



FIXED DEPOSIT/ISLAMIC FIXED DEPOSIT-i (FD/IFD-i) BUNDLE BONANZA CAMPAIGN

1.0 Terms & Conditions

The following sets out the Terms and Conditions (“T&C”) applicable to the Campaign.

2.0 Campaign Period

2.1 These Terms & Conditions shall govern the “Fixed Deposit/Islamic Fixed Deposit-i (FD/IFD-i) Bundle Bonanza Campaign” (“**Campaign**”) commencing from 1st July 2024 until 30th September 2024, both dates inclusive, or upon achieving the Campaign target set by Malayan Banking Berhad (196001000142) and Maybank Islamic Berhad (200701029411) (“**the Bank**”), whichever is earlier on a first-come, first-served basis (“**Campaign Period**”).

3.0 Campaign Eligibility

3.1 This Campaign is open to all new and existing Individual / Joint account holders under the Conventional and Islamic Scheme.

3.2 Employees of the Bank are not eligible to participate in the Campaign.

4.0 Campaign Mechanics

4.1 Customers are required to have Fixed Deposit (FD) or Islamic Fixed Deposit -i Account and any of the following CASA/Daily Fund-i Participating Accounts, opened and maintained at any Maybank/Maybank Islamic branch in Malaysia (“**Eligible Customers**”).

Participating Conventional Accounts	Participating Islamic Accounts
Kawanku Savings Account	Savings Account-i
Golden Savers Savings Account	Golden Savvy Account-i
Premier 1 Account	Premier Mudharabah Account-i
Maybank2u.Premier Account	Zest-i
Private Banking Account	Private Banking Account-i
Premier Savings Account	

4.2 Maybank and Maybank Islamic Berhad is a member of Perbadanan Insurans Deposit Malaysia (“PIDM”). Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at www.maybank2u.com.my for further details.

4.3 Only FD/IFD-i placements using **Fresh Funds* made over the counter** during the Campaign Period at any Maybank/Maybank Islamic branch in Malaysia which satisfies the segmentation, **Participating Accounts** and **placement amount** set out in Table 1 below are eligible to participate in this Campaign (“**Eligible FD/IFD-i Placements**”).

*Note:

For purposes of this Campaign, Fresh Funds refers to monies or funds that are newly transferred into the Eligible Customers’ Current, Savings and Daily Fund-i account maintained at Maybank/Maybank Islamic as a result of cheques clearance from other banks less than 7 days.

4.4 Eligible Customers are required to place an amount as specified in Table 1 below into FD/IFD-i Account at 70% single deposit placement amount and remaining 30% of single placement amount into the Participating Account and to be earmarked for a period of three (3) months or six (6) months equivalent to FD tenure (“**Earmark Period**”).



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Table 1

Participating Accounts (Islamic & Conventional)	Minimum Total Single Placement Amount (100%)	Placement amount in FD (70%)	Placement amount in CASA (30%)
Kawanku Saving Account	RM10,000	RM7,000	RM3,000
Saving-i			
Golden Savers Savings Account			
Golden Savvy Account-i			
Maybank2u Premier Account			
Zest-i	RM55,000	RM38,500	RM16,500
Premier 1 Account			
Premier Savings Account			
Premier Mudharabah Account-i			
Private Banking Account			
Private Banking Account-i			

- 4.5 The Eligible FD/IFD-i Placements shall be entitled to the following Campaign Rate as per Table 2 below.

Table 2

Tenure	**Campaign Rate	Board Rate
3 Months	4.68% p.a.	2.55% p.a.
6 Months	4.88% p.a.	2.60% p.a.

** The Campaign Rate may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia, if any.

Note :

- (i) For Campaign Rate of 4.68% p.a & 4.88% p.a the Effective Rate is 3.41% p.a & 3.55% p.a respectively; subject to type of Participating Accounts.
- (ii) Upon maturity, the FD /IFD-i Campaign Rates shall be reverted to the Prevailing Board Rate
- (iii) Islamic Fixed Deposit to earmark only Islamic Participating CASA Daily Fund-i account and Conventional Fixed Deposit to earmark only Conventional CASA Account.

- 4.6 Subject to the terms and conditions herein, if the Eligible Customer places the minimum single deposit placement amount in accordance to Clause 4.4 of the terms and conditions herein, the Eligible Customer shall be entitled to a “Campaign Rate”.
- 4.7 The interest/profit rates for the Participating Accounts will be as per the prevailing board rate which can be viewed at www.maybank2u.com.my.
- 4.8 Deposits and placements of FD /IFD-i and CASA/Daily Fund-i shall be made concurrently during the Campaign Period.



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4.9 By participating in the Campaign, the Eligible Customer is deemed to have understood and agreed to the following terms:

- (i) that the Bank is authorised to earmark and prevent any withdrawals of the amount placed in the Participating Account for a period of 3 months or 6 months commencing from the date of placement of the 3 Months or 6 Month FD/IFD-i;
- (ii) that the Bank is authorised to prematurely uplift the Customer's FD/IFD-i in the event that the earmarking on the Participating Accounts is cancelled, removed, or released, upon request by the Eligible Customer before completion of the 3 month or 6 months FD/IFD-i tenure. In this situation, no interest/profits will be paid to the FD/IFD-i.

4.10 The Eligible Customer(s) agrees that for upliftment of the FD/IFD-i prior to maturity, the upliftment shall be made in accordance to the premature withdrawal terms as follows:-

Immediate Fixed Deposit/-i Premature Withdrawal (Without 31 days' Notice Period). No interest/profit shall be paid on any immediate FD/-i premature withdrawal (Without 31 days' Notice Period) that has not completed its respective full tenure period.

Example of Immediate FD/IFD-i Premature Withdrawal Calculation:

Placement Date	Placement Amount (RM)	Premature Withdrawal Date	Interest/profit Payable (RM)
01.07.2024	RM 50,000	04.08.2024	No interest/profit

1. Fixed Deposit/-i Premature Withdrawal (With 31 days' notice period) : 50% of the contracted interest/profit rate is payable when a 'Notice Period' of 31 days (inclusive of the day of notice) is given by the Eligible Customer. Based on the notice, the principal amount and the accrued interest/profit will be credited on the 32nd day into the Eligible Customer's CASA account.

Example of FD/IFD-i Premature Withdrawal Calculation for a 3 months FD tenure placement.

Placement Date	Placement Amount (RM)	¹ Premature Notice Date	Expiry of Notice Date (31 days)	² 'Principal + Interest/ Profit' Crediting Date	³ Interest/ Profit Payable (RM)
01.07.2024	RM 50,000	04.08.2024	03.09.2024	04.09.2024	RM 50,000 X (4.68%/2) X 65/366 =RM207.79



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IMPORTANT NOTES

*50% of the contracted interest/profit rate is payable when a 'Notice Period' of 31 days (inclusive of the day of notice) is given by the customer.

¹Premature Notice Date is the day when customer submits the notice.

²The crediting of the principal amount and the accrued interest/profit will be paid on day 32.

³The Interest/profit Payable = Principal Amount x Half the Contracted Rate x Number of days from the Placement Date to the end of the 'Notice Period' ÷ Number of days in the year.

5 General Terms and Conditions

- 5.1 The Bank 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 the Bank .
- 5.2 The Bank 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 the Bank 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 the Bank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my ("Bank 's Privacy Statement") and the (PDPA) Form for Individual Customers.

In addition and without prejudice to the terms in the Bank '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 the Bank for:

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

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



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- 5.5 The Bank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by the Bank 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.
- 5.6 The Bank 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 the Bank .
- 5.7 The Bank 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