

FREQUENTLY ASKED QUESTIONS (FAQs) ZEST-i ACCOUNT

General Information		
No	Question	Answer
1	What is Zest-i Account?	Zest-i is a Shariah-compliant, unrestricted investment account based on Mudarabah contract (profit sharing). Zest-i offers a potential for monthly profits while giving chances to win attractive prizes in year-round prize draws.
2	What are the advantages and benefits of Zest-i Account?	<ol style="list-style-type: none"> Win year-round prizes: Invest a min. of RM200 for chances to win yearly, quarterly, and monthly prizes! Earn potential profit: You will earn an indicative profit rate based on a profit-sharing ratio. Easy account management: Manage your account via internet banking using the MAE app or Maybank2u web. Debit Card & Wide ATM access: Access your account to invest and withdraw funds at over 2,900 Maybank and international ATMs. Additionally, use your Debit Card to make purchases and access ATMs. Sign up completely online Skip the trip to the bank and sign up seamlessly online.

Account Features		
No	Question	Answer
3	How can I open a Zest-i Account?	Customers can open Zest-i Account via: <ol style="list-style-type: none"> MAE app. M2U website. Visit any Maybank and Maybank Islamic branches nationwide.
4	What is the initial minimum deposit to open Zest-i Account?	You only need to invest a minimum of RM50 to get started.
5	What is the minimum amount to maintain my Zest-i Account?	After opening, there is no minimum amount of balance to maintain your Zest-i Account.
6	Can I use Zest-i Account to deposit and withdraw money?	Yes, Zest-i Account works similar to a Savings Account and Current Account whereby you can invest and withdraw money whenever you want using an Automated Teller Machine (ATM), Cash Deposit Machines (CDM), internet banking service, or over-the-counter.
7	Can I perform Debit purchases with Zest-i Account?	Yes, you can use a Debit Card to make purchases with Zest-i Account.

Account Features		
No	Question	Answer
8	Can existing Conventional accountholders migrate to Zest-i Account?	No, Conventional accounts are not able to migrate to Zest-i Account at this time.

Prize Draw Mechanics																		
No	Question	Answer																
9	Who are eligible to win prizes from the year-long prize draw?	<ul style="list-style-type: none"> All new and existing accountholders of Zest-i. Primary accountholders of Joint Account Zest-i. 																
10	How many categories are offered in the year-long prize draw?	<p>For 2024, there are three (3) categories as listed below:</p> <ol style="list-style-type: none"> Monthly Quarterly Yearly 																
11	How to win prizes in the year-long prize draw?	<ol style="list-style-type: none"> Maintain an active account (defined as having banking transactions for a period of three (3) continuous months). Invest and maintain balance in the account until the end of the respective month. The minimum requirement of Monthly End Balance (MEB) to qualify for each prize draw categories are as stated in Table 1 below. Each increment of minimum Average Daily Balance (ADB) will grant accountholders with one (1) prize draw entry for higher chances to win the prize draw. <p>Winners for each category will be selected from the pool of qualifying participants using Maybank’s randomizer programme.</p> <p>The incremental ADB amount and minimum MEB requirement for each prize draw category are as below:</p> <table border="1"> <thead> <tr> <th>No</th> <th>Category</th> <th>Incremental ADB for 1 entry</th> <th>Minimum MEB</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Monthly</td> <td>RM200</td> <td>RM200</td> </tr> <tr> <td>2</td> <td>Quarterly</td> <td>RM300</td> <td>RM300</td> </tr> <tr> <td>3</td> <td>Yearly</td> <td>RM1000</td> <td>RM1000</td> </tr> </tbody> </table> <p>Table 1: Incremental ADB amount and Minimum MEB for prize draw categories</p>	No	Category	Incremental ADB for 1 entry	Minimum MEB	1	Monthly	RM200	RM200	2	Quarterly	RM300	RM300	3	Yearly	RM1000	RM1000
No	Category	Incremental ADB for 1 entry	Minimum MEB															
1	Monthly	RM200	RM200															
2	Quarterly	RM300	RM300															
3	Yearly	RM1000	RM1000															

Prize Draw Mechanics		
No	Question	Answer
12	How are prize entries calculated/selected for the prize draw?	Please refer to Specific Terms and Conditions for Zest-i Account (available in M2U website) for a sample calculation for entries.
13	Can I be in the running for multiple prize draw categories at the same time?	Yes, you will be in the running for each category provided given that you met the requirement criteria. Winners for Monthly draw will not be eligible for the next following three (3) months for Monthly draw. However, winner is still eligible for Quarterly and Yearly draw.
14	When will the prize draw be done?	Prize draw will be carried out within 14 business days after the end of each calendar month.
15	How do I know if I have won prizes from the prize draw?	List of winners will be announced at the end of each calendar month. Be sure to check the winner announcement page on www.maybank2u.com/zesti
16	I have won a prize from the prize draw. How do I redeem my prize?	Congratulations! You will be contacted by our staff from Maybank/Maybank Islamic branch for further details to redeem your prizes. Cash Prizes will be credited directly to your Zest-i Account within two (2) weeks after the winner announcement.

Investment Information		
No	Question	Answer
17	How much is the Indicative Profit Rate?	The indicative profit rate is declared on a monthly basis. For the latest indicative profit rate, please refer to the Zest-i Account website page at www.maybank2u.com.my/zesti
18	What is the frequency of the profit payment?	Profit payments are made on a monthly basis.
19	Is Zest-i Account protected by Perbadanan Insurans Deposit Malaysia (PIDM)?	Zest-i Account is an investment account with a low risk profile and thus not eligible for protection by PIDM.