

Terms and Conditions for Maybank Islamic Gold Account-i (MIGA-i)
Double Rewards Campaign

1. The “**Maybank Islamic Gold Account-i (MIGA-i) Double Rewards Campaign**” (“**Campaign**”) is organised by Maybank Islamic Berhad (“**Maybank Islamic**”) and shall commence on **1 August 2024 until 31 January 2025** (both dates inclusive) unless notified otherwise (“**Campaign Period**”).

2. Eligibility

2.1 This Campaign is open to all new and existing Maybank/Maybank Islamic customers as follows:

- a. New to MIGA-i - To open MIGA-i and invest as per Clause 2.3 below; or
- b. Existing to MIGA-i - To invest as per Clause 2.3 below.

2.2 This Campaign is also open to all permanent and/or contract employees of Maybank Group in Malaysia except for MIGA-i product team.

2.3 For the Monthly Prizes, the first 400 customers each month who invest a minimum of RM500 in a single transaction in MIGA-i will receive RM100 worth of gold (“**Eligible Customers**”).

2.4 For the Grand Prize, customer need to invest RM2,000 in a single / cumulative transaction within the Campaign Period. For every RM2,000 invested into MIGA-i during the Campaign Period, customers will earn one (“1”) entry to win the Grand Prize.

3. Prizes

3.1 Below are the details for the Number of Winners and Monthly Prizes for the Campaign, spanning from August 2024 to January 2025, for the Eligible Customers:

Category	Number of Selected Winners	Prizes
Monthly Prize	First 400 winners each month	RM100 worth of gold in MIGA-i
Grand Prize	1 lucky winner throughout the Campaign Period	A luxury vacation trip for 2 pax worth of RM50,000

4 Winner’s Selection & Prize Fulfilment

4.1 Monthly Prize Winners will be limited to the first 400 Eligible Customers each month as stated in Clause 2.3 (“**Monthly Prize Winners**”).

4.2 Winners of the Monthly Prize will be informed through push notifications from MAE App or any other communication method deemed suitable by Maybank Islamic, either within the Campaign Period or within 30 calendar days following its conclusion.

4.3 For the Monthly Prize Winners of extra gold, the prize will be credited into the Monthly Prize Winners’ MIGA-i account on the subsequent month.

4.4 Monthly Prize Winners remain eligible to participate and stand a chance to win the monthly reward in subsequent months as well as be in the running for the Grand Prize throughout

the Campaign Period.

- 4.5 The Grand Prize Winner will be selected from the pool of Eligible Grand Prize Customers through the Maybank Randomizer Programme and only one winner will be chosen (“**Grand Prize Winner**”).
- 4.6 Winner of the Grand Prize will be informed through E-mail or any other communication method deemed suitable by Maybank Islamic, either within the Campaign Period or within 30 calendar days following its conclusion.
- 4.7 Shall Eligible Customers fail to provide required details to Maybank Islamic for fulfillment of prizes within 60 calendar days, unclaimed prize will be given to a new Grand Prize Winner.
- 4.8 To qualify for the winner selection, Eligible Customers must keep their MIGA-i account open for the entire Campaign Period.
- 4.9 Maybank Islamic reserves the right to substitute the Prizes with alternatives of equivalent value for any reason deemed reasonable by Maybank Islamic.

5 MIGA-i Buy and Sell Gold Transaction Period

5.1 To transact MIGA-i, the transaction must be made as below:

- 5.1.1. For transaction to be made via Maybank/Maybank Islamic Branches, the gold transaction can be performed during the normal business hours on a calendar day when the bank shall be open to the public to conduct Banking Business and/or Islamic Banking Business as defined in the Financial Services Act 2013 and Islamic Financial Services Act 2013. You may refer to www.maybank2u.com.my for further details.
- 5.1.2. For transaction to be made via Maybank2u, the gold transaction can be performed from 8:30 am - 11:59 pm every day including weekends and public holiday.

6 Miscellaneous

- 6.1 Eligible Customers who close his/her account(s) before the notification of Winners shall not be entitled to receive the Prize under this Campaign.
- 6.2 Maybank Islamic’s decision on all matters relating to this Campaign shall be final, conclusive and binding. No further correspondence, appeals, protests or attempts to dispute the same shall be entertained in any event.
- 6.3 All Eligible Customers 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.
- 6.4 If there is any dispute or non-receipt of the Prize, the Winners are required to contact **Maybank’s Customer Care Hotline at 1300 88 6688 or +603 7844 3696** (“Maybank’s Customer Care Hotline”), within one (1) month after the notification of Winners is made. No request shall be entertained thereafter.

7 General Terms and Conditions

- 7.1 Maybank Islamic 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 or Maybank2u website provided the same is not caused by Maybank Islamic.
- 7.2 Maybank Islamic 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 or through any other channel determined appropriate by Maybank Islamic. It shall be the responsibility of the Eligible Customers to be informed of or otherwise seek out any such notice validly posted.
- 7.3 By participating in this Campaign, Eligible Customers agree to access the Maybank2u on a regular basis to view the terms and conditions herein and seek clarification from Maybank Islamic should any of the Terms & Conditions be not fully understood.
- 7.4 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 Maybank Islamic in accordance with the Maybank Privacy Statement, which may be viewed via Maybank2u (“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 Customers agree and consent to his/her personal data or information being collected, processed and used by Maybank Islamic for:

- a) The purposes of the Campaign; and
- b) Marketing and promotional activities by Maybank Islamic, 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 cooperate and participate in all advertising and publicity activities of Maybank Islamic in relation to the Campaign.

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

- 7.5 Maybank Islamic and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank Islamic 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 Maybank Islamic.
- 7.6 Maybank Islamic 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 Islamic.

7.7 Maybank Islamic 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.

7.8 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, feedbacks and/or complaints related to this Campaign, please contact Maybank's Customer Care Hotline. 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.