



## eFD/eIFD-i Campaign FY2025

### Terms & Conditions

#### 1. Campaign Period

- 1.1 These Terms and Conditions shall govern the “eFD/eIFD-i Chinese New Year Campaign FY 2025” (“Campaign”) organized by Malayan Banking Berhad (Registration No.: 196001000142) & Maybank Islamic Berhad (Registration No.: 200701029411) (collectively referred to as “the Bank”). The Campaign shall commence on 15<sup>th</sup> January 2025 until 15<sup>th</sup> February 2025 (both dates inclusive) or upon reaching the Campaign target set by the Bank, whichever is earlier, on a first-come, first-served basis (“Campaign Period”).

#### 2. Eligibility

- 2.1 This Campaign is open to all e-Fixed Deposit & e-Islamic Fixed Deposit-i (“eFD/eIFD-i”) placements by new and existing Bank customers during the Campaign Period which satisfies the segmentations and placement amount set out in clause 3 below.
- 2.2 Customers must open and maintain an Islamic/Conventional Current Account and/or Savings Account and/or Daily Fund-i account with any branches of Malayan Banking Berhad /Maybank Islamic Berhad.
- 2.3 For the purpose of this Campaign, all eFD/eIFD-i placement(s) of deposits must be made with Fresh Funds:
- i. Fresh Funds means funds from other banks which are newly transferred into the customer’s account maintained with Malayan Banking Berhad /Maybank Islamic Berhad.
- 2.4 Customers who fulfilled all conditions under clause 2 shall hereinafter referred to as “Eligible Customers”.

*Note: Malayan Banking Berhad 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](http://www.maybank2u.com.my) for further details.*

#### 3. Mechanics/Features of the Campaign

- 3.1 The segmentation and the placement amount for eligible eFD/ eIFD-i placements are as follows:

ELIGIBILITY	MINIMUM PLACEMENT	MAXIMUM PLACEMENT	CHANNEL
Individuals	RM1,000	RM15.0 mil per customer	Online via M2U website at <a href="http://www.maybank2u.com">www.maybank2u.com</a> via FPX only

- 3.2 Details of the campaign rates (“Campaign Rates”) according to its tenure are as follows:

TENURE (MONTHS)	Campaign Rates (%p.a.) (Via FPX /Fresh Fund)
6	3.78
3	3.68



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**Notes:**

- i. *The Campaign Rates may be revised accordingly to reflect changes in the Overnight Policy Rates set by Bank Negara Malaysia, if any shall occur during the Campaign Period.*
- ii. Automatic rollover will not be entitled for this Campaign Rate due to system limitation.  
*\*Note: Automatic rollover refers to renewal of an existing deposit for subsequent maturities*
- iii. *Financial Process Exchanges (“FPX”) is an online payment website that facilitates real-time fund transfers between participating banks using customer’s savings, current account and/or Daily Fund-i. The FPX service is facilitated by Payment Network Malaysia (Paynet) formerly known as Malaysian Electronic Clearing Corporation (MyClear), a wholly-owned subsidiary of Bank Negara Malaysia. Further details to refer [www.paynet.my](http://www.paynet.my)*
- iv. For the Bank, each transaction is subject to maximum RM30,000 per transaction with maximum RM50,000 per day.

3.3 Campaign Rates above is only applicable during the Campaign Period.

3.4 Upon maturity of the eFD/eIFD-i, the rates shall be changed to the prevailing Islamic/Conventional Board Rates for any renewal thereof. Please visit [www.maybank2u.com.my](http://www.maybank2u.com.my) to view the prevailing I Board Rates and new premature withdrawal rule for Fixed Deposit, Islamic Term Deposit and Term Fund-i.

#### **4 Specific Terms and Conditions**

4.1 Eligible Customers must have Islamic/Conventional Current and/or Savings Account and/ or Daily Fund-i Account. For customers who do not have Islamic/Conventional CASA/Daily Fund-i, they are required to open Islamic/Conventional CASA/Daily Fund-i in order to participate in this Campaign.

4.2 Early withdrawal of the funds before the agreed maturity date is subject to terms and conditions as stated in the Terms & Conditions Governing Banking Accounts and General Terms and Conditions Governing Deposit Accounts for Islamic Banking (Islamic).

4.3 Placement of eFD/eIFD-i via FPX will be processed immediately upon the successful completion of the debiting and crediting of funds. The Bank shall not be responsible for such delay or unsuccessful transaction (if any) and the funds will be returned to the respective bank within three (3) working days. The effective date of the eFD/ eIFD-i placement shall commence after the successful completion of the process.

4.4 Only Eligible Customers with existing Maybank eFD/ & eIFD-i account is allowed to make the eFD/eIFD-i placement via Maybank2u website using FPX under this Campaign. For newly eFD/ eIFD-i account opened, FPX would not be available.

4.5 The Campaign is available to Eligible Customers for placements made through Maybank2u between 6.00 a.m. to 10.00 p.m., seven (7) days a week, or during such hours as stipulated by the Bank on a first-come, first-served basis during the Campaign Period.

#### **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, 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



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shall be posted through Maybank2u website at [www.maybank2u.com.my](http://www.maybank2u.com.my) or through any other channel determined appropriate by the Bank. 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](http://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](http://www.maybank2u.com.my) ("Maybank Privacy Statement") and the PDPA Form for Individual Customers.

In addition, and without prejudice to the terms in the Maybank 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).

- 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 any gross negligence or omission by the Bank.
- 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 Bank'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 the bank via the feedback form at Maybank2u website [www.maybank2u.com.my](http://www.maybank2u.com.my).