

## Save & Multiply Campaign Phase 2 for Premier Mudharabah Account-i (PMA-i) ("Campaign")

### Terms & Conditions

1. This Campaign is organised by Maybank Islamic Berhad (Company Reg. No.: 200701029411) (hereinafter referred to as "Maybank Islamic"). By participating in this Campaign, the Eligible Customers (as defined in Clause 2.1 herein) hereby expressly agree to be bound by these terms & conditions and any decisions made by Maybank Islamic in respect of the Campaign shall be final, conclusive and binding. This Campaign commences from 1<sup>st</sup> November 2024 to 30<sup>th</sup> April 2024, both days inclusive ("Campaign Period").

#### 2. Eligibility

##### 2.1 Account holder(s):-

- a) who holds new or existing \*Premier Mudharabah Account-i (PMA-i) ("Account") (which may consist of individuals or joint account holders);
- b) whose Account(s) have not been suspended or terminated by Maybank Islamic. Dormant accounts shall not be considered;
- c) who has not breached any agreement with Maybank Islamic; and
- d) who is not an employee of Maybank and Maybank Islamic,

shall be eligible to participate in the Campaign (hereinafter referred to as "**Eligible Customers**").

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

#### 3. Campaign Mechanics and Conditions

##### 3.1 The Campaign Enrolment Criteria that are compulsory to be fulfilled are as follows:

- a) The Eligible Customers must have an existing or new Account (refer to Clause 3.2 (b) below for requirements of new Account);
- b) The Incremental Average Daily Balance (ADB) of the Account must be a minimum of RM10,000 up to a maximum of RM250,000 for each respective month in the Account; and
- c) The Account must have a minimum Balance Outstanding of RM10,000 for each respective month end.

##### 3.2 Campaign Rewards (as explained in Clause 3.3 below)

- a) Eligible Customers who have fulfilled the Campaign Enrolment Criteria, the requirements for Save & Multiply and the respective requirements of one, or more, of the Qualifying Product and/or Services [meaning the "Optional Product" and/or "Optional Service" as set out in Clause 3.2 (a) below] shall be entitled to the Campaign Rewards:

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS	REMARKS
1	<b>SAVE &amp; MULTIPLY</b>	<ul style="list-style-type: none"> <li>Minimum Incremental ADB of RM10,000 up to a maximum of RM250,000 for the month.</li> <li>Refer to Clause 3.4</li> </ul>	Core and Compulsory criteria
2	<b>CREDIT CARD SPEND</b>	<ul style="list-style-type: none"> <li>Cumulative Selected Credit Card Spend of RM3,000 and above for the month.</li> <li>Refer to Clause 3.5.</li> </ul>	Optional Product

3	<b>FIXED SAVINGS</b> [Only 2 withdrawals (“Withdrawals”) allowed per month]	<ul style="list-style-type: none"> <li>• Must have a minimum RM50,000 Balance Outstanding for the respective month.</li> <li>• Customers are only allowed a maximum of 2 ‘Withdrawals’ per month for the Premier Mudharabah Account-i.</li> <li>• Refer to Clause 3.6.</li> </ul>	Optional Service
4	<b>DEBIT CARD SPEND</b>	<ul style="list-style-type: none"> <li>• Cumulative Debit Card Spend of RM500 and above for the month.</li> <li>• Refer to point 3.7.</li> </ul>	Optional Product
5	<b>eISLAMIC FIXED DEPOSIT-i or eGENERAL INVESTMENT ACCOUNT-i PLACEMENT</b>	<ul style="list-style-type: none"> <li>• New eislamic Fixed Deposit-i or eGeneral Investment Account-i placement of RM5,000 and above for the month.</li> <li>• Refer to Clause 3.8.</li> </ul>	Optional Product

- b) Eligible Customers who have fulfilled the New Account Opening with On-Boarding of Privilege Service (as defined below) and its requirements as set out below shall be entitled to the Campaign Rewards.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	<b>NEW ACCOUNT OPENING WITH ON-BOARDING OF PRIVILEGE SERVICE</b>	<ul style="list-style-type: none"> <li>• Customers who open a new Premier Mudharabah Account-i.</li> <li>• Must have minimum Incremental ADB of RM10,000 for the month.</li> <li>• Must have a minimum balance outstanding of RM10,000 each respective month end.</li> <li>• Must be on-boarded to Privilege Service.</li> <li>• Refer to Clause 3.10.</li> </ul>

- c) Eligible Customers who have fulfilled the following requirements shall be entitled to the Campaign Reward.

NO	QUALIFYING PRODUCTS/SERVICES	REQUIREMENTS
1	<b>SENIOR CITIZEN AGE 50 and ABOVE</b>	<ul style="list-style-type: none"> <li>• Customers who are aged 50 and above.</li> <li>• Customers who have an existing or new Premier Mudharabah Account-i.</li> <li>• Must have minimum Incremental ADB of RM10,000 for the month.</li> <li>• Must have a minimum balance outstanding of RM10,000 each respective month end.</li> <li>• Refer to Clause 3.10.</li> </ul>

- d) Incremental ADB in the Account refers to the difference in the ADB during the Campaign Period as compared to the ADB in the Account for the month of April 2024 (“Baseline”).
- e) Definition of “Baseline” shall be as below:

NO	ACCOUNT TYPE	BASELINE (RM)
1	New Account	Baseline shall be RM0
2	Existing Account	Baseline shall be ADB for the month of October 2024

- f) ADB is calculated based on calendar month. It is calculated based on the total sum of end day balance and divided by number of days in the month. The definition of ADB for two different customer type shall be termed as below:

NO	CUSTOMER TYPE	DETAILS
1	New Customer	For Account opened during the Campaign Period, the ADB for the respective month in which the Account was opened is determined by computing the sum of every day-end balance from the day account opened to the last day of calendar month divided by the same total number of days
2	Existing Customer	For Account opened before the Campaign Period, the ADB in the Account for the respective month is determined by computing the sum of every day-end balance in the Account in that month divided by the number of days in that month

### 3.3 Bonus Profit

- a) For the purpose of this Campaign, the Bonus Profit is only awarded for Eligible Customers who have specifically met the Campaign Enrolment Criteria, the requirements for Save & Multiply and the respective requirements of one, or more, of the participating products/services [meaning the “Optional Product” and/or “Optional Service” as set out in Clause 3.2 (a - c) above] in the manner as illustrated below.
- b) Save & Multiply + Qualifying products / services.
- i. Save & Multiply Criteria only
- Bonus Profit of 0.45% p.a. up to 0.65% p.a.

ADB Growth Balance Band (RM)	<sup>1</sup> Board Rate (%) p.a.	<sup>2</sup> Bonus Profit (%) p.a.	<sup>3</sup> Total Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.45%	0.65%
Up to RM50,000	0.20%	0.45%	0.65%
Up to RM100,000	0.25%	0.45%	0.65%
Up to RM200,000	0.35%	0.65%	1.00%
Up to RM250,000	0.90%	0.65%	1.55%

Board Rate Effective 08.05.2023

- ii. Save & Multiply + 1 Qualifying Products/Services
- Bonus Profit of 0.65% p.a. up to 0.85% p.a.

ADB Balance Band (RM)	<sup>1</sup> Board Rate (%) p.a.	<sup>2</sup> Bonus Profit (%) p.a.	<sup>3</sup> Total Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.65%	0.85%
Up to RM50,000	0.20%	0.65%	0.85%
Up to RM100,000	0.25%	0.65%	0.85%
Up to RM200,000	0.35%	0.85%	1.15%
Up to RM250,000	0.90%	0.85%	1.15%

Board Rate Effective 08.05.2023

iii. Save & Multiply + 2 or more Qualifying Products/Services

- Bonus Profit of 0.85% p.a. up to 1.15% p.a.

ADB Balance Band (RM)	<sup>1</sup> Board Rate (%) p.a.	<sup>2</sup> Bonus Profit (%)p.a.	<sup>3</sup> Total Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.85%	1.05%
Up to RM50,000	0.20%	0.85%	1.05%
Up to RM100,000	0.25%	0.85%	1.10%
Up to RM200,000	0.35%	1.15%	1.50%
Up to RM250,000	0.90%	1.15%	2.05%

Board Rate Effective 08.05.2023

iv. Save & Multiply + New Account Opening With On-Boarding of Privilege Service

- Bonus Profit of 0.85% p.a. up to 1.15% p.a.

ADB Balance Band (RM)	<sup>1</sup> Board Rate (%) p.a.	<sup>2</sup> Bonus Profit (%)p.a.	<sup>3</sup> Total Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.85%	1.05%
Up to RM50,000	0.20%	0.85%	1.05%
Up to RM100,000	0.25%	0.85%	1.10%
Up to RM200,000	0.35%	1.15%	1.50%
Up to RM250,000	0.90%	1.15%	2.05%

Board Rate Effective 08.05.2023

v. Save & Multiply + Senior Citizen Age 50 and Above

- Bonus Profit of 0.85% p.a. up to 1.15% p.a.

ADB Balance Band (RM)	<sup>1</sup> Board Rate (%) p.a.	<sup>2</sup> Bonus Profit (%)p.a.	<sup>3</sup> Total Rate (%) p.a.
RM10,000 to RM25,000	0.20%	0.85%	1.05%
Up to RM50,000	0.20%	0.85%	1.05%
Up to RM100,000	0.25%	0.85%	1.10%
Up to RM200,000	0.35%	1.15%	1.50%
Up to RM250,000	0.90%	1.15%	2.05%

Board Rate Effective 08.05.2023

Notes

<sup>1</sup> Board Rate is calculated based on the Account’s Balance Outstanding and ‘Split Tier’. ‘Split Tier’ is an profit calculation method that separates the account balance according to the respective rate tier.

<sup>2</sup> The Bonus Profit is calculated based on the Save & Multiply, Incremental ADB and the number of qualifying products/services. Save & Multiply is a compulsory criterion.

<sup>3</sup> Indicative Total End Rate is dependent on the ‘Split Tier’ Board Rate + Bonus Profit of product/service requirements.

Please note that the Split Tier Board Rate and / or Bonus Profit may be revised accordingly to reflect the changes of the Overnight Policy Rate (OPR) set by Bank Negara Malaysia or non-OPR related.

- c) Bonus Profit Calculation Formula shall be termed as below:

$$\text{Incremental ADB} \times \text{Bonus Profit Rate} \times \text{No. of Participating Days} / \text{^No of Days in a Year}$$

^ Leap year = 366 days, Non-leap year = 365 days

- d) Bonus Profit will be credited to the Account within 60 business days of the following month or on such other date (within 90 business days) as determined by Maybank Islamic. In the event that the Account is closed before the Bonus Profit is credited, no Bonus Profit shall be paid to the Eligible Customer.
- e) Bonus profit are paid on first-come, first-served basis, subject to campaign limit availability.

3.4 Save & Multiply (Core and Compulsory Criteria)

- a) To be eligible for “Save & Multiply”, the Eligible Customer must meet the following requirements in their Premier Mudarabah Account-i:
- i. minimum Incremental ADB of RM10,000 up to a maximum of RM250,000 for the respective month; and
  - ii. minimum Balance Outstanding of RM10,000 for each respective month end.

3.5 Credit Card Spend (Optional Product)

- a) To be eligible for the “Credit Card Spend”, the Eligible Customer must meet the following requirements:
- i. the card products participating in this Campaign and the credit card spend are as per the product table below issued in Malaysia (“Participating Card Products”). The Participating Card Products are subject to change, with twenty-one (21) days prior notice;

PARTICIPATING CARD PRODUCTS	CREDIT CARD SPEND (RM)
<ul style="list-style-type: none"> <li>• Maybank Islamic Mastercard Ikhwan Platinum</li> <li>• Maybank Islamic Petronas Ikhwan Visa Platinum</li> <li>• Maybank Islamic Ikhwan American Express Platinum Card</li> </ul>	<ul style="list-style-type: none"> <li>• Cumulative credit cards spend of RM3,000 and above on retail transactions per calendar month.</li> <li>• Applicable only to retail transaction with posting date within the calendar month using the credit card where the account holder is the principal holder.</li> </ul>

- ii. must be paired with “Save & Multiply”, Core and Compulsory criteria;

- iii. the Eligible Customers must have a valid and active Participating Card Products and continue to be enrolled in the Campaign at the month end for the Bonus Profit computation. Cancelled Maybank Islamic Participating Card Products before the Bonus Profit computation shall not be considered;
- iv. for the purposes of this Campaign, “retail transactions” means the purchase of any good or services (local and overseas) using Participating Card Products and may, at Maybank Islamic’s discretion, include any Maybank Islamic Credit Card transactions as may be determined by Maybank Islamic except for transactions that include, but are not limited to:
  - Balance Transfer
  - Auto Debit and Recurring Payments
  - Payment of utilities, direct marketing, insurance premium, government related payment or payments via Maybank2u.com
  - Cash Advance / Cash Withdrawal, quasi cash, casino transactions, payment to charity(ies), Goods & Services Tax and any other form of service / miscellaneous fees
  - Cash Treats and EzyCash-i;
- v. the equivalent amount in MYR will be used if the spending is in a foreign currency. Maybank Islamic has the discretion to apply the relevant exchange rates to derive the MYR equivalent;
- vi. for retail transactions made under any of Maybank Islamic’s instalment payment plans Ezy pay-i and Ezy pay Plus-i (as determined by Maybank Islamic), only the monthly instalment amount is considered when determining the minimum spend amount, and not the full transaction amount charged under the plan;
- vii. transactions using any other non-participating Maybank Islamic Credit Card will not be considered for this Campaign; and
- viii. Maybank Islamic will use the date which the transaction is posted to the Eligible Customer’s card account to calculate the minimum spend amount. Maybank Islamic reserves the right to reject or exclude any transaction.

### 3.6 Fixed Savings (Optional Service)

- a) to be eligible for the “Fixed Savings”, the Eligible Customer must meet the following requirements:
  - i. must meet “Save & Multiply”, Core and Compulsory criteria on minimum of RM10,000 incremental growth.
  - ii. must have a minimum Balance Outstanding of RM50,000 for each respective month end.
  - iii. a maximum of 2 withdrawals from the Premier Mudharabah Account-i are allowed for each respective month.
  - iv. for this Campaign, withdrawal refers to cash Withdrawals via ATM, cash withdrawals via the Branches and/or Outward Telegraphic Transfers to other banks.

### 3.7 Debit Card Spend (Optional Product)

- a) to be eligible for the “Debit Card Spend”, the Eligible Customer must meet the following requirements:
  - i. eligible card members must have Maybank Islamic VISA / Mastercard Debit Card;
  - ii. eligible card members must have cumulative debit card spend of RM500 and above for the respective calendar month;
  - iii. must be paired with “Save & Multiply”, Core and Compulsory criteria;

- iv. eligible Debit transactions shall include domestic, overseas, online and/or in-store retail spending charged to debit card during the campaign period; and
- v. eligible card member's primary account name for the debit card spend must be the same as the participating Premier Mudharabah Account-i(PMA-i).

### 3.8 eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement (Optional Product)

- a) to be eligible for the "eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement", the Eligible Customer must meet the following requirements:
  - i. must be new eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement of RM5,000 and above for the respective month;
  - ii. applicable to all eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement tenures (Minimum tenure is 1 month);
  - iii. must be paired with "Save & Multiply", Core and Compulsory criteria; and
  - iv. not eligible if the eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement is uplifted before the payment of the Bonus Profit.
- b) eIslamic Fixed Deposit-i or eGeneral Investment Account-i Placement Features:
  - i. eiFD-i or eGIA-i Placement is an online Fixed Deposit placement through the Maybank2u website or MAE application.
  - ii. service availability is 6:00 a.m. till 10:00 p.m., 7 days a week; and
  - iii. premature withdrawal terms are as follows: -
    - Immediate Premature (Without Prior Written Notice):
      - No profit shall be paid. The Customer shall waive his right to the Bank on the entire contracted profit.
    - Premature (With 31 days' Prior Written Notice)
      - The Bank shall pay 50% of profit computed based on actual number of placement days. The Customer shall waive his right to the Bank on the remaining contracted profit when a 31 days' prior written notice (inclusive of the day of notice) is given by the Customer to the Bank. Customer is not allowed to uplift the placement until the due date of the notice.
    - The above conditions does not apply for 1 month eGIA-i placement. Customers may withdraw the Fund at any time and will receive the accrued profit (if any) based on the number of days of the investment.

### 3.9 New Account Opening With On-Boarding of Privilege Service

- a) to be eligible for the "New Account Opening With On-Boarding of Privilege Service", the Eligible Customer must meet the following requirements:
  - i. only for Eligible Customer who opens a new Premier Mudarabah Account-i;
  - ii. the Eligible Customer must be on-boarded to 'Privilege' service;
  - iii. must be paired with "Save & Multiply", Core and Compulsory criteria; and
  - iv. this is only available for the respective month of the new account opening.
- b) The following are the requirements for 'Privilege' customers:
  - i. any combination or single product of deposits and investments between RM50,000 to RM250,000; **OR**
  - ii. any combination or single product of financing, deposits and investments between RM250,000 to RM1,000,000.

### 3.10 Senior Citizen Age 50 and Above

- a) to be eligible for the “Senior Citizen Age 50 and Above”, the Eligible Customer must meet the following requirements:
- only for Eligible Customers who are aged 50 and above;
  - the Eligible Customer must have an existing or new Premier Mudharabah Account-i;
  - must be paired with “Save & Multiply”, Core and Compulsory criteria; and
  - this is available throughout the Campaign Period for the respective month.

### 4. Other Conditions

4.1 The “Save & Multiply”, incremental ADB and number of fulfilled requirements of one or more of the participating products/services shall determine the total accumulated Bonus Profit enjoyed by the Eligible Customers; i.e. as per the following illustrations:

DATE	PARTICULARS	BONUS PROFIT																		
<b>Scenario 1 - Fund Growth</b>																				
Customer A is a new customer who opened a Premier Mudarabah Account-i (PMA-i) as at 1 November 2024. Customer A only met the enrolment criteria and requirements for “Fund Growth”. Customer A did not meet Privilege service requirement. Thus, Customer A is only entitled for Bonus Profit under the category of Investment Growth only.																				
1 November 2024	<ul style="list-style-type: none"> <li>Customer A invests RM10,000 into PMA-i.</li> </ul>	<ul style="list-style-type: none"> <li>Customer has Investment Growth only</li> </ul> <table border="1" style="width: 100%;"> <thead> <tr> <th style="background-color: #D3D3D3;">QUALIFYING PRODUCTS / SERVICES</th> <th style="background-color: #D3D3D3;">MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Fund Growth</td> <td style="text-align: center;">YES</td> </tr> <tr> <td>Credit Card Spend</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>Fixed Savings</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>Debit Card Spend</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>New eiFD-i or eGIA-i</td> <td style="text-align: center;">NO</td> </tr> </tbody> </table> <table border="1" style="width: 100%;"> <thead> <tr> <th style="background-color: #FFD700;">REWARD</th> <th style="background-color: #FFD700;">MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td style="text-align: center;">NO</td> </tr> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td style="text-align: center;">NO</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Average daily balance (ADB) for November 2024  <math display="block">= [(19\text{days} \times \text{RM}10,000) + (10\text{days} \times \text{RM}15,000) + (1\text{day} \times \text{RM}17,000) \div 30 \text{ days}]</math> <math display="block">= \text{RM } 11,900</math> </li> <li>Baseline = RM0</li> <li>Incremental ADB = RM11,900 - RM0  <math display="block">= \text{RM}11,900</math> </li> <li>Bonus Profit for November 2024  <math display="block">= \text{RM}11,900 \times 0.45\% \text{p.a} \times 30 \div 366</math> <math display="block">= \underline{\text{RM}4.39}</math> </li> </ul>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Fund Growth	YES	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eiFD-i or eGIA-i	NO	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	NO
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REWARD	MET REQUIREMENTS																			
New Account & Service Tag	NO																			
Senior Citizen Age 50 / >	NO																			
20 November 2024	<ul style="list-style-type: none"> <li>Customer A invests RM5,000 into PMA-i.</li> </ul>																			
30 November 2024	<ul style="list-style-type: none"> <li>Customer A invests RM2,000 into PMA-i.</li> </ul>																			
<b>Scenario 2 - Fund Growth + New Account Opening with On-Boarding of Privilege Service</b>																				
Customer B is a new customer who opened a Premier Mudarabah Account-i (PMA-i) as at 10 November 2024. Customer B met the enrolment criteria and requirements for “Fund Growth” and “Credit Card Spend”. Customer B met Privilege service requirement. Thus, Customer B is entitled for Bonus Profit for New Account Opening with On-Boarding of Privilege Service during the account opening month.																				



10 November 2024	<ul style="list-style-type: none"> <li>Customer B invests RM50,000 into PMA-i.</li> </ul>	<ul style="list-style-type: none"> <li>Customer has Fund Growth + New Account Opening with On-Boarding of Privilege Service</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Fund Growth</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>YES</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eiFD-i or eGIA-i</td> <td>NO</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td>YES</td> </tr> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Fund Growth	YES	Credit Card Spend	YES	Fixed Savings	NO	Debit Card Spend	NO	New eiFD-i or eGIA-i	NO	REWARD	MET REQUIREMENTS	New Account & Service Tag	YES	Senior Citizen Age 50 / >	NO
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REWARD	MET REQUIREMENTS																			
New Account & Service Tag	YES																			
Senior Citizen Age 50 / >	NO																			
15 November 2024	<ul style="list-style-type: none"> <li>Customer B spend RM4,000 on retail purchases at the shopping mall using his Maybank Visa Platinum Credit Card.</li> </ul>																			
20 November 2024	<ul style="list-style-type: none"> <li>Customer B invests RM150,000 into PMA-i.</li> </ul>																			
30 November 2024	<ul style="list-style-type: none"> <li>Customer B withdraws RM10,000 from PMA-i.</li> <li>Customer B withdraws RM20,000 from PMA-i.</li> <li>Customer B withdraws RM20,000 from PMA-i.</li> <li>Customer on-board for Privilege Service.</li> </ul>																			

- Average daily balance (ADB) for November 2024 =  $[(10\text{days} \times \text{RM}50,000) + (10\text{days} \times \text{RM}200,000) + (1\text{day} \times \text{RM}150,000) \div 21 \text{ days}] = \text{RM}126,190.48$
- Baseline = RM0
- Incremental ADB =  $\text{RM}126,190.48 - \text{RM}0 = \text{RM}126,190.48$
- Bonus Profit for November 2024 =  $\text{RM}126,190.48 \times 1.15\% \text{ p.a} \times 21 \div 366 = \text{RM}83.27$

**Scenario 3 - Fund Growth + 1 Qualifying Products/Services**

Customer C is an existing customer and has RM50,000 ADB and month end outstanding balance in Premier Mudarabah Account-i(PMA-i) for the month of January 2025. Customer C met the enrolment criteria and requirements for “Fund Growth” and “New eFixed Deposit”. Thus, Customer C is entitled for Bonus Profit under the category of 1 Qualifying Products/Services

1 January 2025	<ul style="list-style-type: none"> <li>Customer C invests RM100,000 into PMA-i.</li> </ul>	<ul style="list-style-type: none"> <li>Customer has Investment Growth + 1 Qualifying Products/Services</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Fund Growth</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eiFD-i or eGIA-i</td> <td>YES</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Fund Growth	YES	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eiFD-i or eGIA-i	YES	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO
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REWARD	MET REQUIREMENTS																	
New Account & Service Tag	NO																	
22 January 2025	<ul style="list-style-type: none"> <li>Customer C placed new fixed deposit of RM50,000.</li> <li>Current balance in PMA-i is RM150,000.</li> </ul>																	
25 January 2025	<ul style="list-style-type: none"> <li>Customer C withdraws RM30,000 from PMA-i.</li> <li>Customer C withdraws RM10,000 from PMA-i.</li> <li>Customer C withdraws RM10,000 from PMA-i.</li> </ul>																	

28 January 2025	<ul style="list-style-type: none"> <li>Customer C invests RM50,000 into PMA-i.</li> </ul>	<table border="1" data-bbox="895 192 1485 232"> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td>NO</td> </tr> </table> <ul style="list-style-type: none"> <li>Average daily balance (ADB) for January 2024  <math>= [(21 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000) + (3 \text{ days} \times \text{RM}100,000) + (3 \text{ days} \times \text{RM}150,000) \div 30 \text{ days}]</math>  <math>= \text{RM}110,000</math></li> <li>Baseline = RM50,000</li> <li>Incremental ADB = RM110,000 - RM50,000  <math>= \text{RM}60,000</math></li> <li>Bonus Profit for November 2024  <math>= \text{RM}60,000 \times 0.65\% \text{p.a} \times 30 \div 366</math>  <math>= \underline{\text{RM}31.97}</math></li> </ul>	Senior Citizen Age 50 / >	NO										
Senior Citizen Age 50 / >	NO													
<p><b>Scenario 4 - Fund Growth + 2 Qualifying Products/Services</b></p> <p>Customer D is an existing customer who opened a Premier Mudarabah Account-i(PMA-I) as at 3 January 2025. Customer D has RM10,000 ADB and month end outstanding balance in Premier Mudarabah Account-i(PMA-I) for the month of January 2025. Customer D met the enrolment criteria and requirements for “Fund Growth”, “Fixed Savings” and “Debit Card Spend”. Customer D is entitled for Bonus Profit under the category of 2 or more Qualifying Products/Services</p>														
1 January 2025	<ul style="list-style-type: none"> <li>Customer D invests RM50,000 into PMA-i.</li> </ul>	<ul style="list-style-type: none"> <li>Customer has Fund Growth + 2 Qualifying Products/Services</li> </ul>												
10 January 2025	<ul style="list-style-type: none"> <li>Customer D spend RM500 on retail purchases at the shopping mall using his Maybank VISA Debit Card.</li> <li>The current balance in PMA-I is still RM49,500.</li> </ul>	<table border="1" data-bbox="895 949 1485 1211"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Fund Growth</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>YES</td> </tr> <tr> <td>Debit Card Spend</td> <td>YES</td> </tr> <tr> <td>New eiFD-i or eGIA-i</td> <td>NO</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Fund Growth	YES	Credit Card Spend	NO	Fixed Savings	YES	Debit Card Spend	YES	New eiFD-i or eGIA-i	NO
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS													
Fund Growth	YES													
Credit Card Spend	NO													
Fixed Savings	YES													
Debit Card Spend	YES													
New eiFD-i or eGIA-i	NO													
20 January 2025	<ul style="list-style-type: none"> <li>Customer D invests RM100,000 into PMA-i.</li> </ul>	<table border="1" data-bbox="895 1227 1485 1368"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td>NO</td> </tr> </tbody> </table>	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	NO						
REWARD	MET REQUIREMENTS													
New Account & Service Tag	NO													
Senior Citizen Age 50 / >	NO													
21 January 2025	<ul style="list-style-type: none"> <li>Customer D withdraws RM50,000 from PMA-i.</li> <li>The current balance in PMA-i is RM99,500.</li> </ul>	<ul style="list-style-type: none"> <li>Average daily balance (ADB) for January 2024  <math>= [(9 \text{ days} \times \text{RM}50,000) + (10 \text{ days} \times \text{RM}49,500) + (1 \text{ day} \times \text{RM}149,500) + (11 \text{ days} \times \text{RM}99,500) \div 31 \text{ days}]</math>  <math>= \text{RM}70,612.90</math></li> <li>Baseline = RM10,000</li> <li>Incremental ADB = RM70,612.90 - RM10,000  <math>= \text{RM}60,612.90</math></li> <li>Bonus Profit for January 2024  <math>= \text{RM}60,612.90 \times 0.85\% \text{p.a} \times 31 \div 366</math>  <math>= \underline{\text{RM}43.64}</math></li> </ul>												
31 January 2025	<ul style="list-style-type: none"> <li>Customer D still maintains RM99,500 in the PMA-i.</li> </ul>													

Scenario 5 - Senior Citizen Age 50 Or Above																				
<p>Customer E is an existing customer and has RM50,000 ADB and month end outstanding balance in Premier Mudarabah Account-i (PMA-i) for the month of October 2024. Customer E placed a new eIslamic Fixed Deposit or eGeneral Investment Account-i RM10,000 via Maybank2u on 11 December 2024. On 21<sup>st</sup> December 2024, customer reached age 50 and is entitled for Senior Citizen Age 50 and above.</p>																				
1 December 2024	<ul style="list-style-type: none"> <li>Customer E invests RM150,000 into PMA-i.</li> </ul>	<ul style="list-style-type: none"> <li>Customer has Fund Growth + is a Senior Citizen Age 50</li> </ul> <table border="1"> <thead> <tr> <th>QUALIFYING PRODUCTS / SERVICES</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>Fund Growth</td> <td>YES</td> </tr> <tr> <td>Credit Card Spend</td> <td>NO</td> </tr> <tr> <td>Fixed Savings</td> <td>NO</td> </tr> <tr> <td>Debit Card Spend</td> <td>NO</td> </tr> <tr> <td>New eiFD-i or eGIA-i</td> <td>YES</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th>REWARD</th> <th>MET REQUIREMENTS</th> </tr> </thead> <tbody> <tr> <td>New Account &amp; Service Tag</td> <td>NO</td> </tr> <tr> <td>Senior Citizen Age 50 / &gt;</td> <td>YES</td> </tr> </tbody> </table>	QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS	Fund Growth	YES	Credit Card Spend	NO	Fixed Savings	NO	Debit Card Spend	NO	New eiFD-i or eGIA-i	YES	REWARD	MET REQUIREMENTS	New Account & Service Tag	NO	Senior Citizen Age 50 / >	YES
QUALIFYING PRODUCTS / SERVICES	MET REQUIREMENTS																			
Fund Growth	YES																			
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Fixed Savings	NO																			
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REWARD	MET REQUIREMENTS																			
New Account & Service Tag	NO																			
Senior Citizen Age 50 / >	YES																			
11 December 2024	<ul style="list-style-type: none"> <li>Customer E made a new eiFD-i or eGIA-i placement worth RM10,000 via Maybank2u.</li> </ul>																			
21 December 2024	<ul style="list-style-type: none"> <li>Customer E reached the age of 50.</li> <li>Customer E invests RM50,000 into PMA-i.</li> </ul>																			
31 December 2024	<ul style="list-style-type: none"> <li>Customer E withdraws RM20,000 from PMA-i.</li> <li>Customer E withdraws RM20,000 from PMA-i.</li> <li>Customer E withdraws RM10,000 from PMA-i.</li> </ul>																			

#### 4.2 Treatment of Eligible Customers with Multiple Accounts of Same Product :

- Each customer is only entitled to enjoy one (1) Bonus Profit for same product. Bonus Profit will be paid to the Account with the highest monthly Incremental ADB.
- If there is a tie in the monthly Incremental ADB amount amongst 2 or more accounts held by a single Eligible Customer, Bonus Profit will be rewarded to the latest Account opened.

#### 4.3 Eligible Customers with Islamic \*Premier Mudharabah Account-i (PMA-i) and Conventional Premier Account 1 (PM1) :

- for both accounts to qualify for “Save & Multiply” criteria, both accounts need to have the respective Incremental ADB Growth.
- for both accounts to qualify for product “Credit Card Spend”, both accounts must have credit card spend of RM3,000 each (Total of RM6,000).
- in the scenario if the qualifying product “Credit Card Spend” met the requirements for only one (1) account (PM1/PMA-i), the account with the highest Incremental ADB will be qualified. The account with the lower Incremental ADB would not be qualified for “Credit Card Spend”.

- d) for both accounts to qualify for “Fixed Savings”, both accounts must have met the minimum balance outstanding of RM50,000 and only a maximum of 2 Withdrawals per month for the respective accounts.
- e) for both accounts to qualify for “New Account Opening with On-Boarding of Privilege Service” reward, both must be new accounts and tag with service tag ‘Privilege’ respectively.
- f) For both accounts to qualify for “Debit Card Spend”, both accounts must have met the minimum cumulative debit card spend of RM500 for the respective accounts.
- g) For both accounts to qualify for “eFixed Deposit Placement”, both accounts must have met the respective qualified product (eFixed Deposit /eiFD-i /eGIA-i) and minimum RM5,000 placements each (Total of RM 10,000).

4.4 After the Campaign Period, no Bonus Profit shall be awarded to the Account and prevailing profit rates shall apply.

4.5 Eligible Customers may be eligible for the Bonus Profit in one of the calendar months, but may not be eligible for Bonus Profit in the following month due to non-fulfilment of any of the eligibility criteria as specifically set out above.

## 5 General Terms and Conditions

5.1 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, M2U app, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank Islamic.

5.2 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 website at [www.Maybank2u.com.my](http://www.Maybank2u.com.my) 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.

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 Maybank Islamic 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 Maybank Islamic in accordance with the Maybank Islamic 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 Maybank Islamic for:

- a) the purposes of the Campaign; and
- b) marketing and promotional activities conducted 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 co-operate 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).

- 5.5 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.
- 5.6 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.
- 5.7 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.
- 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 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 Islamic via the feedback form at Maybank2u website [www.Maybank2u.com.my](http://www.Maybank2u.com.my).