

Save and Multiply Campaign (“Campaign”) for Premier 1 Account (PM1)

Terms & Conditions

1. This Campaign is organised by Malayan Banking Berhad (196001000142) (“Maybank”) and shall be subjected to the terms and conditions herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1 herein) hereby expressly agree to be bound by these terms & conditions and any decisions made by Maybank in respect of the Campaign shall be final, conclusive and binding. This Campaign commences from 1st May 2024 to 30th September 2024, both days inclusive (“Campaign Period”).

2. Eligibility

2.1 Account holder(s):-

- a) who hold new or existing *Premier 1 Account (PM1) (“Account”) (which may consist of individuals or joint account holders);
- b) whose Account(s) have not been suspended or terminated by Maybank. Dormant accounts shall not be considered;
- c) who has not breached any agreement with Maybank; and
- d) who is not an employee of Maybank,

shall be eligible to participate in the Campaign (hereinafter referred to as “Eligible Customers”).

**Maybank is a member of PIDM. Premier 1 Account is protected by PIDM up to RM250,000 for each depositor.*

3. Campaign Mechanics and Conditions

3.1 The Campaign Enrolment Criteria that are compulsory to be fulfilled are as follows:

- a) The Eligible Customers must have an existing or new Account (refer to Clause 3.2 (b) below for requirements of new Account);
- b) The Incremental Average Daily Balance (ADB) of the Account must be a minimum of RM10,000 up to a maximum of RM250,000 for each respective month; and
- c) The Account must have a minimum Balance Outstanding of RM10,000 for each respective month end.

3.2 Qualifying Products and/or Services

- a) Eligible Customers who have fulfilled the Campaign Enrolment Criteria, the requirements for Save & Grow and the respective requirements of one, or more, of the Qualifying Product and/or Services (meaning the “Optional Product” and/or “Optional Service” as set out in the table below) shall be entitled to the Bonus Interest (as explained in Clause 3.3 below) :

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
1	SAVE & GROW	<ul style="list-style-type: none"> • Minimum Incremental ADB of RM10,000 up to a maximum of RM250,000 for each respective month. • Minimum balance outstanding of RM10,000 for each respective month end • Refer to Clause 3.4. 	Core and compulsory criteria

2	INWARD FUND TRANSFER	<ul style="list-style-type: none"> Cumulative selected Inward Fund Transfer of a minimum of RM10,000 and above for each respective month. Refer to Clause 3.5. 	Optional Services
3	CREDIT CARD SPEND	<ul style="list-style-type: none"> Cumulative selected Credit Card Spend of a minimum of RM3,000 and above for each respective month. Refer to Clause 3.6. 	Optional Product
4	FIXED SAVINGS [Only 2 withdrawals (“Withdrawals”) allowed per month]	<ul style="list-style-type: none"> Must have a minimum of RM50,000 Balance Outstanding for each respective month. Customers are only allowed a maximum of 2 ‘Withdrawals’ per month for each respective month for the Account. Refer to Clause 3.7. 	Optional Service
5	DEBIT CARD SPEND	<ul style="list-style-type: none"> Cumulative Debit Card Spend of a minimum of RM500 and above for each respective month. Refer to Clause 3.8. 	Optional Product
6	eFIXED DEPOSIT PLACEMENT	<ul style="list-style-type: none"> New eFixed Deposit placement of a minimum of RM1,000 and above for each respective month. Refer to Clause 3.9. 	Optional Product

- b) Eligible Customers who have fulfilled the requirements for New Account Opening with On-Boarding of Privilege Service as set out below and Clause 3.10 shall be entitled to the Bonus Interest.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	NEW ACCOUNT OPENING WITH ON-BOARDING OF PRIVILEGE SERVICE	<ul style="list-style-type: none"> Eligible Customers who open a new Premier 1 Account. Must have minimum Incremental ADB of RM10,000 for each respective month. Must have a minimum balance outstanding of RM10,000 for each respective month end. Must be on-boarded to Privilege Service. Refer to Clause 3.10.

- c) Eligible Customers who have fulfilled the requirements for Senior Citizen Age 50 and Above as set out below and Clause 3.11 shall be entitled to the Bonus Interest.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	SENIOR CITIZEN AGE 50 and ABOVE	<ul style="list-style-type: none"> Eligible Customers who are aged 50 and above. Eligible Customers who have an existing or new Premier 1 Account. Must have minimum Incremental ADB of RM10,000 for each respective month. Must have a minimum balance outstanding of RM10,000 for each respective month end. Refer to Clause 3.11.

- d) Incremental ADB in the Account refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of April 2024 (“Baseline”).

- e) Definition of “Baseline” shall be as shown below:

NO	ACCOUNT TYPE	BASELINE (RM)
1	New Account	Baseline shall be RM0
2	Existing Account	Baseline shall be ADB for the month of April 2024

- f) ADB is calculated based on calendar month. It is calculated based on the total sum of end day balance and divided by number of days in the month. Definition of ADB shall be termed as below:

NO	CUSTOMER TYPE	DETAILS
1	New Customer	For Account 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 account opened to the last day of the month divided by the same total number of days
2	Existing Customer	For Account 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 days in that month

3.3 Bonus Interest

- a) For the purpose of this Campaign, the Bonus Interest is the reward of this Campaign and is only awarded for the Eligible Customers who have specifically met the Campaign Enrolment Criteria, the requirements for Save & Grow and the respective requirements of one, or more, of the Qualifying Products and/or Services (meaning the “Optional Product” and/or “Optional Service” as set out in Clause 3.2 (a-c) above) in the manner as illustrated below.

b) i. Save & Grow

- Bonus Interest of 0.45% p.a. up to 0.65% p.a.

PREMIER 1 ACCOUNT		SAVE & GROW	
Incremental ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Indicative Total End Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.45%	Up to 0.65%
Up to RM50,000	0.20%	0.45%	Up to 0.65%
Up to RM100,000	0.25%	0.45%	Up to 0.70%
Up to RM200,000	0.35%	0.65%	Up to 1.00%
Up to RM250,000	0.90%	0.65%	Up to 1.55%

Board Rate Effective 08.05.2023

ii. Save & Grow + 1 Qualifying Products/Services

- Bonus Interest of 0.65% p.a. up to 0.85% p.a.

PREMIER 1 ACCOUNT		SAVE & GROW	
Incremental ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Indicative Total End Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.65%	Up to 0.85%
Up to RM50,000	0.20%	0.65%	Up to 0.85%
Up to RM100,000	0.25%	0.65%	Up to 0.90%
Up to RM200,000	0.35%	0.85%	Up to 1.20%
Up to RM250,000	0.90%	0.85%	Up to 1.75%

Board Rate Effective 08.05.2023

iii. Save & Grow + 2 or more Qualifying Products/Services

- Bonus Interest of 0.85% p.a. up to 1.15% p.a.

PREMIER 1 ACCOUNT		SAVE & GROW	
Incremental ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Indicative Total End Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.85%	Up to 1.05%
Up to RM50,000	0.20%	0.85%	Up to 1.05%
Up to RM100,000	0.25%	0.85%	Up to 1.10%
Up to RM200,000	0.35%	1.15%	Up to 1.50%
Up to RM250,000	0.90%	1.15%	Up to 2.05%

Board Rate Effective 08.05.2023

iv. Save & Grow + New Account Opening with On-Boarding of Privilege Service

- Bonus Interest of 0.85% p.a. up to 1.15% p.a.

PREMIER 1 ACCOUNT		SAVE & GROW	
Incremental ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Indicative Total End Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.85%	Up to 1.05%
Up to RM50,000	0.20%	0.85%	Up to 1.05%
Up to RM100,000	0.25%	0.85%	Up to 1.10%
Up to RM200,000	0.35%	1.15%	Up to 1.50%
Up to RM250,000	0.90%	1.15%	Up to 2.05%

Board Rate Effective 08.05.2023

v. Save & Grow + Senior Citizen Age 50 and Above

- Bonus Interest of 0.85% p.a. up to 1.15% p.a.

PREMIER 1 ACCOUNT		SAVE & GROW	
Incremental ADB Band (RM)	¹ Board Rate (%) p.a.	² Bonus Interest (%) p.a.	³ Indicative Total End Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.85%	Up to 1.05%
Up to RM50,000	0.20%	0.85%	Up to 1.05%
Up to RM100,000	0.25%	0.85%	Up to 1.10%
Up to RM200,000	0.35%	1.15%	Up to 1.50%
Up to RM250,000	0.90%	1.15%	Up to 2.05%

Board Rate Effective 08.05.2023

Notes

¹Board Rate is calculated based on the Account's Balance Outstanding and 'Split Tier'. 'Split Tier' is an interest calculation method that separates the account balance according to the respective rate tier.

²The Bonus Interest is calculated based on the Save & Grow, Incremental ADB and the number of qualifying products/services. Save & Grow is a compulsory criteria.

³Indicative Total End Rate is dependent on the 'Split Tier' Board Rate + Bonus Interest of product/service requirements.

Please note that the Split Tier Board Rate and / or Bonus Interest may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia or non-OPR related.

- c) Bonus Interest Calculation Formula shall be termed as below:

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

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

- d) Bonus Interest will be credited to the Account within 30 business days of the following month or on such other date (within 90 business days) 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 Eligible Customer.
- e) Bonus interest are paid on a first-come, first-served basis, subject to Campaign limit availability.

3.4 Save & Grow (Core and Compulsory Criteria)

- a) To be eligible for “Save & Grow”, the Eligible Customer must meet the following requirements:
- i. minimum Incremental ADB of RM10,000 up to a maximum of RM250,000 for each respective month; and
 - ii. minimum Balance Outstanding of RM10,000 for each respective month end.

3.5 Inward Fund Transfer (Optional Services)

- a) To be eligible for the “Inward Fund Transfer”, the Eligible Customer must meet the following requirements:
- i. cumulative selected Inward Fund Transfer of RM10,000 and above for each respective month. For this Campaign, Inward Fund Transfer to the Account shall be termed as Inward Telegraphic Transfer (TT), Inward Interbank GIRO (IBG), Inward Real Time Electronic Transfer of Funds and Securities (RENTAS) and Inward Instant Interbank Fund Transfer (IBFT); and
 - ii. must be paired with “Save & Grow”, Core and Compulsory criteria.

3.6 Credit Card Spend (Optional Product)

- a) To be eligible for the “Credit Card Spend”, the Eligible Customer must meet the following requirements:
- i. the card products participating in this Campaign and the credit card spend are as per the product table below issued in Malaysia (“Participating Card Products”). The Participating Card Products are subject to change, with twenty-one (21) days prior notice;

PARTICIPATING CARD PRODUCTS	CREDIT CARD SPEND (RM)
<ul style="list-style-type: none"> • Maybank 2 Cards Platinum • Maybank Visa Signature (Including FCB Barcelona) • Maybank Islamic Mastercard Ikhwan Platinum • Maybank Islamic Petronas Ikhwan Visa Platinum • American Express Platinum Credit Card • Maybank Islamic Ikhwan American Express Platinum Card • Maybank Mastercard Platinum • Maybank Visa Platinum 	<ul style="list-style-type: none"> • Cumulative credit cards spend of minimum RM3,000 and above on retail transactions for each respective month. • Applicable only to retail transaction with posting date within the calendar month using the credit card where the account holder is the principal holder.

- | | |
|---|--|
| <ul style="list-style-type: none">• Maybank Petronas Platinum Visa• American Express® Gold Charge Card• American Express® Card (Green Charge)• Grab and Shopee Card | |
|---|--|

- ii. must be paired with “Save & Grow”, Core and Compulsory criteria;
- iii. the Eligible Customers must have a valid and active Participating Card Products and continue to be enrolled in the Campaign at the month end for the Bonus Interest computation. Cancelled Maybank Participating Card Products before the Bonus Interest computation shall not be considered;
- iv. for the purposes of this Campaign, “retail transactions” means the purchase of any good or services (local and overseas) using the Participating Card Products and may, at Maybank’s discretion, include any Maybank Credit Card transactions as may be determined by Maybank except for transactions that include, but are not limited to:
 - Balance Transfer
 - Auto Debit and Recurring Payments
 - Payment of utilities, direct marketing, insurance premium, government related payment or payments via Maybank2u.com
 - Cash Advance / Cash Withdrawal, quasi cash, casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees
 - Cash Treats and EzyCash;
- v. the equivalent amount in MYR will be used if the spending is in a foreign currency. Maybank has the discretion to apply the relevant exchange rates to derive the MYR equivalent;
- vi. for retail transactions made under any of Maybank’s instalment payment plans Ezipay and Ezipay Plus (as determined by Maybank), only the monthly instalment amount will be considered when determining the minimum spend amount, and not the full transaction amount charged under the plan;
- vii. transactions using any other non-participating Maybank Credit Card will not be considered for this Campaign; and
- viii. Maybank will use the date which the transaction is posted to the Eligible Customer’s card account to calculate the minimum spend amount. Maybank reserves the right to reject or exclude any transaction.

3.7 Fixed Savings (Optional Service)

- a) To be eligible for the “Fixed Savings”, the Eligible Customer must meet the following requirements:
 - i. must meet “Save & Grow”, Core and Compulsory criteria on minimum of RM10,000 incremental ADB for each respective month
 - ii. must have a minimum Balance Outstanding of RM50,000 for each respective month end; and
 - iii. a maximum of 2 Withdrawals from the Premier 1 Account are only allowed for each of the respective month.
 - iv. for this Campaign, withdrawals refers to cash withdrawals via ATM, cash withdrawals via the Branches and Outward Telegraphic Transfers to other banks.

3.8 Debit Card Spend (Optional Product)

- a) To be eligible for the “Debit Card Spend”, the Eligible Customer must meet the following requirements:
 - i. Eligible Customer must have Maybank VISA Debit Card / Maybank Mastercard Debit Card;
 - ii. Eligible Customer must have cumulative Debit Card Spend of minimum RM500 and above for each respective month;
 - iii. must be paired with “Save & Grow”, Core and Compulsory criteria;
 - iv. eligible Debit transactions shall include domestic, overseas, online and/or in-store retail spending charged to debit card during the Campaign Period; and
 - v. Eligible Customer’s primary account name for the Debit Card Spend must be the same as the participating Premier 1 Account (PM1).

3.9 eFixed Deposit Placement (Optional Product)

- a) To be eligible for the “eFixed Deposit Placement”, the Eligible Customer must meet the following requirements:
 - i. must be new eFixed Deposit Placement of minimum RM1,000 and above for each respective month;
 - ii. applicable for all eFixed Deposit Placement tenures (Minimum tenure is 1 month);
 - iii. must be paired with “Save & Grow”, Core and Compulsory criteria; and
 - iv. not eligible if the eFixed Deposit Placement is uplifted before the payment of the Bonus Interest.
- b) eFixed Deposit Placement Features:
 - i. eFixed Deposit Placement is an online Fixed Deposit placement through the Maybank2u website or MAE application.
 - ii. service availability is 6:00 a.m. till 10:00 p.m., 7 days a week;
 - iii. premature withdrawal terms for ^eFixed Deposit Account are as follows: -
 - Immediate eFixed Deposit Premature Withdrawal (Without 31 days’ Notice Period):
 - No interest shall be paid on any immediate eFixed Deposit premature withdrawal (Without 31 days’ Notice Period) that has not completed its respective full tenure period.
 - eFixed Deposit Premature Withdrawal (With 31 days’ Notice Period):
 - 50% of the contracted interest rate is payable when a ‘Notice Period’ of 31 days (inclusive of the day of notice) is given by the customer. Based on the notice, the principal amount and the accrued interest will be credited on the day 32nd into the customer’s CASA account.

^eFixed Deposit Account is protected by PIDM up to RM250,000 for each depositor.

3.10 New Account Opening with On-Boarding of Privilege Service

- a) To be eligible for the “New Account Opening with On-Boarding of Privilege Service”, the Eligible Customer must meet the following requirements:
 - i. only for Eligible Customers who open a new Account;
 - ii. the Eligible Customer must be on-boarded to ‘Privilege’ service;
 - iii. must be paired with “Save & Grow”, Core and Compulsory criteria; and
 - iv. the Bonus Interest is applicable only during the account opening month.

b) The following are the requirements for ‘Privilege’ customers:

- i. any combination or single product of deposits and investments between RM50,000 to RM250,000; **OR**
- ii. any combination or single product of financing, deposits and investments between RM250,000 to RM1,000,000.

3.11 Senior Citizen Age 50 and Above

- a) To be eligible for the “Senior Citizen Age 50 and Above”, the Eligible Customer must meet the following requirements:
 - i. only for Eligible Customers who are aged 50 and above;
 - ii. the Eligible Customer must have an existing or new Premier 1 Account;
 - iii. must be paired with “Save & Grow”, Core and Compulsory criteria; and
 - iv. Bonus interest is applicable throughout the Campaign Period for each respective month.

4. Other Conditions

4.1 The “Save & Grow”, incremental ADB and number of fulfilled requirements of one or more of the participating products/services shall determine the total accumulated Bonus Interest enjoyed by the Eligible Customers; i.e. as per the following illustrations:

DATE	PARTICULARS	BONUS INTEREST														
<u>Scenario 1 - Save & Grow</u>																
Customer A is a new customer who opened a Premier 1 Account (PM1) as at 1 June 2024. Customer A only met the enrolment criteria and requirements for “Save & Grow”. Customer A did not meet Privilege service requirement. Thus, Customer A is only entitled for Bonus Interest under the category of Save & Grow only.																
1 June 2024	<ul style="list-style-type: none"> Customer A deposits RM10,000 into PM1. 	<ul style="list-style-type: none"> Customer has Save & Grow only <table border="1" style="width: 100%;"> <thead> <tr> <th style="background-color: #D3D3D3;">QUALIFYING PRODUCTS / SERVICES</th> <th style="background-color: #D3D3D3;">MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td style="text-align: center;">YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>Credit Card Spend</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>Fixed Savings</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>Debit Card Spend</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>New eFixed Deposit</td> <td style="text-align: center;">NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eFixed Deposit	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Save & Grow	YES															
Inward Fund Transfer	NO															
Credit Card Spend	NO															
Fixed Savings	NO															
Debit Card Spend	NO															
New eFixed Deposit	NO															
20 June 2024	<ul style="list-style-type: none"> Customer A deposits RM5,000 into PM1. 	<table border="1" style="width: 100%;"> <thead> <tr> <th style="background-color: #FFD700;">REWARD</th> <th style="background-color: #D3D3D3;">MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account & Service Tag</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>Senior Citizen Age 50 / ></td> <td style="text-align: center;">NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for June 2024 = [(19days x RM10,000) + (10days x RM15,000) + (1day x RM17,000) ÷ 30 days] = RM 11,900 	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	NO								
REWARD	MET REQUIREMENTS															
New Account & Service Tag	NO															
Senior Citizen Age 50 / >	NO															

30 June 2024	<ul style="list-style-type: none"> Customer A deposits RM2,000 into PM1. 	<ul style="list-style-type: none"> Baseline = RM0 Incremental ADB = RM11,900 - RM0 = RM11,900 Bonus Interest for June 2024 = $RM11,900 \times 0.45\% \text{p.a} \times 30 \div 366$ = <u>RM4.39</u> 																				
<p>Scenario 2 - Save & Grow + New Account Opening with On-Boarding of Privilege Service</p> <p>Customer B is a new customer who opened a Premier 1 Account (PM1) as at 10 June 2024. Customer B met the enrolment criteria and requirements for “Save & Grow” and “Credit Card Spend”. Customer B met Privilege service requirement. Thus, Customer B is entitled for Bonus Interest for New Account Opening with On-Boarding of Privilege Service during the account opening month.</p>																						
10 June 2024	<ul style="list-style-type: none"> Customer B deposits RM50,000 into PM1. 	<ul style="list-style-type: none"> Customer has New Account Opening with On-Boarding of Privilege Service <table border="1" data-bbox="895 678 1481 972"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eFixed Deposit</td> <td>NO</td> </tr> </tbody> </table> <table border="1" data-bbox="895 987 1481 1128"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account & Service Tag</td> <td>YES</td> </tr> <tr> <td>Senior Citizen Age 50 / ></td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for June 2024 = $[(10\text{days} \times RM50,000) + (10\text{days} \times RM200,000) + (1\text{day} \times RM150,000) \div 21 \text{ days}]$ = RM126,190.48 Baseline = RM0 Incremental ADB = RM126,190.48 - RM0 = RM126,190.48 Bonus Interest for June 2024 = $RM126,190.48 \times 1.15\% \text{ p.a} \times 21 \div 366$ = <u>RM83.27</u> 	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	YES	Fixed Savings	NO	Debit Card Spend	NO	New eFixed Deposit	NO	REWARD	MET REQUIREMENTS	New Account & Service Tag	YES	Senior Citizen Age 50 / >	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																					
Save & Grow	YES																					
Inward Fund Transfer	NO																					
Credit Card Spend	YES																					
Fixed Savings	NO																					
Debit Card Spend	NO																					
New eFixed Deposit	NO																					
REWARD	MET REQUIREMENTS																					
New Account & Service Tag	YES																					
Senior Citizen Age 50 / >	NO																					
15 June 2024	<ul style="list-style-type: none"> Customer B spend RM4,000 on retail purchases at the shopping mall using his Maybank Visa Platinum Credit Card. 																					
20 June 2024	<ul style="list-style-type: none"> Customer B deposits RM150,000 into PM1. 																					
30 June 2024	<ul style="list-style-type: none"> Customer B withdraws RM10,000 from PM1. Customer B withdraws RM20,000 from PM1. Customer B withdraws RM20,000 from PM1. Customer on-board for Privilege Service. 																					
<p>Scenario 3 - Save & Grow + 1 Qualifying Products/Services</p> <p>Customer C is an existing customer and has RM50,000 ADB and month end outstanding balance in Premier 1 Account (PM1) for the month of April 2024. Customer C met the enrolment criteria and requirements for “Save & Grow” and “Inward Fund Transfer”. Thus, Customer C is entitled for Bonus Interest under the category of 1 Qualifying Products/Services</p>																						
1 June 2024	<ul style="list-style-type: none"> Customer C deposits RM100,000 into PM1. 	<ul style="list-style-type: none"> Customer has Save & Grow + 1 Qualifying Products/Services <table border="1" data-bbox="895 1760 1481 1946"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	YES	Credit Card Spend	NO												
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																					
Save & Grow	YES																					
Inward Fund Transfer	YES																					
Credit Card Spend	NO																					
22 June 2024	<ul style="list-style-type: none"> Customer C used Inter Bank Giro Transfer (IBG) of RM50,000 inward transfer to PM1. Current balance in PM1 is RM150,000. 																					

25 June 2024	<ul style="list-style-type: none"> Customer C withdraws RM30,000 from PM1. Customer C withdraws RM10,000 from PM1. Customer C withdraws RM10,000 from PM1. 	<table border="1"> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eFixed Deposit</td> <td>NO</td> </tr> </table>	Fixed Savings	NO	Debit Card Spend	NO	New eFixed Deposit	NO														
Fixed Savings	NO																					
Debit Card Spend	NO																					
New eFixed Deposit	NO																					
28 June 2024	<ul style="list-style-type: none"> Customer C deposits RM50,000 into PM1. 	<table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / ></td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for June 2024 $= [(21 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000) + (3 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000)] \div 30 \text{ days}$ $= \text{RM}110,000$ Baseline = RM50,000 Incremental ADB = RM110,000 - RM50,000 $= \text{RM}60,000$ Bonus Interest for June 2024 $= \text{RM}60,000 \times 0.65\% \text{p.a} \times 30 \div 366$ $= \underline{\text{RM}31.97}$ 	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	NO														
REWARD	MET REQUIREMENTS																					
New Account & Service Tag	NO																					
Senior Citizen Age 50 / >	NO																					
Scenario 4 - Save & Grow + 2 Qualifying Products/Services																						
<p>Customer D is an existing customer who opened a Premier 1 Account (PM1) as at 3 April 2024. Customer D has RM10,000 ADB and month end outstanding balance in Premier 1 Account (PM1) for the month of April 2024. Customer D met the enrolment criteria and requirements for “Save & Grow”, “Fixed Savings” and “Debit Card Spend”. Customer D is entitled for Bonus Interest under the category of 2 or more Qualifying Products/Services</p>																						
1 July 2024	<ul style="list-style-type: none"> Customer D deposits RM50,000 into PM1. 	<ul style="list-style-type: none"> Customer has Save & Grow + 2 Qualifying Products/Services <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> <tr> <td>Debit Card Spend</td> <td>YES</td> </tr> <tr> <td>New eFixed Deposit</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / ></td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	Fixed Savings	YES	Debit Card Spend	YES	New eFixed Deposit	NO	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																					
Save & Grow	YES																					
Inward Fund Transfer	NO																					
Credit Card Spend	NO																					
Fixed Savings	YES																					
Debit Card Spend	YES																					
New eFixed Deposit	NO																					
REWARD	MET REQUIREMENTS																					
New Account & Service Tag	NO																					
Senior Citizen Age 50 / >	NO																					
10 July 2024	<ul style="list-style-type: none"> Customer D spend RM500 on retail purchases at the shopping mall using his Maybank VISA Debit Card. The current balance in PM1 is still RM49,500. 																					
20 July 2024	<ul style="list-style-type: none"> Customer D deposits RM100,000 into PM1. 																					
21 July 2024	<ul style="list-style-type: none"> Customer D withdraws RM50,000 from PM1. The current balance in PM1 is RM99,500. 																					

31 July 2024	<ul style="list-style-type: none"> Customer D still maintains RM99,500 in the PM1. 	<ul style="list-style-type: none"> Average daily balance (ADB) for July 2024 $= [(9 \text{ days} \times \text{RM}50,000) + (10 \text{ days} \times \text{RM}49,500) + (1 \text{ day} \times \text{RM}149,500) + (11 \text{ days} \times \text{RM}99,500) \div 31 \text{ days}]$ $= \text{RM}70,612.90$ Baseline = RM10,000 Incremental ADB = RM70,612.90 - RM10,000 $= \text{RM}60,612.90$ Bonus Interest for July 2024 $= \text{RM}60,612.90 \times 0.85\% \text{ p.a} \times 31 \div 366$ $= \underline{\text{RM}43.64}$ 														
<p><u>Scenario 5 - Senior Citizen Age 50 Or Above</u></p> <p>Customer E is an existing customer and has RM50,000 ADB and month end outstanding balance in Premier 1 Account (PM1) for the month of April 2024. Customer E placed a new eFixed Deposit RM10,000 via Maybank2u on 11 July 2024. On 21st July 2024, customer reached age 50 and is entitled for Senior Citizen Age 50 and above.</p>																
1 July 2024	<ul style="list-style-type: none"> Customer E deposits RM150,000 into PM1. 	<ul style="list-style-type: none"> Customer has Save & Grow + is a Senior Citizen Age 50 <table border="1" data-bbox="895 842 1481 1144"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eFixed Deposit</td> <td>YES</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eFixed Deposit	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Save & Grow	YES															
Inward Fund Transfer	NO															
Credit Card Spend	NO															
Fixed Savings	NO															
Debit Card Spend	NO															
New eFixed Deposit	YES															
11 July 2024	<ul style="list-style-type: none"> Customer E made a new eFixed Deposit placement worth RM10,000 via Maybank2u. 	<table border="1" data-bbox="895 1160 1481 1296"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / ></td> <td>YES</td> </tr> </tbody> </table>	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	YES								
REWARD	MET REQUIREMENTS															
New Account & Service Tag	NO															
Senior Citizen Age 50 / >	YES															
21 July 2024	<ul style="list-style-type: none"> Customer E reached the age of 50. Customer E deposit RM50,000 into PM1. 	<ul style="list-style-type: none"> Average daily balance (ADB) for July 2024 $= [(20 \text{ days} \times \text{RM}150,000) + (10 \text{ days} \times \text{RM}200,000) + (1 \text{ day} \times \text{RM}150,000) \div 31 \text{ days}]$ $= \text{RM}166,129.03$ Baseline = RM50,000 Incremental ADB = RM166,129.03 - RM50,000 $= \text{RM}116,129.03$ 														
31 July 2024	<ul style="list-style-type: none"> Customer E withdraws RM20,000 from PM1. Customer E withdraws RM20,000 from PM1. Customer E withdraws RM10,000 from PM1. 	<ul style="list-style-type: none"> Bonus Interest for July 2024 $= \text{RM}116,129.03 \times 1.15\% \text{ p.a} \times 31 \div 366$ $= \underline{\text{RM}113.11}$ 														

4.2 Treatment of Eligible Customers with Multiple Accounts of Same Product :

- Each customer is only entitled to enjoy one (1) Bonus Interest for same product. Bonus Interest will be paid to the Account with the highest monthly Incremental ADB.
- If there is a tie in the monthly Incremental ADB amount amongst 2 or more accounts held by a single Eligible Customer, Bonus Interest will be rewarded to the latest Account opened.

4.3 Eligible Customers with Islamic *Premier Mudharabah Account-i (PMA-i) and Conventional Premier 1 Account (PM1) :

- a) for both accounts to qualify for “Save & Grow” criteria, both accounts need to have the respective Incremental ADB Growth.
- b) for both accounts to qualify for product “Credit Card Spend”, both accounts must have Credit Card Spend of minimum RM3,000 each Account for each respective month (Total of RM6,000).
- c) In the scenario if the qualifying product “Credit Card Spend” met the requirements for only one (1) account (PM1/PMA-i), the account with the highest Incremental ADB will be qualified. The account with the lower Incremental ADB would not be qualified for “Credit Card Spend”.
- d) For both accounts to qualify for service “Inward Fund Transfer”, both accounts must have cumulative Inward Fund Transfer of minimum RM10,000 and above for each respective month, i.e. Inward Telegraphic Transfer (TT), Inward Interbank GIRO (IBG), Inward Real Time Electronic Transfer of Funds and Securities (RENTAS) and Inward Instant Interbank Fund Transfer (IBFT).
- e) For both accounts to qualify for “Fixed Savings”, both accounts must have met the minimum balance outstanding of RM50,000 and only a maximum of 2 Withdrawals per month for each respective months.
- f) For both accounts to qualify for “New Account Opening with On-Boarding of Privilege Service” reward, both must be new accounts and tag with service tag ‘Privilege’ respectively.
- g) For both accounts to qualify for “Debit Card Spend”, both accounts must have met the minimum Cumulative Debit Card Spend of a minimum of RM500 for each respective months
- h) For both accounts to qualify for “eFixed Deposit Placement”, both accounts must have met the respective qualified product (eFixed Deposit /eiFD-i /eGIA-i) and a minimum of RM1,000 placements for each of the respective months (Total of RM 2,000).

**Premier Mudharabah Account-i is not protected by PIDM.*

4.4 After the end Campaign Period, no Bonus Interest shall be awarded to the Account and prevailing interest rates shall apply.

4.5 Eligible Customers 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 as specifically set out above.

5.0 General Terms and Conditions

5.1 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.

5.2 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 Customers to be informed of or otherwise seek out any such notice validly posted.

- 5.3 By participating in this Campaign, Eligible Customers 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.
- 5.4 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 (“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 Customers 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 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.

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

- 5.5 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 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 any gross negligence or omission by Maybank.
- 5.6 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.
- 5.7 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.
- 5.8 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 Customers may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.

Save and Multiply Campaign (“Campaign”) for Premier Mudharabah Account-i(PMA-i)

Terms & Conditions

1. This Campaign is organised by Maybank Islamic Berhad (Company Reg. No.: 200701029411) (hereinafter referred to as “Maybank Islamic”) and shall be subjected to the terms and conditions herein. By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1 herein) hereby expressly agree to be bound by these terms & conditions and any decisions made by Maybank Islamic in respect of the Campaign shall be final, conclusive and binding. This Campaign commences from 1st May 2024 to 30th September 2024, both days inclusive (“Campaign Period”).

2. Eligibility

2.1 Account holder(s):-

- e) who hold new or existing *Premier Mudharabah Account-i(PMA-i) (“Account”) (which may consist of individuals or joint account holders);
- f) whose Account(s) have not been suspended or terminated by Maybank Islamic. Dormant accounts shall not be considered;
- g) who has not breached any agreement with Maybank Islamic; and
- h) who is not an employee of Maybank Islamic,

shall be eligible to participate in the Campaign (hereinafter referred to as “Eligible Customers”).

**Maybank Islamic is a member of PIDM. Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits at www.Maybank2u.com.my for further details*

3. Campaign Mechanics and Conditions

3.1 The Campaign Enrolment Criteria that are compulsory to be fulfilled are as follows:

- d) The Eligible Customers must have an existing or new Account (refer to Clause 3.2 (b) below for requirements of new Account);
- e) The Incremental Average Daily Balance (ADB) of the Account must be a minimum of RM10,000 up to a maximum of RM250,000 for each respective month in the Account; and
- f) The Account must have a minimum Balance Outstanding of RM10,000 for each respective month end.

3.2 Campaign Rewards (as explained in Clause 3.3 below)

- g) Eligible Customers who have fulfilled the Campaign Enrolment Criteria, the requirements for Save & Grow and the respective requirements of one, or more, of the Qualifying Product and/or Services [meaning the “Optional Product” and/or “Optional Service” as set out in Clause 3.2 (a) below] shall be entitled to the Campaign Rewards:

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
1	SAVE & GROW	<ul style="list-style-type: none"> • Minimum Incremental ADB of RM10,000 up to a maximum of RM250,000 for the month. • Minimum balance outstanding of RM10,000 for each respective month end • Refer to Clause 3.4 	Core and Compulsory criteria
2	INWARD FUND TRANSFER	<ul style="list-style-type: none"> • Cumulative Selected Inward Fund Transfer of RM10,000 and above for the month. 	Optional Services

		<ul style="list-style-type: none"> Refer to Clause 3.5. 	
3	CREDIT CARD SPEND	<ul style="list-style-type: none"> Cumulative Selected Credit Card Spend of RM3,000 and above for the month. Refer to Clause 3.6. 	Optional Product
4	FIXED SAVINGS [Only 2 withdrawals (“Withdrawals”) allowed per month]	<ul style="list-style-type: none"> Must have a minimum RM50,000 Balance Outstanding for the respective month. Customers are only allowed a maximum of 2 ‘Withdrawals’ per month for the Premier Mudharabah Account-i. Refer to Clause 3.7. 	Optional Service
5	DEBIT CARD SPEND	<ul style="list-style-type: none"> Cumulative Debit Card Spend of RM500 and above for the month. Refer to point 3.8. 	Optional Product
6	eISLAMIC FIXED DEPOSIT-i or eGENERAL INVESTMENT ACCOUNT-i PLACEMENT	<ul style="list-style-type: none"> New eislamic Fixed Deposit-i or eGeneral Investment Account-i placement of RM5,000 for 1-month tenure and RM1,000 for 2-months and above tenure for the month. Refer to Clause 3.9. 	Optional Product

- h) Eligible Customers who have fulfilled the New Account Opening with On-Boarding of Privilege Service (as defined below) and its requirements as set out below shall be entitled to the Campaign Rewards.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	NEW ACCOUNT OPENING WITH ON-BOARDING OF PRIVILEGE SERVICE	<ul style="list-style-type: none"> Customers who open a new Premier Mudharabah Account-i. Must have minimum Incremental ADB of RM10,000 for the month. Must have a minimum balance outstanding of RM10,000 each respective month end. Must be on-boarded to Privilege Service. Refer to Clause 3.10.

- i) Eligible Customers who have fulfilled the following requirements shall be entitled to the Campaign Reward.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	SENIOR CITIZEN AGE 50 and ABOVE	<ul style="list-style-type: none"> Customers who are aged 50 and above. Customers who have an existing or new Premier Mudharabah Account-i. Must have minimum Incremental ADB of RM10,000 for the month. Must have a minimum balance outstanding of RM10,000 each respective month end. Refer to Clause 3.11.

- j) Incremental ADB in the Account refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of April 2024 (“Baseline”).

k) Definition of “Baseline” shall be as below:

NO	ACCOUNT TYPE	BASELINE (RM)
1	New Account	Baseline shall be RM0
2	Existing Account	Baseline shall be ADB for the month of April 2024

l) ADB is calculated based on calendar month. It is calculated based on the total sum of end day balance and divided by number of days in the month. The definition of ADB for two different customer type shall be termed as below:

NO	CUSTOMER TYPE	DETAILS
1	New Customer	For Account 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 account opened to the last day of calendar month divided by the same total number of days
2	Existing Customer	For Account 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 days in that month

3.3 Bonus Profit (“Campaign Rewards”)

f) For the purpose of this Campaign, the Bonus Profit is only awarded for Eligible Customers who have specifically met the Campaign Enrolment Criteria, the requirements for Save & Grow and the respective requirements of one, or more, of the participating products/services [meaning the “Optional Product” and/or “Optional Service” as set out in Clause 3.2 (a - c) above] in the manner as illustrated below.

g) Save & Grow + Qualifying products / services.

i. Save & Grow Criteria only

- Bonus Profit of 0.45% p.a. up to 0.65% p.a.

PREMIER MUDHARABAH ACCOUNT-I		SAVE & GROW	
Incremental ADB Band (RM)	¹ Board rate (%) p.a	² Bonus Profit (%) p.a	³ Indicative Total End Rate (%) p.a
RM10,000 to RM25,000	0.20%	0.45%	Up to 0.65%
Up to RM50,000	0.20%	0.45%	Up to 0.65%
Up to RM100,000	0.25%	0.45%	Up to 0.70%
Up to RM200,000	0.35%	0.65%	Up to 1.00%
Up to RM250,000	0.90%	0.65%	Up to 1.55%

Board Rate Effective 08.05.2023

ii. Save & Grow + 1 Qualifying Products/Services

- Bonus Profit of 0.65% p.a. up to 0.85% p.a.

PREMIER MUDHARABAH ACCOUNT-I		SAVE & GROW	
Incremental ADB Band (RM)	¹ Board rate (%) p.a	² Bonus Profit (%) p.a	³ Indicative Total End Rate (%) p.a
RM10,000 to RM25,000	0.20%	0.65%	0.85%
Up to RM50,000	0.20%	0.65%	0.85%
Up to RM100,000	0.25%	0.65%	0.90%
Up to RM200,000	0.35%	0.85%	1.20%
Up to RM250,000	0.90%	0.85%	1.75%

Board Rate Effective 08.05.2023

iii. Save & Grow + 2 or more Qualifying Products/Services

- Bonus Profit of 0.85% p.a. up to 1.15% p.a.

PREMIER MUDHARABAH ACCOUNT-I		SAVE & GROW	
Incremental ADB Band (RM)	¹ Board rate (%) p.a	² Bonus Profit (%) p.a	³ Indicative Total End Rate (%) p.a
RM10,000 to RM25,000	0.20%	0.85%	1.05%
Up to RM50,000	0.20%	0.85%	1.05%
Up to RM100,000	0.25%	0.85%	1.10%
Up to RM200,000	0.35%	1.15%	1.50%
Up to RM250,000	0.90%	1.15%	2.05%

Board Rate Effective 08.05.2023

iv. Save & Grow + New Account Opening With On-Boarding of Privilege Service

- Bonus Profit of 0.85% p.a. up to 1.15% p.a.

PREMIER MUDHARABAH ACCOUNT-I		SAVE & GROW	
Incremental ADB Band (RM)	¹ Board rate (%) p.a	² Bonus Profit (%) p.a	³ Indicative Total End Rate (%) p.a
RM10,000 to RM25,000	0.20%	0.85%	1.05%
Up to RM50,000	0.20%	0.85%	1.05%
Up to RM100,000	0.25%	0.85%	1.10%
Up to RM200,000	0.35%	1.15%	1.50%
Up to RM250,000	0.90%	1.15%	2.05%

Board Rate Effective 08.05.2023

v. Save & Grow + Senior Citizen Age 50 and Above

- Bonus Profit of 0.85% p.a. up to 1.15% p.a.

PREMIER MUDHARABAH ACCOUNT-I		SAVE & GROW	
Incremental ADB Band (RM)	¹ Board rate (%) p.a	² Bonus Profit (%) p.a	³ Indicative Total End Rate (%) p.a
RM10,000 to RM25,000	0.20%	0.85%	1.05%
Up to RM50,000	0.20%	0.85%	1.05%
Up to RM100,000	0.25%	0.85%	1.10%
Up to RM200,000	0.35%	1.15%	1.50%
Up to RM250,000	0.90%	1.15%	2.05%

Board Rate Effective 08.05.2023

Notes

¹ Board Rate is calculated based on the Account's Balance Outstanding and 'Split Tier'. 'Split Tier' is an profit calculation method that separates the account balance according to the respective rate tier.

² The Bonus Profit is calculated based on the Save & Grow, Incremental ADB and the number of qualifying products/services. Save & Grow is a compulsory criterion.

³ Indicative Total End Rate is dependent on the 'Split Tier' Board Rate + Bonus Profit of product/service requirements.

Please note that the Split Tier Board Rate and / or Bonus Profit may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia or non-OPR related.

- h) Bonus Profit Calculation Formula shall be termed as below:

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

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

- i) Bonus Profit will be credited to the Account within 30 business days of the following month or on such other date (within 90 business days) as determined by Maybank Islamic. In the event that the Account is closed before the Bonus Profit is credited, no Bonus Profit shall be paid to the Eligible Customer.
- j) Bonus profit are paid on first-come, first-served basis, subject to campaign limit availability.

3.4 Save & Grow (Core and Compulsory Criteria)

- b) To be eligible for "Save & Grow", the Eligible Customer must meet the following requirements:
- iii. minimum Incremental ADB of RM10,000 up to a maximum of RM250,000 for the respective month; and
 - iv. minimum Balance Outstanding of RM10,000 for each respective month end.

3.5 Inward Fund Transfer (Optional Services)

- b) To be eligible for the "Inward Fund Transfer", the Eligible Customer must meet the following requirements:
- iii. cumulative Inward Fund Transfer of RM10,000 and above for the month. For this Campaign, Inward Fund Transfer to the Account shall be termed as Inward Telegraphic Transfer (TT), Inward Interbank GIRO (IBG), Inward Real Time Electronic Transfer of Funds and Securities (RENTAS) and Inward Instant Interbank Fund Transfer (IBFT); and
 - iv. must be paired with "Save & Grow", Core and Compulsory criteria.

3.6 Credit Card Spend (Optional Product)

- b) To be eligible for the "Credit Card Spend", the Eligible Customer must meet the following requirements:
- ix. the card products participating in this Campaign and the credit card spend are as per the product table below issued in Malaysia ("Participating Card

Products”). The Participating Card Products are subject to change, with twenty-one (21) days prior notice;

PARTICIPATING CARD PRODUCTS	CREDIT CARD SPEND (RM)
<ul style="list-style-type: none"> • Maybank Islamic Mastercard Ikhwan Platinum • Maybank Islamic Petronas Ikhwan Visa Platinum • Maybank Islamic Ikhwan American Express Platinum Card 	<ul style="list-style-type: none"> • Cumulative credit cards spend of RM3,000 and above on retail transactions per calendar month. • Applicable only to retail transaction with posting date within the calendar month using the credit card where the account holder is the principal holder.

- x. must be paired with “Save & Grow”, Core and Compulsory criteria;
- xi. the Eligible Customers must have a valid and active Participating Card Products and continue to be enrolled in the Campaign at the month end for the Bonus Profit computation. Cancelled Maybank Islamic Participating Card Products before the Bonus Profit computation shall not be considered;
- xii. for the purposes of this Campaign, “retail transactions” means the purchase of any good or services (local and overseas) using Participating Card Products and may, at Maybank Islamic’s discretion, include any Maybank Islamic Credit Card transactions as may be determined by Maybank Islamic except for transactions that include, but are not limited to:
 - Balance Transfer
 - Auto Debit and Recurring Payments
 - Payment of utilities, direct marketing, insurance premium, government related payment or payments via Maybank2u.com
 - Cash Advance / Cash Withdrawal, quasi cash, casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees
 - Cash Treats and EzyCash-i;
- xiii. the equivalent amount in MYR will be used if the spending is in a foreign currency. Maybank Islamic has the discretion to apply the relevant exchange rates to derive the MYR equivalent;
- xiv. for retail transactions made under any of Maybank Islamic’s instalment payment plans Ezy pay-i and Ezy pay Plus-i (as determined by Maybank Islamic), only the monthly instalment amount is considered when determining the minimum spend amount, and not the full transaction amount charged under the plan;
- xv. transactions using any other non-participating Maybank Islamic Credit Card will not be considered for this Campaign; and
- xvi. Maybank Islamic will use the date which the transaction is posted to the Eligible Customer’s card account to calculate the minimum spend amount. Maybank Islamic reserves the right to reject or exclude any transaction.

3.7 Fixed Savings (Optional Service)

- b) to be eligible for the “Fixed Savings”, the Eligible Customer must meet the following requirements:
 - v. must meet “Save & Grow”, Core and Compulsory criteria on minimum of RM10,000 incremental growth.

- vi. must have a minimum Balance Outstanding of RM50,000 for each respective month end.
- vii. a maximum of 2 withdrawals from the Premier Mudharabah Account-i are allowed for each respective month.
- viii. for this Campaign, withdrawal refers to cash Withdrawals via ATM, cash withdrawals via the Branches and/or Outward Telegraphic Transfers to other banks.

3.8 Debit Card Spend (Optional Product)

- b) to be eligible for the “Debit Card Spend”, the Eligible Customer must meet the following requirements:
 - vi. eligible card members must have Maybank Islamic VISA / Mastercard Debit Card;
 - vii. eligible card members must have cumulative debit card spend of RM500 and above for the respective calendar month;
 - viii. must be paired with “Save & Grow”, Core and Compulsory criteria;
 - ix. eligible Debit transactions shall include domestic, overseas, online and/or in-store retail spending charged to debit card during the campaign period; and
 - x. eligible card member’s primary account name for the debit card spend must be the same as the participating Premier Mudharabah Account-i(PMA-i).

3.9 eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement (Optional Product)

- c) to be eligible for the “eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement”, the Eligible Customer must meet the following requirements:
 - v. must be new eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement of RM5,000 and above for 1-month tenure or RM1,000 and above for other tenures for the respective month;
 - vi. applicable for all eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement tenures (Minimum tenure is 1 month);
 - vii. must be paired with “Invest & Grow”, Core and Compulsory criteria; and
 - viii. not eligible if the eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement is uplifted before the payment of the Bonus Profit.
- d) eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement Features:
 - iv. eiFD-i or eGIA-i Placement is an online Fixed Deposit placement through the Maybank2u website or MAE application.
 - v. service availability is 6:00 a.m. till 10:00 p.m., 7 days a week; and
 - vi. premature withdrawal terms are as follows: -
 - Immediate Premature (Without Prior Written Notice):
 - No profit shall be paid. The Customer shall waive his right to the Bank on the entire contracted profit.
 - Premature (With 31 days’ Prior Written Notice)
 - The Bank shall pay 50% of profit computed based on actual number of placement days. The Customer shall waive his right to the Bank on the remaining contracted profit when a 31 days’ prior written notice (inclusive of the day of notice) is given by the Customer to the Bank. Customer is not allowed to uplift the placement until the due date of the notice.
 - The above conditions does not apply for 1 month eGIA-i placement. Customers may withdraw the Fund at any time and will receive the accrued profit (if any) based on the number of days of the investment.

3.10 New Account Opening With On-Boarding of Privilege Service

- c) to be eligible for the “New Account Opening With On-Boarding of Privilege Service”, the Eligible Customer must meet the following requirements:
 - v. only for Eligible Customer who opens a new Account;
 - vi. the Eligible Customer must be on-boarded to ‘Privilege’ service;
 - vii. must be paired with “Save & Grow”, Core and Compulsory criteria; and
 - viii. this is only available for the respective month of the new account opening.
- d) The following are the requirements for ‘Privilege’ customers:
 - iii. any combination or single product of deposits and investments between RM50,000 to RM250,000; **OR**
 - iv. any combination or single product of financing, deposits and investments between RM250,000 to RM1,000,000.

3.11 Senior Citizen Age 50 and Above

- b) to be eligible for the “Senior Citizen Age 50 and Above”, the Eligible Customer must meet the following requirements:
 - v. only for Eligible Customers who are aged 50 and above;
 - vi. the Eligible Customer must have an existing or new Premier Mudharabah Account-i;
 - vii. must be paired with “Save & Grow”, Core and Compulsory criteria; and
 - viii. this is available throughout the Campaign Period for the respective month.

4. Other Conditions

4.1 The “Save & Grow”, incremental ADB and number of fulfilled requirements of one or more of the participating products/services shall determine the total accumulated Bonus Profit enjoyed by the Eligible Customers; i.e. as per the following illustrations:

DATE	PARTICULARS	BONUS PROFIT										
<u>Scenario 1 - Save & Grow</u>												
Customer A is a new customer who opened a Premier Mudharabah Account-i(PMA-i) as at 1 June 2024. Customer A only met the enrolment criteria and requirements for “Save & Grow”. Customer A does not meet Privilege Service requirement. Thus, Customer A is not entitled for New Account Opening with On-Boarding of Privilege Service Reward.												
1 June 2024	<ul style="list-style-type: none"> • Customer A deposits RM10,000 into PMA-i. 	<ul style="list-style-type: none"> • Customer A has Save & Grow only <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td style="text-align: center;">YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>Credit Card Spend</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>Fixed Savings</td> <td style="text-align: center;">NO</td> </tr> </tbody> </table>	PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	Fixed Savings	NO
PRODUCTS / SERVICES	MET REQUIREMENTS											
Save & Grow	YES											
Inward Fund Transfer	NO											
Credit Card Spend	NO											
Fixed Savings	NO											

20 June 2024	<ul style="list-style-type: none"> Customer A deposits RM5,000 into PMA-i. 	Debit Card Spend	NO
		New eFixed Deposit	NO
		NEW ACCOUNT REWARD	MET REQUIREMENTS
		New Account & Service Tag	NO
		Senior Citizen Age 50 / >	NO
30 June 2024	<ul style="list-style-type: none"> Customer A deposits RM2,000 into PMA-i. 	<ul style="list-style-type: none"> Average daily balance (ADB) for June 2024 $= [(19\text{days} \times \text{RM}10,000) + (10\text{days} \times \text{RM}15,000) + (1\text{day} \times \text{RM}17,000) \div 30 \text{ days}]$ $= \text{RM } 11,900$ Baseline = RM0 Incremental ADB = $\text{RM}11,900 - \text{RM}0 = \text{RM}11,900$ Bonus Interest for June 2024 $= \text{RM}11,900 \times 0.45\% \text{p.a} \times 30 \div 366$ $= \underline{\text{RM}4.39}$ 	

Scenario 2 - Save & Grow + New Account Opening with On-Boarding of Privilege Service

Customer B is a new customer who opened a Premier Mudharabah Account-i(PMA-i) as at 10 June 2024. Customer B met the enrolment criteria and requirements for “Save & Grow” and “Credit Card Spend”. Customer B met Privilege service requirement. Therefore, Customer B is entitled for New Account Opening with On-Boarding of Privilege Service Reward during the account opening month.

10 June 2024	<ul style="list-style-type: none"> Customer B deposits RM50,000 into PMA-i. 	<ul style="list-style-type: none"> Customer have New Account Opening With On-Boarding of Privilege Service 	
15 June 2024	<ul style="list-style-type: none"> Customer B spend RM4,000 on retail purchases at the shopping mall using his Maybank Islamic Visa Platinum Credit Card. 	PRODUCTS / SERVICES	MET REQUIREMENTS
		Save & Grow	YES
20 June 2024	<ul style="list-style-type: none"> Customer B deposits RM150,000 into PMA-i. 	Inward Fund Transfer	NO
		Credit Card Spend	YES
30 June 2024	<ul style="list-style-type: none"> Customer B deposits RM150,000 into PMA-i. Customer B withdraws RM10,000 from PMA-i. Customer B withdraws RM20,000 from PMA-i. Customer B withdraws RM20,000 from PMA-i. Customer on-board for Privilege Service. 	Fixed Savings	NO
		Debit Card Spend	NO
		New eFixed Deposit	NO
		NEW ACCOUNT REWARD	MET REQUIREMENTS
		New Account & Service Tag	YES
		Senior Citizen Age 50 / >	NO
		<ul style="list-style-type: none"> Average daily balance (ADB) for June 2024 $= [(10\text{days} \times \text{RM}50,000) + (10\text{days} \times \text{RM}200,000) + (1\text{day} \times \text{RM}150,000) \div 21 \text{ days}]$ $= \text{RM}126,190.48$ Baseline = RM0 Incremental ADB = $\text{RM}126,190.48 - \text{RM}0 = \text{RM}126,190.48$ Bonus Interest for June 2024 $= \text{RM}126,190.48 \times 1.15\% \text{p.a} \times 21 \div 366$ $= \underline{\text{RM}83.27}$ 	

Scenario 3 - Save & Grow + 1 Qualifying Products/Services

Customer C is an existing customer and has RM50,000 ADB and month end outstanding balance in Premier Mudharabah Account-i(PMA-i) for the month of April 2024. Customer C met the enrolment criteria and requirements for “Save & Grow” and “Inward Fund Transfer”. Customer C is not entitled for New Account Opening With On-Boarding of Privilege Service Reward.

1 June 2024	<ul style="list-style-type: none"> Customer C deposits RM100,000 into PMA-i. 	<ul style="list-style-type: none"> Customer have Save & Grow + 1 Qualifying Products/Services <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eFixed Deposit</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>NEW ACCOUNT REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / ></td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for June 2024 $= [(21 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000) + (3 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000) \div 30 \text{ days}]$ $= \text{RM}110,000$ Baseline = RM50,000 Incremental ADB = RM110,000 - RM50,000 $= \text{RM}60,000$ Bonus Interest for June 2024 $= \text{RM}60,000 \times 0.65\% \text{p.a} \times 30 \div 366$ $= \underline{\text{RM}31.98}$ 	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	YES	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eFixed Deposit	NO	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																					
Save & Grow	YES																					
Inward Fund Transfer	YES																					
Credit Card Spend	NO																					
Fixed Savings	NO																					
Debit Card Spend	NO																					
New eFixed Deposit	NO																					
NEW ACCOUNT REWARD	MET REQUIREMENTS																					
New Account & Service Tag	NO																					
Senior Citizen Age 50 / >	NO																					
22 June 2024	<ul style="list-style-type: none"> Customer C used Inter Bank Giro Transfer (IBG) of RM50,000 inward transfer to PMA-i. Current balance in PMA-i is RM150,000. 																					
25 June 2024	<ul style="list-style-type: none"> Customer C withdraws RM30,000 from PMA-i. Customer C withdraws RM10,000 from PMA-i. Customer C withdraws RM10,000 from PMA-i. 																					
28 June 2024	<ul style="list-style-type: none"> Customer C deposits RM50,000 into PMA-i. 																					

Scenario 4 - Save & Grow + 2 Qualifying Products/Services

Customer D is an existing customer who opened a Premier Mudharabah Account-i(PMA-i) as at 3 April 2024. Customer D has RM10,000 ADB and month end outstanding balance in Premier Mudharabah Account-i(PMA-i) for the month of April 2024. Customer D met the enrolment criteria and requirements for “Save & Grow”, “Fixed Savings” and “Debit Card Spend”. However, Customer D is not entitled for New Account Opening with On-Boarding of Privilege Service Reward.

1 July 2024	<ul style="list-style-type: none"> Customer D deposits RM50,000 into PMA-i. 	<ul style="list-style-type: none"> Customer have Save & Grow + 2 Qualifying Products/Services <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> <tr> <td>Debit Card Spend</td> <td>YES</td> </tr> <tr> <td>New eFixed Deposit</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>NEW ACCOUNT REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / ></td> <td>NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> Average daily balance (ADB) for July 2024 $= [(9 \text{ days} \times \text{RM}50,000) + (10 \text{ days} \times \text{RM}49,500) + (1 \text{ day} \times \text{RM}149,500) + (11 \text{ days} \times \text{RM}99,500) \div 31 \text{ days}]$ 	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	Fixed Savings	YES	Debit Card Spend	YES	New eFixed Deposit	NO	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																					
Save & Grow	YES																					
Inward Fund Transfer	NO																					
Credit Card Spend	NO																					
Fixed Savings	YES																					
Debit Card Spend	YES																					
New eFixed Deposit	NO																					
NEW ACCOUNT REWARD	MET REQUIREMENTS																					
New Account & Service Tag	NO																					
Senior Citizen Age 50 / >	NO																					
10 July 2024	<ul style="list-style-type: none"> Customer D spend RM500 on retail purchases at the shopping mall using his Maybank Islamic VISA Debit Card. The current balance in PMA-i is still RM49,500. 																					
20 July 2024	<ul style="list-style-type: none"> Customer D deposits RM100,000 into PMA-i. 																					
21 July 2024	<ul style="list-style-type: none"> Customer D withdraws RM50,000 from PMA-i. The current balance in PMA-i is RM99,500. 																					

31 July 2024	<ul style="list-style-type: none"> Customer D still maintains RM99,500 in the PMA-i. 	<p>31 days] = RM70,612.90</p> <ul style="list-style-type: none"> Baseline = RM10,000 Incremental ADB = RM70,612.90 - RM10,000 = RM60,612.90 Bonus Interest for July 2024 = RM60,612.90 x 0.85% p.a x 31 ÷ 366 = <u>RM43.64</u> 														
<p>Scenario 5 - Save & Grow + Senior Citizen Age 50 Or Above</p> <p>Customer E is an existing customer and has RM50,000 ADB and month end outstanding balance in Premier Mudharabah Account-i(PMA-i) for the month of July 2024. Customer E placed a new eFixed Deposit RM10,000 via Maybank Islamic2u on 11 July 2024. On 21st July 2024, Customer E reached age 50 and is entitled for Senior Citizen Age 50 and above.</p>																
1 July 2024	<ul style="list-style-type: none"> Customer E deposits RM150,000 into PMA-i. 	<ul style="list-style-type: none"> Customer is a Senior Citizen Age 50 <table border="1" data-bbox="895 779 1481 1081"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Save & Grow</td> <td>YES</td> </tr> <tr> <td>Inward Fund Transfer</td> <td>NO</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eFixed Deposit</td> <td>YES</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Save & Grow	YES	Inward Fund Transfer	NO	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eFixed Deposit	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS															
Save & Grow	YES															
Inward Fund Transfer	NO															
Credit Card Spend	NO															
Fixed Savings	NO															
Debit Card Spend	NO															
New eFixed Deposit	YES															
11 July 2024	<ul style="list-style-type: none"> Customer E made a new eFixed Deposit placement worth RM10,000 via Maybank Islamic2u. 	<table border="1" data-bbox="895 1099 1481 1238"> <thead> <tr> <th>NEW ACCOUNT REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account & Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / ></td> <td>YES</td> </tr> </tbody> </table>	NEW ACCOUNT REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	YES								
NEW ACCOUNT REWARD	MET REQUIREMENTS															
New Account & Service Tag	NO															
Senior Citizen Age 50 / >	YES															
21 July 2024	<ul style="list-style-type: none"> Customer E attained the age of 50. Customer E deposit RM50,000 into PMA-i. 	<ul style="list-style-type: none"> Average daily balance (ADB) for July 2024 = [(20 days x RM150,000) + (10 days x RM200,000) + (1 day x RM150,000) ÷ 31 days] = RM166,129.03 Baseline = RM50,000 Incremental ADB = RM166,129.03 - RM50,000 = RM116,129.03 														
31 July 2024	<ul style="list-style-type: none"> Customer E withdraws RM20,000 from PMA-i. Customer E withdraws RM20,000 from PMA-i. Customer E withdraws RM10,000 from PMA-i. 	<ul style="list-style-type: none"> Bonus Interest for July 2024 = RM116,129.03 x 1.15% p.a x 31 ÷ 366 = <u>RM113.11</u> 														

4.2 Treatment of Eligible Customers with Multiple Accounts of Same Product :

- Each customer is only entitled to enjoy one (1) Bonus Profit for same product. Bonus Profit will be paid to the Account with the highest monthly Incremental ADB.
- If there is a tie in the monthly Incremental ADB amount amongst 2 or more accounts held by a single Eligible Customer, Bonus Profit will be rewarded to the latest Account opened.

4.3 Eligible Customers with Islamic *Premier Mudharabah Account-i (PMA-i) and Conventional Premier Account 1 (PM1) :

- i) for both accounts to qualify for “Save & Grow” criteria, both accounts need to have the respective Incremental ADB Growth.
- j) for both accounts to qualify for product “Credit Card Spend”, both accounts must have credit card spend of RM3,000 each (Total of RM6,000).
- k) in the scenario if the qualifying product “Credit Card Spend” met the requirements for only one (1) account (PM1/PMA-i), the account with the highest Incremental ADB will be qualified. The account with the lower Incremental ADB would not be qualified for “Credit Card Spend”.
- l) for both accounts to qualify for service “Inward Fund Transfer”, both accounts must have cumulative Inward Fund Transfer of RM10,000 and above each for the month, i.e. Inward Telegraphic Transfer (TT), Inward Interbank GIRO (IBG), Inward Real Time Electronic Transfer of Funds and Securities (RENTAS) and Inward Instant Interbank Fund Transfer (IBFT).
- m) for both accounts to qualify for “Fixed Savings”, both accounts must have met the minimum balance outstanding of RM50,000 and only a maximum of 2 Withdrawals per month for the respective accounts.
- n) for both accounts to qualify for “New Account Opening with On-Boarding of Privilege Service” reward, both must be new accounts and tag with service tag ‘Privilege’ respectively.
- o) For both accounts to qualify for “Debit Card Spend”, both accounts must have met the minimum cumulative debit card spend of RM500 for the respective accounts.
- p) For both accounts to qualify for “eFixed Deposit Placement”, both accounts must have met the respective qualified product (eFixed Deposit /eiFD-i /eGIA-i) and minimum RM1,000 placements each (Total of RM 2,000).

4.4 After the Campaign Period, no Bonus Profit shall be awarded to the Account and prevailing profit rates shall apply.

4.5 Eligible Customers may be eligible for the Bonus Profit in one of the calendar months, but may not be eligible for Bonus Profit in the following month due to non-fulfilment of any of the eligibility criteria as specifically set out above.

5 General Terms and Conditions

5.0 Maybank Islamic 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 Islamic.

5.1 Maybank Islamic 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 Islamic. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.

5.3 By participating in this Campaign, Eligible Customers 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 Islamic should any of the Terms & Conditions be not fully understood.

5.4 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 Islamic in accordance with the Maybank Islamic Privacy

Statement, which may be viewed on www.Maybank2u.com.my (“Maybank Privacy Statement”) and the PDPA Form for Individual Customers.

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

- a) the purposes of the Campaign; and
- b) marketing and promotional activities conducted by Maybank Islamic, 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 Islamic in relation to the Campaign.

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

- 5.5 Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic 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 any gross negligence or omission by Maybank Islamic.
- 5.6 Maybank Islamic 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 Islamic.
- 5.7 Maybank Islamic 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.
- 5.8 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 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 Islamic via the feedback form at Maybank2u website www.maybank2u.com.my.