



**Maybank**  
Islamic



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Terms and Conditions

FY2024 Build Your Business Deposit & Win! Campaign

1. The “FY2024 Build Your Business Deposit & Win! Campaign” (“Campaign”) is organized by Malayan Banking Berhad (Company No 196001000142) and Maybank Islamic Berhad (Company No 200701029411) (collectively referred to as “Maybank”), and shall be governed by these terms and Conditions (“Terms and Conditions”). By participating in this Campaign, the Eligible Participants (as defined in Clause 3 below) hereby expressly agree to be bound by these Terms & Conditions and any decision made by Maybank in respect of the Campaign shall be final and binding.

**The Campaign Period**

2. This Campaign shall commence from **1<sup>st</sup> March 2024 to 31<sup>st</sup> August 2024** (both dates inclusive) (“Campaign Period”).

**Eligibility**

3. The Campaign is open to Maybank’s new and existing Small Medium Enterprise/Business Banking (“SME/BB”) business account holders comprising of sole-proprietorship, partnerships, limited liability partnerships, private limited companies, societies, charitable organizations and professional bodies (hereinafter referred to as “Eligible Participant(s)”) of the following products (“Participating Accounts”): -

Conventional	Islamic
Business Account Corporate Current Account	SME First Investment Account-i
SME First Account	SME First Account-i
Basic Current Account	Basic Current Account-i for SMEBB
	Current Account-i
	Premier Mudarabah Account-i for SMEBB

*Malayan Banking Berhad and Maybank Islamic Berhad are members of PIDM.*

*\* Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at [www.maybank2u.com.my](http://www.maybank2u.com.my) for further details.*



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**Qualifying Criteria & Campaign Mechanics**

- Eligible Participants will be selected randomly to be Winners (“Winner(s)”) by Maybank randomiser program based on the number of entries earns.

For newly opened business accounts of participating accounts during the Campaign Period, an initial top-up with a minimum of RM15,000 is required to qualify into the Campaign and be eligible for earning additional entries as table below.

For existing business account holders of participating accounts, an initial top up with a minimum of RM30,000 is required to qualify into the Campaign and be eligible for earning additional entries as table below.

Detail	Qualifying & Entries Criteria	No of Entries (Conventional Accounts)	No of Entries (Islamic Accounts)
For New Account Opening	Open new Business Account via OTC within Campaign Period (Conventional & Islamic)	5	10
	Successful Account Opened via Online/STP within Campaign Period	15	
	1 <sup>st</sup> time initial deposit/investment of amount between RM15,000 to RM29,999.99	20	
	1 <sup>st</sup> time initial deposit/investment of RM30,000 and above	30	
For Existing Account Holders	1 <sup>st</sup> time top up in the participating account of RM30,000 on top of the existing balances in February 2024.	20	30
For every ADB (Average Daily Balance) growth of the following:  (based on ADB month against the baseline (February 2024)  <i>*ADB growth is calculated as per clause 6 &amp; 7 below</i>	RM20,000 - RM39,999	10	
	RM40,000 - RM99,999	20	
	RM100,000 and more	30	
Additional	Enrolment for Maybank2U Biz & Maybank2E access	10	
	Perform an eFixed Deposit (eFD) /e-Islamic Fixed Deposit-i (e-IFD-i) Placement through Maybank2U Biz (via app or web based)	5	
	Successful sign-up of Maybank Work+ (minimum total salary crediting of RM20,000)	60	



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**Campaign Prizes (“Prize(s)”)**

5. Prizes for the campaign are as follows;

Cash Prize	No of Winners
RM88,888	1
RM28,888	1
RM18,888	1
RM1,888	30

a. Eligible Participants’ account must be active throughout the Campaign Period.

6. Formula for ADB:

ADB =  $\frac{\text{Sum of 1-month Daily End of day balances in the Participating Account}}{\text{Number of days in a month}}$

7. Formula for ADB growth

**ADB Growth: ADB (for the campaign month) - ADB of Baseline (February 2024)**

8. The selection of Winners will be conducted and Prizes will be awarded within 90 working days after the end of the Campaign Period.
9. Eligible Participants are only entitled to win one (1) time of any campaigns involving any SMEBB Deposit/Investment account which are running concurrently.
10. Eligible Participants whose accounts have been suspended from carrying out any transactions out of or into their account or whose accounts have been frozen due to any reasons provided under the Terms and Conditions Governing Deposit Accounts for Islamic Banking, Terms And Conditions Governing Mudarabah Investment Account(S) For Islamic Banking, and Terms And Conditions Governing Banking Accounts shall not be entitled for this Campaign.



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11. Eligible Participants shall be analyzed for ADB growth calculation in the selection of the Winners for the Campaign.
12. Distribution of Prizes
  - a. Winners must have a valid mobile number and email address registered with Maybank to be contacted for fulfilment of the Prizes.
  - b. Winners will be notified via EDM (Electronic Direct Mail)/email or through any mode of communication which Maybank deems appropriate.
  - c. Eligible Participants who wish to receive notifications on the Campaign's result via their Maybank2u inbox and push notifications on their Maybank2u application, must register their Maybank2u and be an active user of the Maybank2u application.
  - d. Maybank reserves the right to substitute the Prizes (equivalent value of which to be decided by Maybank) for any reason Maybank reasonably deems fit.
  - e. The Prize is given on an "as is" basis and are neither transferable nor exchangeable and are subject to this Terms and Conditions and any Prize left unclaimed for three (3) months after the notification of Winner is made will be forfeited.
  - f. Upon distribution, the Maybank shall no longer be responsible for the use of the Prizes.
13. 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.

### Miscellaneous

14. An Eligible Participant who closes his/her account(s) before the notification of Winners shall not be entitled to receive any Prize under the Campaign.
15. Only active Participating Accounts shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.
16. 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.
17. 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 Prizes.
18. 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.
19. If there is any dispute or non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688, within three (3) months after the notification of Winners is made. No request shall be entertained thereafter.



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20. 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.
21. 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](http://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.
22. By participating in this Campaign, Eligible Participants agree to access the Maybank2u website at [www.maybank2u.com.my](http://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.
23. 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](http://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:

- a) the purposes of the Campaign; and
- b) 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).

24. 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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25. 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.
26. 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.
27. 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 Participants may choose to e-mail Maybank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).