

"2 is Better Than 1" Campaign
and
"Trade Warrants & Stand a Chance to Win an Apple iPad Pro" Campaign

Terms & Conditions

The "Trade to Get Lazada E-Gift Card" ("**2 is Better Than 1 Campaign**") and "Trade Warrants & Stand a Chance to Win an Apple iPad Pro" ("**Warrants Campaign**") are organized by Maybank Investment Bank Berhad (Company No.: 197301002412) ("**Maybank IB**") and shall be subject to the terms and conditions set out herein. The 2 is Better Than 1 Campaign and Warrants Campaign are collectively referred to as the "**Campaigns**" or each, a "**Campaign**".

For the purpose of these terms and conditions, "**Maybank**" collectively means Malayan Banking Berhad (Company No.: 196001000142), Maybank Islamic Berhad (Company No.: 200701029411) and Maybank IB.

By participating in the Campaigns, the Eligible Participants (as defined in Clause 2 below) hereby expressly agree to be bound by these terms and conditions and any decision made by Maybank with respect to each Campaign shall be final and binding.

1. Campaign Period

Each Campaign commences from **15 August 2023 until 14 November 2023** (both dates inclusive, "**Campaign Period**").

2. Eligibility

2.1. The Campaigns are open to all;-

- (i) new retail customers of Maybank who opens a Share Trading Cash Account with Maybank via Maybank2u (M2u) during the Campaign Period; and
- (ii) existing retail customers of Maybank who maintains a Share Trading Cash Account with Maybank opened via Maybank2u (M2u) before or during the Campaign Period, (collectively referred to as the "**Eligible Participants**").

2.2. The Campaigns are **ONLY** applicable to Eligible Participants who trade / transact via cash for stocks that are listed on Bursa Malaysia or structured warrant issued by Maybank IB during the Campaign Period.

2.3. For the avoidance of doubt, the following categories of customers shall **NOT** be eligible to participate in the Campaigns:

- (a) corporate and institutional clients of Maybank;
- (b) customers who are permanent and contract employees, representatives and agents of Maybank or its subsidiaries or its related companies (as defined in Section 7 of the Companies Act 2016) and their immediate family members (i.e. spouse, children, parents, brothers, sisters);
- (c) customers who have an account with Maybank for the following purposes/transactions: Employee Share Option Scheme financing, Employee Share Option Scheme, Initial Public Offering financing and Initial Public Offering;
- (d) customers **without** a valid Email (hereinafter defined);
- (e) customers whose account(s) with Maybank was or is suspended or terminated prior to or during the Campaign Period; or
- (f) customers who breached or breaches any agreement with Maybank prior to or during the Campaign Period.

2.4. Maybank shall at all times have the discretion to determine the eligibility of the Eligible Participants for each of the Campaigns.

3. Campaign Mechanics – 2 is Better Than 1 Campaign

- 3.1. All Eligible Participants who meet the eligibility requirements in Clause 2 shall automatically qualify for this 2 is Better Than 1 Campaign and no prior registration is required.
- 3.2. Eligible Participants are required to:
- (a) trade / transact **a minimum of three (3)** trades / transactions performed on the Maybank2u Online Share Trading (OST) or Maybank Trade App during the Campaign Period; and
 - (b) have a valid email address registered with Maybank via M2u during opening of their Share Trading Cash Account ("**Email**")
- 3.3. The mechanics for this 2 is Better than 1 Campaign are as follows:
- (a) Eligible Participants who trade / transact via cash for stocks that are listed on Bursa Malaysia with a minimum of three (3) trades / transactions during the Campaign Period shall be rewarded with the following rewards ("**Rewards**"):

Category	Lazada E-Gift Card Rewards
New retail customers of Maybank IB	2x RM25 max. RM50/ winner
Existing retail customers of Maybank IB	2x RM15 max. RM30/ winner
Total Reward Cap for '2 is Better Than 1' Campaign	RM40,000

- (b) Each Eligible Participant is only entitled to two (2) Rewards throughout the Campaign Period.
- (c) Each recipient of the Rewards will be contacted by Email (within ninety (90) days after the Campaign Period ends together with the details on the delivery/crediting of the Reward.
- (d) In the event that the eligible recipient(s) of the Rewards does not respond or Maybank is not able to contact the eligible recipient(s) at the Email provided to Maybank under Clause 3.2(b) above for any reason whatsoever, Maybank may, at its sole discretion, make a second attempt to contact the eligible recipient(s). If the second attempt is also unsuccessful, Maybank may exercise its sole discretion to disqualify such recipient(s) from the 2 is Better Than 1 Campaign. Thereafter, the next eligible recipient(s) will be selected by Maybank from the relevant category of Eligible Participants.
- (e) The total vouchers amount allocated throughout the Campaign Period is RM40,000 which will be awarded on a first-come, first-served basis and subject to availability. Maybank does not have any obligation to inform any of the Eligible Participants should the Reward reach its allocated limit.

4. Campaign Mechanics – Warrants Campaign

- 4.1. All Eligible Participants who meet the eligibility requirements in Clause 2 above shall also automatically qualify for this Warrants Campaign and no prior registration is required.
- 4.2. All Eligible Participants are advised to read the Base Prospectus dated 8 December 2022 published by Maybank IB and made available on Maybank Warrants website. Eligible Participants' attention is drawn to the sections below. These sections are to be read and understood by the Eligible Participants prior to trading/transacting in structured warrants:
- (a) Section 3.3 (Page 6 – 14)
 - (b) Section 6 (Page 47 – 68)
- 4.3. Eligible Participants need to recognize the importance of understanding the risks associated with structured warrants. Eligible Participants should tailor their risk assessment according to their personal financial circumstances and risk levels and seek guidance from financial advisors when faced with complexity. The sections mentioned above provide the essential insights for making informed decisions in structured warrant.
- 4.4. Eligible Participants are required to;
- (a) trade / transact a **minimum of RM2,000** via cash on structured warrants issued by Maybank IB that are listed on Bursa Malaysia during the Campaign Period; and
 - (b) have a valid Email.
- 4.5. The mechanics for the Warrants Campaign are as follows:
- (a) Eligible Participants who trade / transact a **minimum of RM2,000** via cash on structured warrants issued by Maybank IB during the Campaign Period will **stand a chance** to win the following prize ("**Prize**"):

Category	Prize
New retail customers of Maybank IB	1 unit of Apple iPad Pro
Existing retail customers of Maybank IB	1 unit of Apple iPad Pro
Total Prizes for Warrants Campaign	2x Apple iPad Pro

- (b) Only **one (1) winner** will be selected randomly from each category of Eligible Participants and each winner is **only** entitled to one (1) unit of Prize throughout the Campaign Period.
- (c) The winners for each category of the Prize will be contacted via Email within ninety (90) days after the Campaign Period ends together with the details on the delivery of the Prize.
- (d) In the event that the selected winner(s) of the Prize does not respond or Maybank is not able to contact the selected winner(s) at the Email provided to Maybank under Clause 4.4(b) above for any reason whatsoever, Maybank may, at its sole discretion, make a second attempt to contact the selected winner(s). If the second attempt is also unsuccessful, Maybank shall exercise its sole discretion to disqualify such winner(s) from the Warrants Campaign. Thereafter, another winner will be selected randomly by Maybank from the relevant category of Eligible Participants.
- (e) Maybank does not have any obligation to inform the Eligible Participants who are not selected as the winners for the Prize.

5. General Terms and Conditions

- 5.1. The 2 is Better Than 1 Reward and Prize (collectively, the **"Rewards"**) are subject to the following terms and conditions:
- All Rewards are delivered and/or accepted entirely at the risk of the recipient of the Rewards (each, a **"Recipient"**). Maybank, its affiliates and their respective officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of the Campaigns) (collectively, **"Representatives"**) accept no responsibility or liability in respect of any cost, expense, loss and/or damage whatsoever or howsoever incurred or suffered by the Recipient in connection with or arising out of or caused by the delivery and/or acceptance of the Rewards (including but not limited to where the Eligible Participant(s)'s Email is invalid).
 - The Rewards are non-transferable or exchangeable for cash or credit of any kind, in whole or in part.
 - The Recipients shall bear all costs, expense fees and/or charges incidental to or arising out of or in connection with the acceptance, redemption and/or utilization of the Rewards.
 - Maybank reserves the right, at any time with twenty-one (21) days' prior notice, to replace or substitute any of the Rewards with any other products and/or services of similar value. In case of such substitution or replacement, these Terms and Conditions shall apply to such substituted or replacement products and/or services.
- 5.2 Maybank and its Representatives shall, to the fullest extent permitted by law, not be responsible or held liable for any direct, indirect, special or consequential losses, damages or costs (including but not limited to, loss of income, profits or goodwill) incurred or suffered by any Eligible Participants in any manner whatsoever as a result of their participation in the Campaigns including but not limited to 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, Maybank2e, Powerbroking2u or any of Maybank's authorized platforms.
- 5.3 Maybank reserves the right, without assigning any reasons thereto, to cancel, suspend, extend or terminate the Campaigns earlier in whole or in part and reserves the right to vary, supplement, delete, amend and/or modify any of the terms and conditions contained herein or any part thereof (**"Amendment"**), from time to time by giving at least a 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.
- 5.4 For the avoidance of doubt, the cancellation, suspension, extension, termination or Amendment of the Campaigns by Maybank shall not entitle the Eligible Participants or any other persons whatsoever to make any claim against, or request for compensation from Maybank for any losses or damages suffered or incurred as a direct or indirect result of the cancellation, suspension, extension, termination or Amendment of the Campaigns.
- 5.5 By participating in the Campaigns, each Eligible Participant agrees to access Maybank's website on a regular basis to view the terms and conditions therein and seek clarification from Maybank should any of the terms & conditions are not fully understood.
- 5.6 By participating in the Campaigns, each Eligible Participant shall be deemed to have read, understood and agreed to be bound by the terms and conditions herein including any Amendment, and consented to allow his/her personal data/ information 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 as may be revised, amended or supplemented from time to time.

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5.7 In addition and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, by participating in the Campaigns, each Eligible Participant shall be deemed to have agreed and consented to his/her personal data or information being collected, processed and used by Maybank for:

- (i) the purposes of the Campaigns; and
- (ii) Marketing and Promotional Activities (as defined below) conducted in such manner as Maybank deems fit, including but not limited to any form of advertising or publicity, media and materials such as audio and/or visual recordings, whether published through newspapers, television networks, radio stations, digital media or on the internet or otherwise, without further express consent from any Eligible Participant. "Marketing and Promotional 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 without further express consent or payment or consideration, in all advertising and publicity activities of Maybank in relation to the Campaigns. Each Eligible Participant agrees that Maybank has the right to publish, broadcast, televise, distribute, use or otherwise reproduce his/her post(s) on social media in relation to the Campaigns without having the need to obtain his/her prior consent. Notwithstanding the foregoing, each Eligible Participant hereby expressly permit Maybank to publish and/or use his/her photograph and/or image(s) for Marketing and Promotional Activities, if so required.

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

5.8 Maybank and its Representatives shall, to the fullest extent permitted by law, not be liable for any default of its obligation under the Campaigns 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.

5.9 Maybank may disqualify/reject any Eligible Participants who does not comply with the terms and conditions stated herein and/or are found or suspected to be tampering with the Campaigns and/or its process or the operations of the Campaigns. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaigns and/or Maybank's social media platforms.

5.10 Maybank's decision on all matters relating to the Campaigns (including but not limited to the Rewards to be made to the Eligible Participants) shall be final, conclusive and binding.

5.11 These terms and conditions set out herein shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

5.12 The Campaigns have not been reviewed by Securities Commission Malaysia.

For information, enquiries, feedback and/or complaints related to the 2 is Better Than 1 Campaign, please contact Maybank's IB Equities Helpdesk hotline at 1 300 22 3888. Alternatively, Eligible Participant(s) may choose to e-mail Maybank IB Equities Helpdesk at equities.helpdesk@maybank-ib.com.

Separately, for information, enquiries, feedback and/or complaints related to the Warrants Campaign, please contact Maybank Warrants Customer Care hotline at +603 2297 8626. Alternatively, for feedback and/or complaints, Eligible Participant(s) may choose to e-mail Maybank Warrants Team via the feedback form at Maybank Warrants Website at warrants.maybank2u.com.my.