

FY2022 PAYROLL4U CAMPAIGN TERMS AND CONDITIONS

Campaign

1. This Terms & Conditions (“Terms and Conditions”) shall govern the “FY2022 Payroll4u Campaign” (“Campaign”) which is organised by Maybank Islamic Berhad (Registration No. 200701029411)(“Maybank Islamic”).
2. By participating this Campaign, the Eligible Customers (as defined in Clause 4 below) hereby expressly agree to be bound by these Terms & Conditions and any decision made by Maybank Islamic in respect of the Campaign shall be final and binding.

The Campaign Period

3. This Campaign commences from 17th January 2022 until 31st December 2022 (both dates inclusive) (“Campaign Period”).

Campaign Eligibility

4. The Campaign is open to:
 - i) New Maybank Islamic Payroll Customers (Malaysians and non-Malaysians) of Maybank2u Biz (M2uBiz), Maybank2U (M2U) and/or Maybank2e.net (M2e) under the Small Medium Enterprise (“SME”) and Business Banking (“BB”) segments comprising of sole proprietorships, partnerships, private limited companies, societies and professional bodies; and
 - ii) Existing Maybank Islamic customers (Malaysians and non-Malaysians) who signed up in 2020, 2021 and 2022 with Maybank Payroll under the SME and BB segments and remain actives by performing payroll transaction every month;

(Hereinafter referred to as “Eligible Customer(s)”).

5. Maybank Islamic Payroll Customers are customers who utilise either one of the following systems/accounts - Maybank2uBiz (M2UBiz) Bulk Payment, Maybank2u Biz (M2UBiz) Single Transfer, Maybank Auto Credit System (MAS) (existing) and Maybank2E Regional Cash Management System (M2E) RCMS and Maybank2U (M2U).
6. It is compulsory for the Eligible Customer(s) to subscribe and utilize the Maybank Payroll system (item i below) and perform the following (item ii below) throughout the Campaign Period:
 - i) Subscribe: Employers download and fill up the Maybank Payroll application form at https://www.maybank2u.com.my/iwovresources/pdf/business/Maybank2uBiz/M2UBIZ_MAS-AppForm-edit.pdf for Maybank2uBiz Bulk Payment and for Maybank2E Regional Cash Management System (M2E) RCMS email to m2ehelpdesk-my@maybank.com.my for processing.
 - ii) Perform Salary Transaction:
 - a) Employers who logs-into MAS, M2uBiz and/or M2e and perform the monthly salary transaction every month during the entire Campaign Period shall be deemed to be an active payroll OR;

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b) Employer who logs-into Maybank2u Biz (M2uBiz) Single Transfer and Maybank (M2U) and performs the salary transaction more than RM1,000 every month to a third party account (Individual) during the entire Campaign Period shall be deemed as an active payroll.

iii) Eligible Customers:

- a) Who fulfil the conditions in clause 6(i) and 6(ii) above will automatically participate in this Campaign.
- b) Will not be entitled to win the grand Prizes and quarterly Prizes if Eligible Customer fails to perform the salary transaction in any month during Campaign Period.

7. Participating Products (hereinafter referred to as “Participating Account”)

- i) SME First Account-i¹
- ii) SME First Investment Account-i²
- iii) Premier Mudarabah Account-i for SME/BB²
- iv) Basic Current Account-i for SME¹
- v) Current Account-i¹

¹Protected by PIDM up to RM250,000 for each depositor. ²Not Protected by PIDM.

8. Prizes/Rewards, Eligibility and Mechanics

Description	Eligibility & Mechanics								
1st Reward: Grand Prize	<p>i) The Eligible Customer must be an active payroll user every month (see clause 6(ii) above) and maintain an Average Daily Balance (“ADB”) monthly growth of RM100,000 throughout the entire Campaign Period.</p> <p>ii) The Eligible Customer also needs to maintain a Month End Balance (MEB) of RM100,000 throughout the entire Campaign Period.</p> <table border="1" data-bbox="516 1339 1385 1503"> <thead> <tr> <th>Reward Category</th> <th>No. of Winners</th> <th>Prizes</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Grand Prize</td> <td>1 SME* Customer</td> <td>1 unit of Toyota Hilux</td> </tr> <tr> <td>1 BB** Customer</td> <td>1 unit of Toyota Hilux</td> </tr> </tbody> </table> <p>*SME: Company with a Business Annual Sales Turnover of less than RM25mil. **BB: Company with a Business Annual Sales Turnover of more than RM25mil.</p> <ul style="list-style-type: none"> Average Daily Balance: $= \frac{\text{Sum of 1-month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}$ <p>iii) Winner selection will be carried out using the Maybank Randomizer Program based on the following entries: -</p>	Reward Category	No. of Winners	Prizes	Grand Prize	1 SME* Customer	1 unit of Toyota Hilux	1 BB** Customer	1 unit of Toyota Hilux
Reward Category	No. of Winners	Prizes							
Grand Prize	1 SME* Customer	1 unit of Toyota Hilux							
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Table 1: Entries Criteria

Entries Criteria	No. of Entries (Islamic)
Opening of New Business CA-i	15 entries
Opening of New Business CA-i via M2U	15 entries
Sign up M2Ubiz and M2e	15 entries
Sign up & Activate M2Ubiz Bulk Payment and M2E	15 entries
Utilizing payroll transaction - M2Ubiz, bulk payment & M2E Payroll	30 entries
Use Maybank Islamic as main banker	15 entries
Every incremental ADB Growth of RM100,000	30 entries
Financing / Merchant Point of Sales	30 entries
Maybank Islamic Commercial Card / Banca / Trade / Islamic HP	15 entries
Download M2UBIZ App and Transact Payroll	15 entries
Register QRPay Merchant and active with >5 transaction per month	15 entries

Additional Conditions:

- i) The Eligible Customer may win the 1st reward and 2nd reward.
- ii) It is a mandatory requirement for the Eligible Customers to actively use (see clause 6(ii) above) the M2UBiz Bulk Payment, M2UBiz Single Transfer, M2E/RCMS, MAS and/or and M2U Personal consecutively every month for the Maybank Payroll transactions.
- iii) Eligible Customers must also remain active (see clause 6(ii) above) throughout the Campaign Period and register a positive deposit growth (by an increase in the deposit amount within the account), which will be calculated at the end of the Campaign Period.
- iv) The Eligible Customers who have chosen Maybank Islamic as their main banker (i.e. to perform payment transactions for utilities bills and statutory bodies every month) will gain additional entries.

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	<p>v) The potential winners for the Grand Prize(s) will be shortlisted internally via a computer generated ‘Random Selection’ program draws which applies a random number to a qualifying list of entries (“Shortlisted Winner Candidate(s)”) and the winners are entitled to more than one (1) Prize each throughout the entire Campaign Period.</p>															
<p>2nd Reward: Quarterly Reward</p>	<p>i) The Eligible Customer must be an active payroll user every month (see clause 6(ii) above) and maintain an Average Daily Balance (“ADB”) monthly growth of RM100,000 throughout the entire Campaign Period.</p> <p>ii) The Eligible Customer also needs to maintain a Month End Balance (MEB) of RM100,000 throughout the entire Campaign Period.</p> <table border="1" data-bbox="483 705 1419 993"> <thead> <tr> <th>Reward Category</th> <th>No of Winners</th> <th>Prizes</th> </tr> </thead> <tbody> <tr> <td>Quarter 1</td> <td>10 winners</td> <td>RM3,000 each</td> </tr> <tr> <td>Quarter 2</td> <td>10 winners</td> <td>RM3,000 each</td> </tr> <tr> <td>Quarter 3</td> <td>10 winners</td> <td>RM3,000 each</td> </tr> <tr> <td>Quarter 4</td> <td>10 winners</td> <td>RM3,000 each</td> </tr> </tbody> </table> <p>• Average Daily Balance:</p> $= \frac{\text{Sum of 1-month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}$ <p>iii) The winner selection will be carried out using the Maybank Randomizer Program based on the following entries criteria in Table 1 above.</p> <p><u>Additional Conditions:</u></p> <p>i) Eligible Customers may win the 1st reward and 2nd reward.</p> <p>ii) It is a mandatory criteria for the Eligible Customers to actively use (see clause 6(ii) above) the M2UBiz Bulk Payment, M2UBiz Single Transfer, M2E/RCMS, MAS and/or M2U Personal consecutively every month for the payroll transactions.</p> <p>iii) The Eligible Customers must also remain active (see clause 6(ii) above) throughout the month of the winner selection and register a positive Deposit growth (by an increase in the deposit amount within the account), which will be calculated at the end of the Campaign Period.</p> <p>iv) The Eligible Customers who use Maybank Islamic as their main banker (i.e. to perform the payment transactions for utilities bills and statutory bodies every month) will gain additional entries.</p>	Reward Category	No of Winners	Prizes	Quarter 1	10 winners	RM3,000 each	Quarter 2	10 winners	RM3,000 each	Quarter 3	10 winners	RM3,000 each	Quarter 4	10 winners	RM3,000 each
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	<p>v) The potential winners for the Quarterly Reward will be shortlisted internally via a computer generated 'Random Selection' program which applies a random number to the qualifying list of entries ("Shortlisted Winner(s)") and the winners are entitled to more than one (1) Prize each throughout the entire Campaign Period.</p>
<p><u>Additional Benefits</u></p>	<p>i) Promotional Fee Waiver for 6 months of M2UBiz Bulk Payment and M2e RCMS where Eligible customer must perform payroll transaction from first sign up/on board month to enjoy the waiver.</p> <ul style="list-style-type: none"> o Note: M2e RCMS Fee Waiver as per Cash Bundle Requirement <p>ii) Merchant Point of Sales with 3 months fee waiver on POS Card Terminal Rental which Eligible customer would need to sign up during the Campaign Period.</p> <p>iii) Maybank Islamic Commercial Credit Cards with 1 year Annual Fee Waiver subject to Eligible customer credit credibility review.</p> <p>Note: The above are applicable to SME First Account Holder only</p> <p>iv) Maybank Islamic Corporate Debit Card for M2UBiz customer as an alternative mode of payment to Government Agencies and Statutory Bodies. The card offers no annual and transaction fees to the M2UBiz customers.</p>

9. The Quarterly winners will be notified through a phone call from the related Maybank/Maybank Islamic branch and the fulfilment of the Prizes are within ninety (90) calendar days after each from the related Maybank/Maybank Islamic branch complete cycle of reward frequency (period).

For the Grand Prize winners, they will be notified via phone call after Campaign Period ended (31 December 2022)

10. It is the responsibility of the winners to update his or her mobile phone number registered with Maybank Islamic for this purpose. Maybank Islamic will not be held liable in the event that the winner cannot be contacted through his or her mobile phone number registered with us after three (3) continuous attempts have been made.
11. All Prizes are neither transferable nor exchangeable for cash or kind and are subject to this Terms and Conditions. Maybank Islamic has the right to replace the Prize for any item at its discretion of equivalent value depending on the availability of the stock.
12. The winners will also be announced via Maybank2u (www.maybank2u.com.my) by Maybank Islamic. It is the responsibility of the winners to regularly check the Maybank2u website. Therefore, any Prizes which are not claimed by the winners within three (3) months from the date of announcement, the Prizes shall be forfeited and any appeal by the winner will not be entertained.

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13. Maybank Islamic is not the supplier of the Grand Prizes 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 Prizes. Any dispute over the Prizes provided by the merchants should be resolved directly between Eligible Customers and the merchants.
14. The image(s) of the Prizes (if any) in any advertisements, brochures, marketing or other Campaign materials relating to this Campaign is/are solely for illustrative purposes only and may not depict the actual colour, model or specification of the Prizes.

General Terms and Conditions

15. Maybank Islamic shall not be responsible or held liable in any manner whatsoever in respect of any technical failures of any kind whatsoever, intervention, interruptions and/or electronic or human error in the administration and/or processing of the transaction performed via Maybank2u (M2U), Maybank2uBiz (M2UBiz), Maybank2uBiz (M2UBiz) Bulk Payment, Maybank2u Biz (M2UBiz) Single Transfer, Maybank Auto Credit System (MAS) and Maybank2E Regional Cash Management System (M2E) RCMS, provided the same is not caused by Maybank Islamic nor the determination of the customers' eligibility for the Campaign.
16. Maybank Islamic reserves the right to withdraw, shorten, extend, cancel, suspend 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 of twenty-one (21) calendar days' notice prior to the effective date of the implementation. Such notice may be published by Maybank Islamic via the Maybank2u website www.maybank2u.com.my and/or through any other mode of communication as determined 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.
17. For the avoidance of doubt, the amendment, shortening, cancellation, suspension or termination of this Campaign by Maybank Islamic shall not entitle the Eligible Customers or any other persons whatsoever to any claim or compensation against Maybank Islamic for any losses or damages suffered or incurred as a direct or indirect result of the such amendment, shortening, cancellation, suspension or termination.
18. Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank/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 the any gross negligence or omission by Maybank Islamic.

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19. Maybank Islamic shall not be liable for any losses, damages or costs incurred or suffered by any Eligible Customer as a result of the customer participating in this Campaign. Furthermore, Maybank Islamic shall not be liable for any default of its obligations under the Campaign due to any force majeure event which includes but not limited to act of God, war, riot, lockout, pandemic or epidemic, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of Maybank Islamic.
20. The terms and conditions stated herein shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
21. Maybank Islamic is entitled to, at its discretion, disqualify/reject any Eligible Customer who does not comply with the Terms and Conditions and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
22. Any variation (of any of the Terms and Conditions) shall be binding on the Eligible Customers (through any notice displayed at the Maybank2u website.) By participating in this Campaign, the Eligible Customers agree and consent to allow his/her/its personal data being collected, processed and used by Maybank Islamic in accordance with Maybank Group Personal Data Privacy Statement, which may be viewed on www.maybank2u.com.my ("Maybank Group Personal Data Privacy Statement"). The Eligible Customers are welcome to seek clarification from Maybank Islamic should any of the Terms and Conditions be not fully understood.
23. In addition, and without prejudice to the terms in the Maybank Group Personal Data Privacy Statement, the Eligible Customers agree and consent to his/her/its personal data or information being collected, processed and used by Maybank Islamic for:
 - i) the purposes of the Campaign; and
 - ii) any 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, each Eligible Customer agrees to co-operate and participate in all reasonable advertising and publicity activities of Maybank Islamic in relation to the Campaign.
24. For further information, enquiries, feedback and/or complaints related to the Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, the Eligible Customers may choose to e-mail Maybank Islamic via the feedback form at Maybank2u website www.maybank2u.com.my.
25. In the event of any inconsistency between English and Bahasa Malaysia versions of the Terms and Conditions, the English version shall prevail.