



SUPERCHARGE CAMPAIGN 2024 - PHASE 2 (“Campaign”) TERMS AND CONDITIONS

This Campaign is organised by Malayan Banking Berhad (Company Registration No.: 196001000142) and Maybank Islamic Berhad (Company Registration No: 200701029411) (collectively referred to as “**Maybank**”). By participating in this Campaign, the **Eligible Participant(s)** (as defined below) hereby expressly agrees to be bound by these terms and conditions (“**Terms and Conditions**”) and any decision made by Maybank in respect of the Campaign shall be final and binding.

1.0 Campaign Period

This Campaign commences from 1st September 2024 and will end on 31st December 2024 (“**Campaign Period**”), both dates inclusive.

2.0 Eligibility Criteria

2.1 This Campaign is open to all new and existing Maybank Privilege customers aged 18 years and above, and applicable to both Malaysian and non-Malaysian citizens who fulfil both of the following requirements:

(a) **Maybank Privilege** customers who open **and/or** maintain:

- (i) Any combination or single product of Deposits/ Investment Accounts and investments between RM50,000 to RM250,000; **OR**
- (ii) Any combination or single product of financing, Deposits/Investment Accounts and investments between RM250,000 to RM1,000,000; **and**

(b) is not an employee of Maybank and its group of companies.

[hereinafter will be referred to as “**Eligible Participant(s)**”]

3.0 Campaign Details

3.1 Participating Products

Participating Product Category	Qualifying Criteria
INVESTMENT	Refer to Clause 4.1
LIFE INSURANCE/FAMILY TAKAFUL	Refer to Clause 4.2
MORTGAGE	Refer to Clause 4.3
DEPOSIT/INVESTMENT ACCOUNT	Refer to Clause 4.4
MAYBANK ISLAMIC GOLD ACCOUNT-i (MIGA-i)	Refer to Clause 4.5

[hereinafter referred to as the “**Participating Product(s)**”]

3.2 Campaign Rewards

The Campaign Rewards are as set out below:

No.	Prize Category	Rewards
(a)	Special Reward	Top ten (10) Eligible Participants with the highest Investable Assets (IA) take up for Investment & Life Insurance/Family Takaful as per clause 3.4 below will be rewarded with a Dyson Air Purifier worth RM3,500 each.
(b)	Investment	First one hundred and fifty (150) Eligible Participants with minimum single/combined investment amount of RM20,000 to maximum investment of RM79,999 with minimum sales charge of 1.5% for Unit Trust/Shariah Compliant Unit Trust Funds & Structured Product/ Islamic Structured Products, as per Clause 4.1, will win a Petronas Gift Card worth RM100 each, on a first-come, first-served basis.
		First one hundred (100) Eligible Participants with minimum single/combined investment amount of RM80,000 to maximum investment of RM149,999 with minimum sales charge of 1.5% for Unit Trust/Shariah Compliant Unit Trust Funds & Structured Product/ Islamic Structured Products, as per Clause 4.1, will win a Parkson Shopping Voucher worth RM150 each, on a first-come, first-served basis.
		First one hundred (100) Eligible Participants with minimum single/combined investment amount of RM150,000 and above with minimum sales charge of 1.5% for Unit Trust/Shariah Compliant Unit Trust Funds & Structured Product/ Islamic Structured Products, 1.3% for Retail Bond/Retail Sukuk as per Clause 4.1, will win a Senheng Voucher worth RM250 each, on a first-come, first-served basis.
(c)	Life Insurance/Family Takaful	First one hundred (100) Eligible Participants with minimum Annualized First Year Premium/Contribution (AFYP/AFYC) of RM2,400 to a maximum of RM9,999 as per Clause 4.2, will win a Petronas Gift Card worth RM80 each, based on a first-come, first-served basis.
		First fifty (50) Eligible Participants with minimum RM10,000 to a maximum of RM19,999 Annualized First Year Premium/Contribution (AFYP/AFYC); or Single Premium of RM10,000 to a maximum of RM19,999 as per Clause 4.2, will win a Parkson Shopping Voucher worth RM120 each, on a first-come, first-served basis.
		First fifty (50) Eligible Participants with minimum RM20,000 Annualized First Year Premium/Contribution (AFYP/AFYC); or Single Premium of RM20,000 and above as per Clause 4.2, will win a Senheng Voucher worth RM200 each, on a first-come, first-served basis.
(d)	Mortgage	First fifty (50) Eligible Participants with minimum accepted home loan/financing of RM300,000 and above as per Clause 4.3, will win a Petronas Gift Card worth RM100 each, on a first-come, first-served basis.

No.	Prize Category	Rewards
(e)	Deposit and Funding/ Investment Account	First fifty (50) Eligible Participants who open a NEW Premier 1 Account (PM1)/Premier Mudharabah Account-i (PMA-i) during the Campaign Period and maintain a minimum Average Daily Balance (ADB) growth of RM50,000 & above throughout the Campaign Period as per Clause 4.4, will win a Petronas Gift Card worth RM100 each, on a first-come, first-served basis.
(f)	Maybank Islamic Gold Account-i (MIGA-i)	First fifty (50) Eligible Participants with minimum investment of RM15,000 and above in a single/combined transaction during the Campaign Period as per Clause 4.5 will be rewarded with a 0.2g of MIGA-i, on a first-come, first-served basis.

[hereinafter referred to as the “Campaign Reward(s)”]

3.3 Campaign Mechanics

- 3.3.1 Eligible Participants will be eligible for the Campaign Reward subject to the fulfilment of the Qualifying Criteria for each product as set out below in Clause 4.1; 4.2; 4.3; 4.4; and/or 4.5.
- 3.3.2 Participation to this Campaign are automatically registered. No Campaign entry forms or registration are required.
- 3.3.3 Campaign Rewards for 3.2 (a) Special Reward is subject to Qualifying Criteria as set out in Clause 3.4 below.
- 3.3.4 Campaign Reward for 3.2 (b) Investment is subject to Qualifying Criteria as set out in Clause 4.1 below.
- 3.3.5 Campaign Reward for 3.2 (c) Life Insurance/Family Takaful is subject to Qualifying Criteria as set out in Clause 4.2 below.
- 3.3.6 Campaign Rewards for 3.2 (d) Mortgage is upon the acceptance of the loan/financing as set out in Clause 4.3 below.
- 3.3.7 Campaign Rewards for 3.2 (e) Deposit/Investment Account is subject to the Qualifying Criteria as set out in Clause 4.4 below.
- 3.3.8 Campaign Rewards for 3.2 (f) MIGA-i is subject to the Qualifying Criteria as set out in Clause 4.5 below.
- 3.3.9 Each Eligible Participants is entitled to receive multiple rewards for 3.2 (a) until (f), based on the combination of 3.2(a)+3.2(b) + 3.2(c) + 3.2(d) + 3.2(e) + 3.2(f)
- 3.3.10 The entitlement of Eligible Participants to the Campaign Rewards is subject to this Terms and Conditions and Maybank’s internal screening.

3.4 Special Reward

- 3.4.1 Top ten (10) Eligible Participants with the highest Investable Assets (IA) take up for Investment & Life Insurance/Family Takaful, who meet the criteria outlined in Clause 3.4.2 during the Campaign Period will be rewarded with a Dyson Air Purifier worth RM3,500.
- 3.4.2 The Eligible Participants will need to:
- 3.4.2.1 Be a Privilege tagged customer during the Campaign Period; AND
 - 3.4.2.2 Take up the two (2) Participating Products, which are Investment & Life Insurance/Family Takaful, and fulfil the Qualifying Criteria for the said Participating Products, subject to Clause(s) 4.1 and 4.2; AND
 - 3.4.2.3 The period of the product take up will be considered from 1st May 2024 to 31st December 2024 only. Both dates included.
- 3.4.3 Additionally, the top ten (10) Eligible Participants will consist of the following:
- 3.4.3.1 Five (5) Eligible Participants for Islamic Products (Islamic Investment Products & Family Takaful).
 - 3.4.3.2 Five (5) Eligible Participants for Conventional Products (Conventional Investment Products & Life Insurance).

4.0 Campaign Terms and Conditions - Participating Products

4.1 Investment

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Campaign Rewards
INVESTMENT	(a) Unit Trust/Shariah Compliant Unit Trust funds (minimum sales charge of 1.5%) ¹	Minimum investment of RM20,000 to a maximum investment of RM79,999 in a single or combined transaction(s) during the Campaign Period.	i) Tier 1: First one hundred and fifty (150) x Petronas Gift Card worth RM100 each a. First seventy-five (75) Eligible Participants with uptake of Conventional Investment Products. b. First seventy-five (75) Eligible Participants with uptake of Shariah Compliant funds.
	(b) Structured Products/Islamic Structured Products (minimum sales charge of 1.5%)	Minimum investment of RM80,000 to a maximum investment of RM149,999 in a single or combined transaction(s) during the Campaign Period.	ii) Tier 2: First one hundred (100) x Parkson Shopping Voucher worth RM150 each a. First fifty (50) Eligible Participants with uptake of Conventional Investment Products. b. First fifty (50) with Eligible Participants uptake of Shariah Compliant funds.
	(c) Retail Bonds/Retail Sukuk (minimum sales charge of 1.3% & minimum investment amount of RM250,000 and above)		iii) Tier 3: First one hundred (100) x Senheng Voucher worth RM250 each a. First fifty (50) Eligible Participants with uptake of Conventional Investment Products. b. First fifty (50) Eligible Participants with uptake of Islamic Investment Products.
	¹ Note: Excluding ASNB variable funds		

4.1.1 The Campaign is open to the following three (3) investment product types:

	Investment Product Type	Description
(a)	Unit Trust/Shariah Compliant Unit Trust funds	Open to selected Unit Trust/Shariah Compliant Unit Trust funds (exclude ASNB variable funds) with minimum 1.5% sales charge
(b)	Structured products/Islamic Structured products	Open to selected Structured Products/Islamic Structured Products distributed by Maybank with minimum 1.5% sales charge
(c)	Retail Bonds/Retail Sukuk	Open to selected Retail Bonds/Retail Sukuk with minimum 1.3% sales charge

[hereinafter referred to as “Investment Product(s)”]

4.1.2 Eligible Participants are expected to make an investment on any of the Investment Products(s) with a minimum of RM20,000 in a single or combined transaction(s) during the Campaign Period.

4.2 Life Insurance / Family Takaful

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Complimentary Rewards
Life Insurance/ Family Takaful	(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Smart Saver Xtra	Minimum Annualized First Year Premium/ Contribution (“AFYP/AFYC”) of RM2,400 to a maximum of RM9,999 (regular premium/contribution) during the Campaign Period	<p>Tier 1: First one hundred (100) x Petronas Gift Card worth RM80 each.</p> <p>a. First seventy (70) Eligible Participants with uptake of Life Insurance Policy (Conventional)</p> <p>b. First thirty (30) Eligible Participants with uptake of Family Takaful plan (Takaful)</p>
	(h) Smart Income (i) Smart Golden Life (j) Dynamic Invest (Single Premium)	Minimum Annualized First Year Premium/ Contribution (“AFYP/AFYC”) of RM10,000 to a maximum of RM19,999 (regular premium/contribution/single premium) during the Campaign Period	<p>Tier 2: First fifty (50) x Parkson Shopping Voucher worth RM120 each.</p> <p>c. First thirty-five (35) Eligible Participants with uptake of Life Insurance policy (Conventional)</p> <p>d. First fifteen (15) Eligible Participants with uptake of Family Takaful plan (Takaful)</p>

		<p>Minimum Annualized First Year Premium/ Contribution (“AFYP/AFYC”) of RM20,000 and above (regular premium/contribution/single premium) during the Campaign Period</p>	<p>Tier 3: First fifty (50) x Senheng Voucher worth RM200 each.</p> <p>a. First thirty-five (35) Eligible Participants with uptake of Life Insurance policy (Conventional)</p> <p>b. First fifteen (15) Eligible Participants with uptake of Family Takaful plan (Takaful).</p>
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4.2.1 The Campaign is open to the following selected Life Insurance policies/Family Takaful certificates:

<p>Regular Premium/Contribution</p>	<p>(a) Smart Wealth (b) Smart Waris (c) Smart Cash Xtra (d) Smart Flexi Plus (e) Takaful Smart Plus (f) Smart Family Medic (g) Smart Saver Xtra (h) Smart Income (i) Smart Golden Life</p>
<p>Single Premium</p>	<p>(j) Dynamic Invest</p>

[hereinafter referred to as “Life Insurance or Family Takaful Products”]

- 4.2.2 Eligible Participants are required to sign-up for new Life Insurance or Family Takaful Products with the minimum premium/contribution amount of Annualized First Year Premium/Contribution (“AFYP/AFYC”) of RM2,400 or minimum RM10,000 (single premium - Dynamic Invest) during the Campaign Period.
- 4.2.3 The minimum premium/contribution amount of AFYP/AFYC applies to Regular Premium/Contribution per policy/certificate issuance, and Single Premium for ‘Dynamic Invest’, inclusive of the Enricher Premium/Contribution.
- 4.2.4 The premium/contribution amount is not inclusive of Single or Regular Top-Up for all Life Insurance/Family Takaful Products.
- 4.2.5 Payment method: Annual Payment Mode (“APM”) and Half Yearly Payment Mode (“HPM”) with payment made via any bank-issued credit card or transfer of fund from Maybank savings or current account.
- 4.2.6 All Life Insurance policies or Family Takaful certificates are subjected to a free look period. Cancelled or surrendered policies/certificates are not considered.

4.3 Mortgage

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Complimentary Rewards
Mortgage	Open to: <ul style="list-style-type: none"> • Finance purchase of completed or under construction properties via subsales or direct from developer; • Overseas Mortgage Loans, Foreign Currency Offshore Property Financing-i (“FCOPF-i”); • Conventional and Islamic financing; • Residential and commercial properties. 	Minimum home financing acceptance of RM300,000 and above during the Campaign Period.	First fifty (50) x Petronas Gift Card worth RM100 each <ul style="list-style-type: none"> a. First twenty-five (25) Eligible Participants with uptake of Conventional Loan b. First twenty-five (25) Eligible Participants with uptake of Islamic Financing.

- 4.3.1 The Campaign is open to new Mortgage Loan/Financing facilities for completed or under construction residential and commercial properties with minimum acceptance amount of RM300,000.
- 4.3.2 Recognition of Conventional/Islamic Home Financing facilities is based on acceptance date of the offer during the Campaign Period.
- 4.3.3 The determination of winners will be subject to the execution of the loan/financing security documents during or one month after the Campaign Period ends (i.e 31st January 2025).

4.4 Deposit/Investment Account

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Complimentary Rewards
Deposit/ Investment Account	Open to Eligible Participants who newly open a PM1/PMA-i account during the Campaign Period.	Maintain a minimum Average Daily Balance (ADB) growth of RM50,000 & above throughout the Campaign Period.	First fifty (50) x Petronas Gift Card worth RM100 each <ol style="list-style-type: none"> First twenty-five (25) Eligible Participants with uptake of PM1. First twenty-five (25) Eligible Participants with uptake of PMA-i.

4.4.1 The Campaign is open to the following Eligible Participants (“**Account Holders**”):

- Who **open a new** PM1 or PMA-i (hereinafter collectively referred to as “**Account(s)**”), which may consist of individuals or joint account holders;
- Whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered; and
- Who have not breached any agreement with Maybank.

**Maybank is a member of PIDM. Premier 1 Account is protected by PIDM up to RM250,000 for each depositor. Premier Mudharabah Account-i is not protected by PIDM. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.*

4.4.2 Eligible Participants must have a minimum Average Daily Balance (“**ADB**”) growth of RM50,000 and above throughout the Campaign Period.

4.4.3 Eligible Participants would not be eligible for the Campaign Reward in the event that the Account is closed before the fulfilment of the reward.

4.4.4 The ADB growth calculation for the campaign is as follows:

$$\text{ADB Growth throughout Campaign Period} = \frac{\text{Sum of Daily End Day balances from date of account opening till 31st Dec 2024}}{\text{Number of days from date of account opening till 31st Dec 2024}} - \text{Baseline}$$

4.4.5 The Baseline for new accounts opened during the Campaign Period is zero (0).

4.5 MIGA-i

Participating Product Category	Participating Product Type/Description	Qualifying Criteria	Complimentary Rewards
MIGA-i	Open to new and existing MIGA-i account holders with minimum MIGA-i investment of RM15,000 and above in a single or combined transaction during the Campaign Period.	A minimum MIGA-i investment of RM15,000 and above in a single or combined transaction during the Campaign Period.	First fifty (50) x 0.2g MIGA-i

4.5.1 The Campaign is open to Eligible Participants with minimum MIGA-i investment of RM15,000 and above in a single or combined transaction during the Campaign Period.

4.5.2 The reward of 0.2g of MIGA-i will be credited to the Winners' MIGA-i account.

5.0 Campaign Rewards Fulfilment

- 5.1 All Campaign Rewards are not exchangeable for cash, credit or kind. Maybank has the right to replace the Campaign Rewards with item(s) of equivalent value with twenty-one (21) calendar days' prior notice.
- 5.2 Maybank is not the supplier of the Campaign Rewards and makes no warranty or representation as to the quality, merchantability and/or the fitness for purpose of the gifts provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Campaign Rewards. Any dispute over the Campaign Rewards provided by the merchant should be resolved directly between Eligible Participants and the respective merchants.
- 5.3 The image(s) of the Campaign Rewards item (if any) in any brochure, marketing or Campaign material relating to this Campaign is for illustrative purposes only.
- 5.4 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 the selected Winner 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.

- 5.5 Eligible Participants who are successful Winners of the Campaign Rewards will be contacted within four (4) months after the end of the Campaign Period i.e. before 30th April 2025. The Winners will be contacted by a Maybank Personal Financial Advisor from a Maybank branch to assist them on fulfilment of the Campaign Rewards. Three (3) call attempts will be made to the Winners based on the current information registered with Maybank and failure to reach the said Eligible Participants will entitle Maybank to select a new Winner as replacement.
- 5.6 Once the Winners are contacted as stated above in Clause 5.5, the Winners will need to verify their home/email address for the purpose of sending the letter of notification, informing the Winners of their entitlement.
- 5.7 The Winners shall have twenty-one (21) calendar days to respond to the letter of notification upon receipt and claim the Campaign Rewards, after which any unclaimed Campaign Rewards will be deemed void.
- 5.8 Delivery of Campaign Rewards to the Winners' branches will be handled by Maybank's appointed courier service company within one (1) month after the Winners have responded to the letter of notification.

6.0 General Terms and Conditions

- 6.1 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, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
- 6.2 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 or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
- 6.3 By participating in this Campaign, Eligible Participants agree to access the Maybank2u website at 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.
- 6.4 By participating in this Campaign, Eligible Participants 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 ("Maybank's Privacy Statement") and the PDPA Form for Individual Customers.

In addition and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Participants agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

- a) the purposes of the Campaign; and



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 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, Eligible Participants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

*Note: "PDPA" refers to Personal Data Protection Act (2010).

- 6.5 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 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 unless caused by any gross negligence or omission by Maybank.
- 6.6 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.
- 6.7 Maybank may disqualify/reject any Eligible Participant 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.
- 6.8 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 Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.