



Maybank
Islamic



Maybank

Children Year-Long Campaign - Terms & Conditions

1. The “Children Year-Long Campaign” (“**Campaign**”) commences on 1st January 2023 and expires on 31st December 2023 (both dates inclusive), unless notified otherwise (“**Campaign Period**”).
2. This Campaign is organised by Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411) (collectively referred to as “**Maybank**”) and shall be subject to the Terms and Conditions herein (“**Terms and Conditions**”).
3. By participating in this Campaign, Eligible Participants (as defined in Clause 5 and 6 below) hereby expressly agree to be bound by the Terms and Conditions and any decisions made by Maybank in respect of this Campaign shall be final and binding.

Eligibility

4. This Campaign is open to all new and existing in-trust/individual accountholders of the following accounts (“**Participating Accounts**”):

Conventional Accounts	Islamic Accounts
<ul style="list-style-type: none"> • Yippie Club Savings Account (“Yippie”) • imteen Savings Account (“imteen”) 	<ul style="list-style-type: none"> • Yippie-i Account • imteen-i Account

Maybank and Maybank Islamic are members of Perbadanan Insurans Deposit Malaysia (“PIDM”). All Participating Accounts are protected by PIDM up to RM250,000 for each depositor.

5. The Yippie and Yippie-i Accounts are savings account for minors below the age of eighteen (18) years old. It can only be opened in the name of, and maintained by the parent or the legal guardian (aged up to sixty (60) years old only) of the minor/child. The parent or the legal guardian will be trustee of the account. Only the trustee can operate the account.
 - i. For this Campaign, the child below 18 years of age named in the account shall qualify as the Eligible Participant and only the trustee as described in clause 5 above is authorised to operate the Eligible Participant’s accounts. Both the child and the trustee shall be referred to as “**Eligible Participants**”.
6. The imteen and imteen-i Accounts are savings account for minors aged twelve (12) years old but below eighteen (18) years old. It will be opened in the minor’s name; and the parent or the legal guardian (aged up to sixty (60) years old only) of the minor must execute an indemnity indemnifying the Bank for allowing the minor to operate the account.
 - i. For this Campaign, the child below 18 years of age named in the account shall qualify as the “**Eligible Participant**”.
7. In the event that a child turns 18 years old during the Campaign Period, he/she shall not qualify for the Campaign.
8. Employees of Maybank and their children (except employees that are directly involved in the Winner selection process for the prize draw, and their immediate families) are eligible to participate in this Campaign.



Qualifying Criteria & Campaign Mechanics

9. To be eligible for this Campaign’s monthly prize draw, Eligible Participants must fulfil the following criteria:
- i. Open/hold any of the Participating Account(s);
 - ii. Grow minimum Average Daily Balance (“**ADB**”) of RM250 per month; and
 - iii. Maintain a minimum Month-End Balance (“**MEB**”) of RM250 as at the end of each Campaign month.
10. Eligible Participants earn entries/bonus entries (“**Qualifying Entries**”) for the monthly prize draw based on the table as depicted below:

Transaction/Activity	Qualifying Entries
Every RM250 ADB growth for the month	Five (5) entries
Islamic accountholders (i.e. Yippie-i, imteen-i)	Ten (10) bonus entries*
New account opening during Campaign Period	Twenty (20) bonus entries*

Bonus entries are awarded on a one-off basis only, subject to meeting **Qualifying Criteria as defined in Clause 9.*

11. To be eligible for this Campaign’s quarterly prize draw, Eligible Participants must meet the monthly criteria (as defined in Clause 9) for three consecutive months during the respective quarters:
- Quarter 1: January – March 2023
 - Quarter 2: April – June 2023
 - Quarter 3: July – September 2023
 - Quarter 4: October – December 2023
- Eligible Participants will earn one (1) entry each for the quarterly prize draw upon meeting the criteria above.

12. Qualifying Entries from monthly and quarterly prize draws will not be accumulated or be carried over to subsequent prize draws.

13. The MEB calculation is as follows:

$MEB = \text{Balance outstanding as at end of respective months}$

14. The ADB growth calculation for Campaign monthly prize draw is as follows:

- i. For new accounts (during 1st month of account opening):

$ADB \text{ Growth for the month} = \frac{\text{Sum of Daily End Day balances from date of account opening till end of month}}{\text{Number of days from date of account opening till end of month}} - \text{Baseline}$

- ii. For existing accounts & new accounts (2nd month of account opening onwards):

$ADB \text{ Growth for the month} = \frac{\text{Sum of Daily End Day balances in the particular Campaign month}}{\text{Number of days in the particular Campaign month}} - \text{Baseline}$



15. The Baseline calculation is as follows:

- i. For new accounts opened during the Campaign Period, the Baseline for the first month of account opening is zero (0).
- ii. For existing accounts and new accounts in 2nd month onwards, the Baseline is ADB of previous month. Example:

$\text{Baseline for January 2023} = \text{ADB of December 2022} = \frac{\text{Sum of Daily End Day balances in December 2022}}{31 \text{ days}}$
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16. No registration is required to participate in this Campaign. All Eligible Participants' entries will be automatically tracked by Maybank's system. In the case of an Eligible Participant holding multiple Participating Accounts, Qualifying Entries will be assigned to each Participating Account based on their respective ADB growth.

17. Winners will be selected from the pool of Eligible Participants using Maybank's randomizer programme at the end of every month in **Campaign Period** or whenever Maybank deemed as suitable ("**Winners**").

Campaign Prizes ("Prizes")

18. This Campaign offers Monthly Prizes as stipulated below:

Monthly Prize	No. of winners
RM50 Cash Prize	100 per month (50 Yippie/-i; 50 imteen/-i)

19. This Campaign offers Quarterly Prizes as stipulated below:

	Quarterly Prize	No. of winners
Quarter 1 (Jan - Mar)	LEGO Ninjago Temple Of The Endless Sea (RRP: RM549.90)	10 per quarter (5 Yippie/-i; 5 imteen/-i)
Quarter 2 (Apr - Jun)	Globber Elite Prime Navy Blue Scooter (RRP: RM539.50)	
Quarter 3 (Jul - Sept)	Lenovo Tab M7 Gen 3 (2GB, 32GB, LTE) (RRP: RM549)	
Quarter 4 (Oct - Dec)	3pcs Genting Skyworlds Entry Tickets (RRP: RM567)	

20. Each Eligible Participant is only entitled to win a maximum of one (1) Monthly Prize and one (1) Quarterly Prize. In the event an Eligible Participant (the child) has more than one Participating Account that qualifies for the Prize, regardless of the product type, the Eligible Participant (the child) will only be entitled to win a maximum of one (1) Monthly Prize and one (1) Quarterly Prize.

21. Distribution of Prizes

- i. Winners must have at least one (1) valid and active Participating Account for the crediting of monthly cash prizes. Cash prizes will be forfeited should there be any unsuccessful crediting attempt(s).



- ii.** Winners must have a valid mobile number and email address registered with Maybank to be contacted for fulfilment of the Quarterly Prizes. It shall be the Winners' responsibility to ensure that the contact details provided and maintained in Maybank's records are current and updated.
 - iii.** The Prizes for this Campaign shall be distributed progressively during Campaign Period. All Prizes will be distributed within three (3) months after the Campaign Period has ended, i.e. by 31 March 2024.
 - iv.** Maybank may appoint a third-party vendor that is deemed appropriate for the fulfilment and delivery of Prizes to the Winners.
 - v.** Maybank reserves the right to substitute the Prizes (value of which to be decided by Maybank) for any reason Maybank reasonably deems fit. Maybank will notify the Winners through any mode of communication which Maybank deems appropriate.
 - vi.** The Prizes is given on an "as is" basis and are neither transferable nor exchangeable, whether in part or in full and are subject to the Terms and Conditions.
 - vii.** Upon distribution, Maybank shall no longer be responsible for the use of the Prizes.
 - viii.** Any Prizes left unclaimed after 30 April 2024 will be forfeited.
22. The Winners may be required to attend a Prize presentation ceremony and/or other publicity programs, as and when required, and the Winners consent to any disclosure of the same in any manner as determined by Maybank. Failure to attend the Prize presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.
23. An Eligible Participant who closes his/her account(s) before the winner selection and prize distribution is completed shall not be entitled to receive any Prize under the Campaign.
24. Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.
25. Maybank's decision on all matters relating to the Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.
26. Picture(s) of the Prizes shown in any advertisement, promotion and other publicity materials relating to or in connection with the Campaign is/are solely for illustration purposes only and may not depict the actual colour, model or specification of the Prize.
27. Any dispute in relation to quality, merchantability and/or warranty of the Prizes (whichever applicable) must be settled directly by the Winner with the dealer/supplier without recourse to Maybank. Maybank is not responsible for any breach of quality or warranty of the Prizes or any terms and conditions thereof.
28. All Eligible Participants shall be personally liable for all taxes, rates, government fees or any other charges that may be levied against them, under the applicable laws, if any.
29. If there is any dispute (except dispute under Clause 27 above) related to prize distribution or non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688 to request for an inquiry. No request for any inquiry shall be entertained after 30 April 2024.



General Terms & Conditions

30. 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.
31. Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of twenty one (21) days (“day” shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted through Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
32. By participating in this Campaign, Eligible Participants agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the terms and conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.
33. By participating in this Campaign, Eligible Participants agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my (“Maybank’s Privacy Statement”) and the PDPA Form for Individual Customers.

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

- i) the purposes of the Campaign; and
- ii) 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 Participants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

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

34. Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Participants in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by any gross negligence or omission by Maybank.



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35. 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.
36. Maybank may disqualify/reject any Eligible Participant who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
37. These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
38. In the event of any inconsistency between the English and Bahasa Malaysia versions of the Terms and Conditions, the English version will prevail.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively for feedback and/or complaints, Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.