

FREQUENTLY ASKED QUESTIONS FOR THE SOCIAL IMPACT DEPOSIT

No	Question	Answer											
1.	What is the Social Impact Deposit?	The Social Impact Deposit is an Islamic Fixed Deposit (“IFD-i”) campaign (“ Campaign ”) aimed to raise funding for the purpose of a financial relief programme to assist those impacted by full or partial economic loss as a result of the COVID-19 pandemic (“ beneficiaries ”), of which beneficiaries in need are identified by the Bank.											
2.	How does the mechanism for the Social Impact Deposit work?	Those who place a six (6) months IFD-i (“ Placement ”) during the campaign period will participate in the Campaign. These Placements will earn a profit per the prevailing board rate at time of placement. For every Placement made during the campaign period, Maybank Islamic Berhad (“ the Bank ”) will make a contribution of 0.3% p.a. to the Social Impact Assistance Account.											
3.	What is the Social Impact Assistance Account and what is it used for?	A collection account designated to provide temporary financial relief to the beneficiaries in need as identified by the Bank. Financial relief will be provided over a period of six (6) months, and is expected to commence upon the end of the repayment assistance period.											
4.	Who can participate in the Campaign?	Any individual can place a deposit to participate in the Social Impact Deposit campaign, specifically those who want to support or be involved in a social cause during this pandemic. All new IFD-i placements by new and existing retail customers of the Bank (“ Customers ”), excluding non-banking financial institutions and corporations acting as trustees, are eligible to participate.											
5.	When is the Campaign period?	The Campaign will commence from 15 October 2020 until 31 March 2021, or upon reaching the campaign target set by the Bank, whichever earlier.											
6.	How can I/we participate or make a Social Impact Deposit placement?	You may make the IFD-i placement either via Maybank2U (www.maybank2u.com.my) or over the counter at any Maybank/Maybank Islamic Berhad’s branch in Malaysia, following the eligibility criteria and placement amount requirements. <table border="1" data-bbox="625 1668 1430 1921"> <thead> <tr> <th>Customer Type</th> <th>Placement Type</th> <th>Placement Channels</th> </tr> </thead> <tbody> <tr> <td>New</td> <td>New</td> <td>Over The Counter</td> </tr> <tr> <td rowspan="2">Existing</td> <td>New</td> <td>Maybank2u website or Over The Counter</td> </tr> <tr> <td>Existing/Rollover Funds</td> <td>Auto Entitlement (only for rollovers within the period of 1 January 2021 to 31 March 2021)</td> </tr> </tbody> </table> For placements via Maybank2U, any changes made by the Customers to their existing online IFD-i placement shall <u>not</u> be considered as eligible for the Campaign.	Customer Type	Placement Type	Placement Channels	New	New	Over The Counter	Existing	New	Maybank2u website or Over The Counter	Existing/Rollover Funds	Auto Entitlement (only for rollovers within the period of 1 January 2021 to 31 March 2021)
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7.	For existing customers, is it a requirement to have a Current or Savings Account with Maybank to make a Social Impact Deposit placement?	Yes. You must have a Current/Savings/Daily Fund-i opened at and maintained with any Maybank/Maybank Islamic Berhad's branch in Malaysia, for the purpose of crediting the accrued profit or principle amount.
8.	What is the eligible placement amount?	The minimum amount is RM1,000 in a single certificate, and the maximum amount is RM15 million per customer.
9.	What is the IFD-i tenure eligible for the Campaign?	Six (6) months placements only
10.	Will the profit rate from my/our Social Impact Deposit IFD-i placement be deducted for the Social Impact contribution?	<p>You will earn a profit per the prevailing board rate at time of your placement. There will be no deduction of profit rates from your IFD-i placement.</p> <p>Please log-on to www.maybank2u.com.my to view the prevailing Islamic board rates.</p> <p>For every Placement made during the campaign period, the Bank will make the Social Impact contribution of 0.3% p.a. to the Assistance Account.</p>
11.	Is my/our Social Impact Deposit IFD-i placement protected by PIDM?	Yes, the IFD-i placement is protected by PIDM up to RM250,000 for each Depositor.
12.	Do I/we have to pay any fees in providing my/our support for the social cause?	There will be no administration fees.
13.	I/We have an existing 6-months IFD-i placement which will rollover during the campaign period. Will this automatically be eligible for the Campaign?	<p>Existing 6-months IFD-i placements which will rollover within the period of 1 January 2021 until 31 March 2021 shall be entitled for the Campaign.</p> <p>Any additional/new IFD-i placements during the campaign period will be eligible as well.</p>
14.	What happens to my/our Social Impact Deposit IFD-i placement after 6 months?	<p>Upon maturity, the Social Impact Deposit IFD-i placement shall revert to a normal IFD-i placement, of which the placement rate will follow the prevailing Islamic board rate.</p> <p>Please log-on to www.maybank2u.com.my to view the prevailing Islamic board rates.</p>
15.	Who are the potential beneficiaries for the Social Impact Deposit financial relief programme?	The contributed amount by the Bank will be channeled to provide temporary financial relief over a period of six (6) months to beneficiaries in need as identified by the Bank. Customers of the Bank who are in dire need of financial assistance due to loss of income or employment as a result of the COVID-19 pandemic will be assessed and considered.

16.	Where can I/we find out about the positive social impact from my/our participation in the Campaign?	<p>Once the financial relief programme has commenced, an impact report will be made available on Maybank2U.</p> <p>Financial relief will be provided to the beneficiaries over a period of six (6) months, and is expected to commence upon the end of the repayment assistance period.</p>						
17.	What happens if I/we prematurely withdraw my/our Social Impact Deposit IFD-i placement?	<p>The following new premature withdrawal rule is applicable:</p> <table border="1" data-bbox="624 488 1425 981"> <thead> <tr> <th data-bbox="624 488 855 521">Options</th> <th data-bbox="863 488 1425 521">Details</th> </tr> </thead> <tbody> <tr> <td data-bbox="624 533 855 678">Immediate Premature (Without Prior Written Notice)</td> <td data-bbox="863 533 1425 678">No profit shall be paid. You shall waive your right to the Bank on the entire contracted profit</td> </tr> <tr> <td data-bbox="624 689 855 981">Premature (With 31 days' Prior Written Notice)</td> <td data-bbox="863 689 1425 981">The Bank shall pay 50% of profit computed based on actual number of placement days. You shall waive your 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 you to the Bank. You are not allowed to uplift the placement until the due date of the notice</td> </tr> </tbody> </table>	Options	Details	Immediate Premature (Without Prior Written Notice)	No profit shall be paid. You shall waive your 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. You shall waive your 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 you to the Bank. You are not allowed to uplift the placement until the due date of the notice
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18.	Can I/we prematurely withdraw my/our placement with a notice period lesser than 31 days?	No, we will require a written notice period of 31 days. Notices given less than 31 days will be considered as an immediate premature withdrawal of the placement.						
19.	Where can I/we refer for further information?	If you have any inquiries, please log on to www.maybank2u.com.my or contact Maybank Group's Customer Care at 1-300-88-6688.						