

Savings Campaign Terms and Conditions

1. The “Savings Campaign” (hereinafter referred to as “the Campaign”) shall commence on 1 August and shall end on 31 December 2012.
2. For the purpose of the Campaign Terms & Conditions, “Maybank Group” consists of Malayan Banking Berhad (hereinafter referred to as “Maybank”) and Maybank Islamic Berhad (hereinafter referred to as “MIB”).
3. The Campaign is open to eligible new and existing conventional current, savings & fixed deposit account holders (which may consist of individuals, joint account holders, sole proprietorships, partnerships and professionals) and open to eligible new and existing Islamic deposit products except Wadiah based deposit account as described in clause 4 of the Terms and Conditions.
4. Maybank and MIB accounts that are eligible for the Campaign are as follows:

	Conventional	Islamic
Savings Account	Kawanku Savings Account	Yippie-i
	Basic Savings Account	imteen-i
	Yippie	Golden Savers-i
	imteen	Maybank2u Savers-i
	Golden Savers	
	Maybank2u Savers	
	Personal Saver	
Current Account	Personal Current Account	Premier Mudharabah Account-i
	Basic Current Account	net Current Account-i
	Foreign Currency Account	Foreign Currency Account-i
	Master Foreign Currency Account	Master Foreign Currency Account-i
	Premier 1	
	Premier Club/Maybank Private Banking Account	
	Maybank2u.Premier	
Fixed Deposit & Term Deposit	Fixed Deposit	General Investment Account-i
	e-Fixed Deposit Account	e-GIA-i
		Profit Now! Account-i (known as MDA-i)
		e-MDA-i
		Islamic Fixed Deposit-i
		e-IFD-i

5. For joint accounts, the eligible participant will be the primary accountholder.
6. Employees of the Maybank Group are eligible to participate in the Campaign except for employees of Maybank Group who are directly involved in the Campaign, employees of advertising and promotions agencies and their immediate families.

7. Deposits can be done at any Maybank Group branches via Over-the-Counter deposits, Maybank/MIB Automated Teller Machines, Maybank/MIB Cash/Cheque Deposit Machines and third party transfers via maybank2u.com/m2u mobile. Cheque deposits will only be eligible and considered upon clearance by Maybank Group (where applicable) and the proceeds of the cheques credited in the said account.

Campaign Mechanics

1. There are 2 phases to the campaign:-
 - i) First Phase (1 August – 30 September 2012)
 - ii) Second Phase (1 October 2012 – 31 December 2012)
2. Customers will need to have a minimum accumulated deposit growth of RM300 which may comprise of the total combined deposit growth generated by one or more of the participating Maybank and MIB accounts as listed in Clause 4.
3. The accumulated deposit growth is determined on a monthly growth cycle, measured by the 'Month End Balance' minus the 'Opening Month Balance' based on the dates with the corresponding campaign months as follows:-

	Campaign Month	Opening Month Balance Date	Month End Balance Date
Phase 1	August	31 July 2012	31 August 2012
	September	31 August 2012	30 September 2012
Phase 2	October	30 September 2012	31 October 2012
	November	31 October 2012	30 November 2012
	December	30 November 2012	31 December 2012

4. Accountholder's eligibility and accumulated deposit growth will be tracked automatically by the Bank's system. No contest entry form or registration of participation is required.

Prizes

1. For a chance to win prizes, customers will have to fulfill the criterias as stated in Clauses 9 and 10.
2. The range of deposit growth quantum with the corresponding prizes, months and number of winners are as follows:-
 - i) First Phase (1 August – 30 September 2012)

Deposit Growth	Prize	No of Winners	
		August	September
RM300 – RM1,000	Sony Digital Photo Frame	25	25
>RM1,000 – RM10,000	iPod touch	25	25
>RM10,000 – RM50,000	Samsung Galaxy Tab 2 (7")	25	25
Above RM50,000	Samsung Galaxy SIII	25	25

ii) Second Phase(1 October – 31 December 2012)

Deposit Growth	Prize	No of Winners		
		October	November	December
RM300 – RM1,000	iPod Nano	25	25	25
>RM1,000 – RM10,000	Garmin GPS	25	25	25
>RM10,000 – RM50,000	Canon Camera	25	25	25
Above RM50,000	Samsung Galaxy Note	25	25	25
**Bonus Prize	Apple iPod touch	nil	nil	25

*Minimum Fixed/Term Deposit placement amount is RM1,000

**For December bonus prize draw, an additional 25 winners who had increased their deposit balances by a minimum RM300 will be randomly selected to win an Apple iPod touch each

- The selection of winners from the respective growth tiers will be on a random basis.
- Customers may have a chance to win more than once (in different months) as long as they fulfill the criterias set out in Clauses 9 and 10.
- An eligible participant who closes his/her account(s) before the date of winners selection shall not be entitled to receive any Prize under the Campaign.
- Maybank Group reserves the right to change the prize due to circumstances beyond its control and to offer an alternative of similar value.
- Maybank Group'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 would be entertained in any event.
- All winners' name will be published in the maybank2u.com website and any other method of communication that Maybank Group shall at its absolute discretion so choose.

Other Terms and Conditions

- Winners may be required to attend the prize presentation ceremony and other public programmes as and when required.
- Maybank Group reserves the right to use the names and photographs of winners for advertising and publicity purposes, without any cost or compensation.

3. By participating in the Campaign, eligible participants hereby expressly agree to be bound by these Terms & Conditions. The decisions of Maybank Group are final. By participating in the Campaign, eligible participants give their consent to and authorise Maybank Group to disclose their personal particulars to the appointed representatives engaged by Maybank Group for the purposes of the Campaign and the consent hereby given shall be deemed to be consent for the purposes of the Personal Data Protection Act 2010 when it comes into force.”.
4. All Prizes for the Campaign will be presented within three (3) months after the announcement of the winners is made on the Maybank2u.com website.
5. All Prizes are neither transferable nor exchangeable and are subject to the Terms and Conditions stated herein and any prizes unclaimed three (3) months after notification of winners has been made will be forfeited.
6. All winners of the Campaign 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, and installation costs, where applicable in relation to the Prizes and The Campaign.
7. These Terms & Conditions shall be supplemental to the existing Terms and Conditions governing Banking Accounts for Conventional Banking and Terms and Conditions governing Banking Accounts for Islamic Banking. These Terms and Conditions shall prevail over any provisions or representations contained in any promotional materials (including without limitation printed posters or leaflets) advertising this Campaign.
8. To the fullest extent permitted by law, Maybank Group shall not be held liable for whatsoever loss or damages howsoever arising in connection with The Campaign. Maybank Group shall not be liable for any default in respect of The Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank Group.
9. Maybank Group shall inform the Customers via the internet portal maybank2u.com of any amendments to the Terms and Conditions, or Prizes, to extend, shorten, cancel, terminate or suspend the Campaign and to effect any adjustments, forfeitures or disqualifications of the Campaign entries acquired by the accountholders without being liable to the accountholders for any loss or damages howsoever suffered or incurred by the accountholders as a direct or indirect result of the exercise by Maybank Group of any of its rights reserved herein **within twenty one (21) days** of the incorporation of the said amendments.
10. The Terms and Conditions and the Campaign shall be governed by the Laws of Malaysia.
11. Save and except for the specific Campaign Terms and Conditions stated herein i.e. throughout the Campaign period 1st August to 31st December 2012, all other terms and conditions set out in the Terms and Conditions governing all the eligible accounts set forth herein shall continue to apply.

Call **1300 88 6688**, visit any **Maybank/Maybank Islamic branch** or log on to www.maybank2u.com for more details.