - (ii) all Maybank customers whose account(s) are delinquent within the Bank’s definition at any time during the Campaign;
  - (iii) all customers whose account with the Bank has been suspended or terminated or who has breached any agreement with the Bank shall not be eligible for this Campaign.

### 2.0 Campaign Mechanics and Conditions

- a) This Campaign will commence on 25 March 2024, at 00:00:00 AM (MYT) and ends on 25 June 2024, at 11:59:59PM (MYT) [both dates inclusive] (“Campaign Period”).
- b) The 0% Sales Charge Promotional Rates is implemented during the Campaign Period (“Promotional Rate”) as shown in Table 1 below:

**Table 1: Campaign Period and the Sales Charges**

Campaign Period	Sales Charge
25 March 2024 - 25 June 2024 (both dates inclusive)	0% (Promotional Rate)

- c) The Unit Trust/Shariah Compliant Unit Trust Funds that are eligible for this Campaign are Unit Trusts Funds made available for subscription via Maybank Goal-Based Investment (“Funds”) as shown in Table 2 below:

**Table 2: List of Funds eligible for Promotional Rate:**

No.	FUND_NAME	Risk Rating
1	MAYBANK RETAIL MONEY MARKET-I FUND	1
2	MAYBANK MONEY MARKET-I FUND	1
3	MAYBANK MALAYSIA INCOME FUND	2
4	MAYBANK MALAYSIA INCOME-I FUND	2
5	MAYBANK INCOME FLOW-I FUND	2
6	MAYBANK INCOME MANAGEMENT-I FUND	2
7	MAYBANK MALAYSIA SUKUK FUND	2
8	MAYBANK ASIAN CREDIT INCOME FUND - MYR CLASS	3
9	MAYBANK ASIA MIXED ASSETS-I FUND MYR CLASS	3
10	MAYBANK MALAYSIA BALANCED-I FUND	3
11	MAYBANK MALAYSIA DIVIDEND FUND	3
12	MAYBANK FLEXI INCOME FUND	3
13	MAYBANK FLEXI INCOME FUND MYR HEDGED	3
14	MAYBANK GLOBAL MIXED ASSETS I FUND CLASS MYR	3
15	MAYBANK GLOBAL MIXED ASSETS I FUND HEDGED CLASS MYR	3
16	MAMG GLOBAL INCOME-I FUND	3
17	MAYBANK GLOBAL WEALTH GROWTH-I FUND MYRH (ACC) CLASS	3
18	MAYBANK GLOBAL WEALTH MODERATE-I FUND MYRH (ACC) CLASS	3
19	MAYBANK GLOBAL WEALTH MODERATE-I FUND MYRH (DIST) CLASS	3
20	MAYBANK GLOBAL WEALTH CONSERVATIVE-I FUND MYRH (DECUM) CLASS - PAYOUT	3
21	MAYBANK MIXED ASSETS I WAQF FUND	3
22	EASTSPRING INVESTMENTS ASIA SELECT INCOME FUND	3
23	EASTSPRING INVESTMENTS EQUITY INCOME FUND	3
24	UNITED BOND & EQUITY STRATEGIC TRUST	3
25	UNITED INCOME PLUS FUND	3
26	MAYBANK MALAYSIA BALANCED FUND	3
27	MAYBANK MALAYSIA ETHICAL DIVIDEND FUND	3
28	EASTSPRING INVESTMENTS ISLAMIC SMALL CAP FUND	4
29	MAYBANK ASIAPAC EX JAPAN EQUITY I FUND	4
30	MAMG GLOBAL DIVIDEND FUND (MYR CLASS)	4
31	MAMG GLOBAL DIVIDEND FUND (MYRH CLASS)	4
32	MAYBANK SINGAPORE REITS FUND	4
33	MAYBANK SINGAPORE REITS FUND HEDGED	4
34	MANULIFE ASIA PACIFIC OPPORTUNITIES FUND - MYR HEDGED	4
35	MANULIFE INDIA EQUITY FUND	4
37	MANULIFE INVESTMENT ASIA PACIFIC REIT FUND	4
38	MANULIFE SHARIAH GLOBAL REIT FUND-MYR CLASS	4
39	EASTSPRING INVESTMENTS DINASTI EQUITY FUND	4
40	EASTSPRING INVESTMENTS DANA AL ILHAM	4
41	TA ASIA ABSOLUTE ALPHA FUND - MYR CLASS	4
42	TA ASIA ABSOLUTE ALPHA FUND - MYR HEDGED CLASS	4
43	TA ASIAN DIVIDEND INCOME FUND	4
44	TA EUROPEAN EQUITY FUND	4

45	TA GLOBAL TECHNOLOGY FUND	4
46	TA GLOBAL TECHNOLOGY FUND - MYR HEDGED CLASS	4
47	TA SOUTH EAST ASIA EQUITY FUND	4
48	UNITED GLOBAL DURABLE EQUITY FUND MYR HEDGED CLASS	4
49	UNITED GOLDEN OPPORTUNITY FUND MYR HEDGED CLASS	4
50	UNITED GLOBAL QUALITY EQUITY FUND MYR HEDGED	4
51	UNITED JAPAN DISCOVERY FUND MYR HEDGED	4
52	MAYBANK MALAYSIA SMALLCAP FUND	4
53	MAYBANK MALAYSIA VALUE FUND	4
54	MAYBANK MALAYSIA GROWTH FUND	4

d) Eligible Customers can enjoy the Promotional Rate when:

- They create any one (1) or more from the following goals through any one (1) of the Eligible Platforms. Goal selections (“Goal”) as below:
  - (i) Retirement (maximum 1 (ONE) goal per customer)
  - (ii) Grow Wealth (maximum 3 (THREE) goals per customer)
  - (iii) Education - Self-Education (maximum 3 (THREE) goals per customer)
  - (iv) Education - Children’s Education (maximum 3 (THREE) goals per customer)

Type of Goals	Maximum Number of Goals Per Customer	Number of Initial Investment Eligible for Promotional Rate
Retirement	1	1
Grow Wealth	3	3
Education - Self-Education	3	3
Education - Children’s Education	3	3

**Total Number of Promo-Applicable Goals per Customer: 10 Goals**

- A minimum initial investment amount of RM200 invested upon creating the goal during the Campaign Period.

### 3.0 Promotional Rate Capping

- a) The sales charge Promotional Rate will be capped upon Eligible Customers investing in the Funds via the Eligible Platforms within the Campaign Period under the criteria below:
- (i) The sales charge Promotional Rate offered under this Campaign is limited to the first RM 50,000,000 invested within the Campaign Period only, and shall be awarded based on a first come first served basis.
  - (ii) Maybank reserves the right to revert to sales charge Standard Rate at any duration of the Campaign Period in accordance with Clause 3a(i) above once the total funds invested have fully reached their allocated limit.
  - (iii) Sales charge Promotional Rate will only be applicable to the Initial Investment and Subsequent Top-Up of a goal made by the Eligible Customer. Any investments made via Monthly Auto Deduction within the Campaign Period will be charged at the sales charge Standard Rate.

(iv) Sales charge Promotional Rate is capped at RM10,000 investment amount made per Eligible Customer per transaction during the Campaign Period.

b) Scenario 1(a), Scenario 1(b), Scenario 2 and Scenario 3 set out several illustrations on how the Promotional Rate to be given to Eligible Customers is calculated:

**Scenario 1(a) - Monthly Auto Deduction with 1 (ONE) Goal Created per Eligible Customer:**

Period	During Campaign Period			After Campaign Period
Month	26 March	April	May	July
Type of Goal	Retirement	Retirement	Retirement	Retirement
Fund Name	Maybank Malaysia Sukuk Fund	Maybank Malaysia Sukuk Fund	Maybank Malaysia Sukuk Fund	Maybank Malaysia Sukuk Fund
Investment Amount	RM10,000	RM10,000	RM10,000	RM10,000
Sales Charge (%)	0%*	2.0%*	2.0%*	2.0%*
Sales Charge (RM)	-	RM200	RM200	RM200
Remark(s)	*Initial investment of a new goal (capped at first RM10,000) is <u>applicable</u> to the Promotional Rate.	Subsequent monthly auto deductions towards the same goal are <u>not applicable</u> to the sales charge Promotional Rate. *Standard charges apply.		Promotional Rate <u>no longer applicable</u> after Campaign Period. *Standard charges apply.

**Scenario 1(b) - Monthly Auto Deduction with 2 (TWO) or more Goals Created per customer:**

Period	During Campaign Period			After Campaign Period
Month	26 March	April	May	July
Type of Goals	Grow Wealth	Retirement	Retirement	Grow Wealth
Fund Name	Maybank Malaysia Sukuk Fund	MAMG Global Income-I Fund	MAMG Global Income-I Fund	Maybank Malaysia Sukuk Fund
Investment Amount	RM10,000	RM10,000	RM10,000	RM10,000
Sales Charge (%)	0%*	0%*	3.0%*	2.0%
Sales Charge	-	-	RM300	RM200

(RM)				
Remark(s)	*Initial investment of a new goal (capped at first RM10,000) is <u>applicable</u> to the sales charge Promotional Rate.	*Initial investment of a new goal (capped at first RM10,000) is <u>applicable</u> to the sales charge Promotional Rate.	Subsequent monthly auto deductions towards the same goal are <u>not applicable</u> to the sales charge Promotional Rate. *Standard charges apply.	Promotional Rate <u>no longer applicable</u> after Campaign Period. *Standard charges apply.

**Scenario 2 - Initial Investment Amount of less than RM10,000 per month per customer:**

Period	During Campaign Period			After Campaign Period
Month	26 March	April	May	July
Type of Goals	Children's Education	Children's Education	Retirement	Grow Wealth
Fund Name	Maybank Malaysia Sukuk Fund	Maybank Malaysia Sukuk Fund	MAMG Global Income-I Fund	Maybank Malaysia Sukuk Fund
Investment Amount	RM1,000	RM1,000	RM3,000	RM4,000
Sales Charge (%)	0%*	0%	*0%	2.0%
Sales Charge (RM)	-	-	-	RM 80
Remark(s)	*Initial investment for a new goal is <u>applicable</u> for sales charge Promotional Rate.	Subsequent investments toward the same goal is <u>still applicable</u> for sales charge Promotional Rate.	*Initial investment towards a <u>second new goal</u> is <u>still applicable</u> to the sales charge Promotional Rate.	Promotional Rate <u>no longer applicable</u> after Campaign Period. *Standard charges apply.

**3.0 General Terms and Conditions**

- a) 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- b) 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 Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

- c) By participating in this Campaign, Eligible Customers agree to access the Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.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.
- d) By participating in this Campaign, Eligible Customers 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](http://www.maybank2u.com.my) (“Maybank’s Privacy Statement”) and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank’s Privacy Statement and the Personal Data Protection Act 2010 (PDPA) Form for Individual Customers, Eligible Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

- i) the purposes of the Campaign; and
  - ii) 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 responses and related photographs. In this regard, Eligible Customers agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.
- e) 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 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 Maybank.
  - f) 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.
  - g) Maybank may disqualify/reject any Eligible Customer 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.
  - h) 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 Customers may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).