



Maybank
Islamic



Maybank

SAVE Now Campaign - Terms & Conditions

1. The “SAVE Now Campaign” (“**Campaign**”) commences on 1st August 2024 and expires on 31st January 2025 (both dates inclusive), unless notified otherwise (“**Campaign Period**”).
2. This Campaign is organised by Malayan Banking Berhad (Company No.: 196001000142) and Maybank Islamic Berhad (Company No.: 200701029411) (collectively referred to as “**Maybank**”) and shall be subjected to the Terms and Conditions herein (“**Terms and Conditions**”).
3. By participating in this Campaign, Eligible Participants (as defined in Clause 4 below) hereby expressly agree to be bound by the Terms and Conditions and any decisions made by Maybank in respect of this Campaign shall be final and binding.

Eligible Participants

4. This Campaign is open to all new and existing Maybank account holders (which may consist of individuals or joint account holders) (referred to henceforth as “**Eligible Participants**”) of the following accounts (“**Participating Accounts**”):

(i) Conventional Accounts	(ii) Islamic Accounts
<ul style="list-style-type: none"> • Maybank2u.Premier (“M2u.Premier”) • Maybank2u Savers (“M2u Savers”) • Kawanku Savings Account (“Kawanku”) • Basic Savings Account (“BSA”) • Golden Savers Savings Account (“GSSA”) 	<ul style="list-style-type: none"> • Zest-i Account (“Zest-i”) • Maybank2u Savers-i (“M2u Savers-i”) • Savings Account-i (“SA-i”) • Basic Savings Account-i (“BSA-i”) • Golden Savvy Account-i (“GSA-i”)
(iii) Tabung via MAE app Note: currently only Conventional Tabung is available	
<i>Malayan Banking Berhad and Maybank Islamic Berhad are members 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.</i>	

5. For joint accounts, only the primary account holder shall qualify as an Eligible Participant. For Group Tabungs, only the Tabung creator shall qualify as an Eligible Participant.
6. All Employees of Maybank Group are not eligible to participate in this Campaign.



Qualifying Criteria & Campaign Mechanics

7. To be eligible for this Campaign’s prize draw, Eligible Participants would need to fulfil the following criteria:

For New and Existing Maybank participating account holders under Clause 4 (i) & (ii)

- Open/hold any of the Participating Account(s);
- Grow a minimum of RM2,500 Average Daily Balance (“ADB”) in Participating Account(s) during the span of the Campaign Period; and
- Maintain a minimum Month End Balance (“MEB”) of RM2,500 as at end of Campaign Period, i.e. 31st January 2025.

For New MAE Tabung depositors under Clause 4 (iii)

- Open a ‘Rainy Day’ category Tabung during the Campaign Period
- Maintain a minimum of RM2,500 in the Tabung as at the last day of the campaign, i.e. 31st January 2025
- Eligible Participants can open multiple Tabungs under ‘Rainy Day’ category and earn the entries, provided meeting the above criteria

8. Eligible Participants can earn entries for the prize draw based on the table as depicted below:

Criteria	Total ADB Growth Range	No of Entries (Conv / Islamic account)
Total ADB growth* during campaign period	RM2,500 -RM4,000	5
	RM4,001-RM6,000	10
	RM6,001-RM8,000	15
	RM8,001 - RM10,000	20
	RM10,001 -Every incremental ADB growth of RM2,000	25 Additional 5 entries

Note: *Applicable for participating account holders under Clause 4 (i) & (ii)

9. Additional entries will be given for the following categories subject to meeting the eligibility criteria as per Clause 7.0.

- 9.1 Eligible Participants who opened any new Participating Accounts during the Campaign Period shall earn 5 additional entries under Conventional Account or 10 additional entries under Islamic account.
- 9.2 Employees whereby their companies are under Maybank Work+ package will earn additional 5 entries.
- 9.3 Eligible Participants who opened a New Tabung via MAE app under Rainy Day category will earn additional 5 entries.
[Note: Currently only Conventional Tabung is available]



- 9.4. Eligible Participants who meet the criteria as set out in the table below during the **YEAR END Bonus Period** will be awarded with additional bonus entries:

YEAR END Bonus Period: 1 December 2024 - 31 December 2024

Criteria (YEAR END Bonus)	Total MEB Growth Range	No of Entries (Conventional / Islamic account)
Total MEB growth as at 31 st December 2024 [Baseline : 30 th November 2024]	RM5,000 - RM10,000	20
	Above RM10,000	50

10. The MEB calculation is as follows:

$$\text{MEB} = \text{Balance outstanding as at 31st Jan 2025}$$

11. The ADB growth calculation for the Campaign is as follows:

- i. For new accounts (i.e. accounts opened during Campaign Period):

$$\text{ADB Growth throughout Campaign Period} = \frac{\text{Sum of Daily End Day balances from date of account opening till 31st Jan 2025}}{\text{Number of days from date of account opening till 31st Jan 2025}} - \text{Baseline}$$

- ii. For existing accounts (i.e. accounts opened prior to Campaign Period):

$$\text{ADB Growth throughout Campaign Period} = \frac{\text{Sum of Daily End Day balances from 1st Aug 2024 till 31st Jan 2025}}{\text{Number of campaign days, i. e. 184 days}} - \text{Baseline}$$

Sample Calculation

Total Number Of Days: 184 days, from 1 August 2024 to 31 January 2025

Minimum ADB Growth: RM2,500

$$\begin{aligned} \text{Daily Savings} &= \frac{\text{Minimum ADB Growth}}{\text{Total Number Of Days}} \\ &= \frac{\text{RM2,500}}{184 \text{ days}} \\ &= \text{RM13.59} \\ &= \text{RM14 (Rounded-up to the nearest figures)} \end{aligned}$$

12. The Baseline calculation is as follows:

- i. For new accounts opened during the Campaign Period, the Baseline for the Campaign is zero (0).
ii. For existing accounts, the Baseline for the Campaign is ADB of July 2024.

$$\text{Baseline} = \text{ADB of July 2024} = \frac{\text{Sum of Daily End Day balances in Jul 2024}}{31 \text{ days}}$$



13. All Eligible Participants' entries will be automatically tracked by Maybank's system and assigned at account level before aggregating it at customer level for random winner selection, which will be selected using Maybank's randomizer programme after the end of Campaign Period from the pool of Eligible Participants.

Campaign Prizes

14. This Campaign offers Cash Prize ("Prize") as stipulated below:

Category	Prizes	Number of Winners
Grand Prize	Proton X70 1.5 TGDI Standard	2
1 st Prize	RM10,000 worth of Maybank Islamic Gold Account-i (MIGA-i)	5
2 nd Prize	RM5,000 worth of Maybank Islamic Gold Account-i (MIGA-i)	15
3 rd Prize	RM1,000 worth of Maybank Islamic Gold Account-i (MIGA-i)	80
Consolation Prizes	RM500 cash	308

15. Each Eligible Participant is only entitled to win a maximum of one (1) Prize.
16. Distribution of Prizes
- i. All Prizes for this Campaign will be distributed within three (3) months after the Campaign Period has ended, i.e. by 30th April 2025 or any date determined by the Maybank.
 - ii. Winners must have at least one (1) valid and active Participating Account for the crediting of Cash Prizes. Cash Prizes will be forfeited should there be any unsuccessful crediting attempt.
 - iii. It shall be the Winners' responsibility to ensure that the contact details provided and maintained in Maybank's records are current and up-to-date.
 - iv. Upon distribution, Maybank shall not be responsible for the use of the Prizes.
 - v. Maybank reserves the right to substitute the Prizes (at equivalent value of which to be decided by Maybank) for any reason Maybank reasonably deems fit. Maybank will notify the Winners via electronic direct mailer (eDM) or through any mode of communication which Maybank deems appropriate.
 - vi. The Prizes are given on an "as is" basis and are neither transferable nor exchangeable and are subject to this Terms and Conditions.
17. 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 according to this Terms and Conditions. Failure to attend the Prize presentation ceremony and/or other publicity programs may constitute a forfeiture of the Prize.
18. An Eligible Participant who closes his/her account(s) before the winner selection, distributions of Prizes are completed and being notified of being selected as the winners (whichever is later) shall not be entitled to receive any Prize under this Campaign.
19. Only Eligible Participants with an active Participating Account(s) shall be eligible to participate in the Campaign. Participating Accounts that are in dormant status shall not be considered.



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20. 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.
21. 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 Prize.
22. Any dispute in relation to quality, merchantability and/or warranty of the Prizes (whichever applicable) must be settled directly by the Winner with the dealer/supplier without recourse to Maybank. Maybank is not responsible for any breach of quality or warranty of the Prizes or any terms and conditions thereof.
23. 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.
24. If there is any dispute (except dispute under Clause 22 above) related to Prize distribution or non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688 to request for an inquiry.

General Terms & Conditions

25. 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, Maybank2u Biz, Maybank2u, or Maybank2e provided the same is not caused by Maybank.
26. 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 or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.
27. By participating in this Campaign, Eligible Participants 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 Maybank should any of the Terms & Conditions be not fully understood.



28. 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 (“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:

- i) the purposes of the Campaign; and
- ii) 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 as 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).*

29. 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 the any gross negligence or omission by Maybank.
30. 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.
31. 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.
32. 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.